

Analisis Elemen Niat Dalam Konsep Kepenggunaan Islam
Azmawida Abdullah, Mohd Murshidi Mohd Noor dan Syarifah Md Yusof

The Factors Causing Consumers to Fall Victim to Online Shopping Scams
Fong Felice and Elistina Abu Bakar

Pengetahuan, Kesedaran dan Sikap Pengguna Terhadap Amalan Kitar Semula Dalam
Norma Baharu di Arau, Perlis
Nuridayu Abdul Rahim dan Zuroni Md Jusoh

Factors Influencing the Usage Behaviour of E-Wallets among Undergraduates in
Klang Valley
Lee Mei Kei and Syuhaily Osman

Analisis Faktor-Faktor yang Mempengaruhi Niat Pembelian Produk Hiliran Kelapa Sawit
di Malaysia
Mohd Ikram Bin Mohamad @ Yusof, Lai Wei Sieng dan Mustazar Mansur

Determinants of Petrol Station Employees Safety Practices
Ariff Azril Faridzuan Teo and Afida Mastura Muhammad Arif

Modern Media Era on Social Media Consumer Purchase Decision of Beauty Products
Rozita Naina Mohamed, Zuroni Md Jusoh, Husna Nisa Mohd Nizam and Habib Mazlan

The Impact of Covid-19 on Customer Buying Behaviour: A Study on Gen Z in
Universiti Utara Malaysia (UUM)
*Nurin Aina Akmal Abdul Malik, Normalisa Md Isa, Norkhazzaina Salahuddin and
Amr Mohammed Nasser Al-ganad*

The Role of the Education System in Influencing the Terengganu Graduate Job Market
Anis Mat Dalam, Muhammad Imran Sofi Mahmuddin and Noorhaslinda Kulub Abd Rashid

Credit Attitude, Money Attitude and Credit Misuse among University Students in China
Wen Tao, Koa and Jasmine Leby, Lau

JURNAL PENGGUNA MALAYSIA

Lembaga Pengarang

Zuroni Md Jusoh (Dr.) (Ketua Editor)	Fakulti Ekologi Manusia, Universiti Putra Malaysia
Syuhaily Osman (Prof. Madya Dr.)	Fakulti Ekologi Manusia, Universiti Putra Malaysia
Elistina Abu Bakar (Prof. Madya Dr.)	Fakulti Ekologi Manusia, Universiti Putra Malaysia
Afida Mastura Muhammad Arif (Prof. Madya Dr.)	Fakulti Ekologi Manusia, Universiti Putra Malaysia
Rozita Naina Mohamed (Prof. Madya Dr.)	Fakulti Pengurusan dan Perniagaan, Universiti Teknologi MARA
Nur Jasmine Lau Leby (Dr.)	Fakulti Ekologi Manusia, Universiti Putra Malaysia
Siti Yuliandi Ahmad (Dr.)	Kulliyah of Languages and Management, Universiti Islam Antarabangsa Malaysia
Monizaihasra Mohamed (Dr.)	Fakulti Perniagaan Ekonomi dan Pembangunan Sosial, Universiti Malaysia Terengganu
Normalisa Md Isa (Dr.)	Pusat Pengajian Pengurusan Perniagaan Kolej Perniagaan, Universiti Utara Malaysia
Megawati Simanjuntak (Dr.)	Fakultas Ekologi Manusia, Institut Pertanian Bogor, Indonesia
Gancar Candra Premananto (Prof. Madya Dr.)	Fakultas Ekonomi dan Bisnis, Universitas Airlangga, Indonesia

JURNAL PENGGUNA MALAYSIA adalah keluaran Persatuan Ekonomi Pengguna dan Keluarga Malaysia. Ia bertujuan untuk menyebarkan, menambah dan berkongsi maklumat berkaitan hal ehwa, undang-undang, penyelidikan dan isu semasa pengguna. Jurnal ini juga menggalakkan penulisan dan perkongsian idea tentang masalah dan keperluan pengguna dalam bentuk rencana, ulasan dan penyelidikan. Sila rujuk panduan kepada penulis untuk penghantaran bahan artikel.

Ketua Editor,
Jurnal Pengguna Malaysia
d/a Jabatan Pengurusan Sumber dan Pengajian Pengguna
Fakulti Ekologi Manusia, Universiti Putra Malaysia
43400 UPM Serdang, Selangor
Emel: macfea.upm@gmail.com

Analisis Elemen Niat Dalam Konsep Kepenggunaan Islam <i>Azmawida Abdullah, Mohd Murshidi Mohd Noor dan Syarifah Md Yusof</i>	1
The Factors Causing Consumers to Fall Victim to Online Shopping Scams <i>Fong Felice and Elistina Abu Bakar</i>	17
Pengetahuan, Kesedaran dan Sikap Pengguna Terhadap Amalan Kitar Semula Dalam Norma Baharu di Arau, Perlis <i>Nuridayu Abdul Rahim dan Zuroni Md Jusoh</i>	30
Factors Influencing the Usage Behaviour of E-Wallets among Undergraduates in Klang Valley <i>Lee Mei Kei and Syuhaily Osman</i>	55
Analisis Faktor-Faktor yang Mempengaruhi Niat Pembelian Produk Hiliran Kelapa Sawit di Malaysia <i>Mohd Ikram Bin Mohamad @ Yusof, Lai Wei Sieng dan Mustazar Mansur</i>	75
Determinants of Petrol Station Employees Safety Practices <i>Ariff Azril Faridzuan Teo and Afida Mastura Muhammad Arif</i>	96
Modern Media Era on Social Media Consumer Purchase Decision of Beauty Products <i>Rozita Naina Mohamed, Zuroni Md Jusoh, Husna Nisa Mohd Nizam and Habib Mazlan</i>	109
The Impact of Covid-19 on Customer Buying Behaviour: A Study on Gen Z in Universiti Utara Malaysia (UUM) <i>Nurin Aina Akmal Abdul Malik, Normalisa Md Isa, Norkhazzaina Salahuddin and Amr Mohammed Nasser Al-ganad</i>	124
The Role of the Education System in Influencing the Terengganu Graduate Job Market <i>Anis Mat Dalam, Muhammad Imran Sofi Mahmuddin and Noorhaslinda Kulub Abd Rashid</i>	143
Credit Attitude, Money Attitude and Credit Misuse among University Students in China <i>Wen Tao, Kao and Jasmine Leby, Lau</i>	164

PENYUMBANG ARTIKEL

Afida Mastura Muhammad Arif	Fakulti Ekologi Manusia, Universiti Putra Malaysia
Amr Mohammed Nasser Al-ganad	School of Business Management, Universiti Utara Malaysia
Anis Mat Dalam	Faculty of Business, Economics, and Social Development Universiti Malaysia Terengganu
Ariff Azril Faridzuan Teo	Fakulti Ekologi Manusia, Universiti Putra Malaysia
Azmaida Abdullah	Islamic Business School, Universiti Utara Malaysia
Elistina Abu Bakar	Fakulti Ekologi Manusia, Universiti Putra Malaysia
Fong Felice	Fakulti Ekologi Manusia, Universiti Putra Malaysia
Habib Mazlan	Fakulti Ekologi Manusia, Universiti Putra Malaysia
Husna Nisa Mohd Nizam	Fakulti Ekologi Manusia, Universiti Putra Malaysia
Jasmine Leby, Lau	Fakulti Ekologi Manusia, Universiti Putra Malaysia
Lai Wei Sieng	Fakulti Ekonomi & Pengurusan, Universiti Kebangsaan Malaysia
Lee Mei Kei	Fakulti Ekologi Manusia, Universiti Putra Malaysia
Mohd Ikram Bin Mohamad @ Yusof	Fakulti Ekonomi & Pengurusan, Universiti Kebangsaan Malaysia
Mohd Murshidi Mohd Noor	Islamic Business School, Universiti Utara Malaysia
Muhammad Imran Sofi Mahmuddin	Faculty of Business, Economics, and Social Development Universiti Malaysia Terengganu
Mustazar Mansur	Fakulti Ekonomi & Pengurusan, Universiti Kebangsaan Malaysia
Noorhaslinda Kulub Abd Rashid	Faculty of Business, Economics, and Social Development Universiti Malaysia Terengganu
Norkhazzaina Salahuddin	School of Business Management, Universiti Utara Malaysia
Normalisa Md Isa	School of Business Management, Universiti Utara Malaysia
Nuridayu Abdul Rahim	Fakulti Ekologi Manusia, Universiti Putra Malaysia
Nurin Aina Akmal Abdul Malik	Othman Yeop Abdullah Graduate School of Business (OYAGSB), Universiti Utara Malaysia
Rozita Naina Mohamed	Faculty of Business & Management, Universiti Teknologi MARA
Syarifah Md Yusof	Islamic Business School, Universiti Utara Malaysia
Syuhaily Osman	Fakulti Ekologi Manusia, Universiti Putra Malaysia
Wen Tao, Koa	Kumpulan Penyelidikan Penggunaan Lestari, Fakulti Ekologi Manusia, Universiti Putra Malaysia
Zuroni Md. Jusoh	Fakulti Ekologi Manusia, Universiti Putra Malaysia
	Kumpulan Penyelidikan Penggunaan Lestari, Fakulti Ekologi Manusia, Universiti Putra Malaysia

FACTORS INFLUENCING THE USAGE BEHAVIOUR OF E-WALLETS AMONG UNDERGRADUATES IN KLANG VALLEY

Lee Mei Kei¹
Syuhaily Osman^{1,2}

Corresponding author: Syuhaily Osman (email: syuly@upm.edu.my)

Abstract

This research aimed to determine the factors (social influences, performance expectancy, and hedonic motivation) that influence the usage behaviour of e-wallets among undergraduates in Klang Valley. A total of 200 undergraduates studying in local and private universities were selected as the respondents to answer the online questionnaires (Google Form) that have been distributed to Facebook and Twitter follower lists. Pearson correlation analysis showed all the three independent variables (i.e., social influence ($p=0.000$; $r=0.577$), performance expectancy ($p=0.000$; $r=0.657$) and hedonic motivation ($p=0.000$; $r=0.521$)) have significant relationship with usage behaviour of e-wallet. Meanwhile, the result of multiple linear regression indicated that performance expectancy was the most significant factor that influenced usage behaviour ($\beta = 0.438$). This research is expected to help consumers to understand in-depth the factors that influenced their usage behaviour of e-wallets and e-wallets providers to improve the features and functions of e-wallets to attract more usagerates.

Keywords: Social influences; Performance expectancy; Hedonic motivation; Usage behaviour; e-wallet

Abstrak

Tujuan kajian ini adalah untuk menentukan faktor (pengaruh sosial, jangkaan prestasi dan motivasi hedonik) yang mempengaruhi tingkah laku penggunaan e-dompet dalam kalangan mahasiswa di Lembah Klang. Seramai 200 mahasiswa yang menuntut di universiti tempatan dan swasta telah dipilih sebagai responden untuk menjawab soal selidik dalam talian ("Google Form") yang telah diedarkan ke senarai pengikut Facebook dan Twitter. Analisis korelasi Pearson menunjukkan ketiga-tiga pemboleh ubah tidak bersandar (iaitu, pengaruh sosial ($p=0.000$; $r=0.577$), jangkaan prestasi ($p=0.000$; $r=0.657$) dan motivasi hedonik ($p=0.000$; $r=0.521$)) mempunyai perhubungan signifikan dengan tingkah laku penggunaan e-dompet. Sementara itu, hasil regresi linear berganda menunjukkan jangkaan prestasi merupakan faktor paling signifikan yang mempengaruhi tingkah laku penggunaan ($\beta = 0.438$). Kajian ini

¹Department of Resource Management and Consumer Studies, Faculty of Human Ecology, Universiti Putra Malaysia

²Sustainable Consumption Research Group, Faculty of Human Ecology, Universiti Putra Malaysia

diharapkan dapat membantu pengguna memahami secara mendalam faktor-faktor yang mempengaruhi tingkah laku penggunaan mereka terhadap e-dompet dan penyedia e-dompet dapat menambah baik ciri dan fungsi e-dompet untuk menarik lebih banyak kadar penggunaan.

Kata kunci: Pengaruh sosial; Jangkaan prestasi; Motivasi hedonik; Tingkah laku penggunaan; e-dompet

Introduction

The world payments system is gradually changing from coins and paper-based money to electronic forms that provide a more convenient, fast, and secure payment process among individuals and organizations (Premchand & Choudhry, 2015). The consumer has more choices of payment methods such as paying with cash, card, or e-wallets by their smartphone. Consumer in Malaysia has accepted the cashless payment model such as paying by an electronic wallet (e-wallet) because many retailers, transportation providers, and food merchants encourage customers to pay with digital wallets, also known as e-wallets (Aji, Berakon, & Maizaitulaidawati, 2020). An e-wallet also known as a digital wallet is navigating the new era of payment. The new digital era leads people more convenient in their life. Bank Negara Malaysia (2021a) has updated the list of regulates of e-money in Malaysia. From the list, there are six bank e-money issuers and 48 non-banke-money issuers. It consists of popular e-wallets such as Touch n go e-wallet, Grab pay, Boost, Shopee Pay, Maybank QR pay, etc.

The usage of these e-wallets has increased in recent years. Based on the e-payment statistics from Bank Negara Malaysia (2021b), the e-money transaction value from RM 7.7 million in 2014 rose to RM 29.6 million in 2020. For the first quarter of 2021, it has already conducted RM 8.9 million. Besides that, the statistics of electronic payment of Bank Negara show that the transaction value per capita increased to RM 7.4 million in 2019 from RM 2.2 million in 2018 and RM4.4 billion in value to 382.3 million in volume from January to February 2020. The government had distributed RM30 and RM 50 e-credit to eligible Malaysians to encourage people to use e-wallets in early 2020 to promote the use of e-wallets since the COVID -19 pandemic. In Budget 2021, the government announced that RM 300 million will be used for the implementation of e-Belia programs. Ministry of Finance Malaysia (2021) published a press citation on approximately two million youth 18 to 20 years old, and full-time students in Malaysia can start to apply for the RM 150 e-wallets credit on the 1st of June 2021. This program aims to encourage the youth to use e-wallets and reduce financial problems among youth and students in Malaysia. The high usage rate of smartphones nowadays and the government's support to improve the usage of e-wallets to boost the digital economy are very helpful to the improvement of fintech in our country. It helps a lot in this digital economy industry (Compare Hero, 2020).

There is much research about e-wallets or cashless payments in the market. Sarkar (2019) expressed that it is difficult to convince the people who used to use cash to make payments because their minds and habit were complex to conveniently utilize e-wallets since they are needed to acquire new skills to make payments via an e-wallet. There is an obstacle to UTAUT or UTAUT 2 to determine the intention to use e-wallets among young people. There are many studies available for factors influencing the intention and adoption of e-wallets in Malaysia but there is still a lack of research concerning to young generation (Teo, Law, & Koo, 2020). Hence, this research was conducted to determine the factors influencing the usage behaviour of e-wallets among undergraduates in Klang Valley.

In the first quarter of 2021, the government launched the e-Tunai e-wallets initiative for Malaysian citizens 18 years old and above who qualified to claim RM30 through an e-wallet (Ministry of Finance Malaysia, 2021). In the second quarter of the year, the government launched the e-Belia RM150 MySejahtera to students of higher educational institutions, colleges, matriculation, institute of teacher education, and polytechnic. Whoever downloaded the MySejahtera application on their smartphone was able to claim RM150. These programs aim to encourage Malaysian to adopt the new era of e-wallet payment and encourage young consumers to install the MySejahtera application. This is a solution where everyone benefits between the government and the consumers, but these programs cannot be successful without the participation of young consumers. Therefore, in this research, undergraduates were chosen as respondents to investigate the factors that influence them toward the usage behaviour of e-wallets. In today's world, these undergraduates are regarded as young consumers, particularly called Generation Z who were born after 2003 (Christopher, 2016; Melibaevna, 2020). According to Bozavli (2016), the Z generation grows up with modern technological tools such as the internet, smartphones, iPad, and notebooks, and lives in constant novelties in technology. Thus, in the context of this study, those who are in the age range of 19-26 are considered as Z generation and are illegible to be counted as the respondents.

The Unified Theory of Acceptance and Use of Technology 2 (UTAUT 2) model was utilized in this study to determine the relationship between factors influencing undergraduates' usage behaviour in Klang Valley. UTAUT 2 is an enhanced version of UTAUT that was developed in 2012 by Venkatesh, Thong, and Xu. The first model, UTAUT (Venkatesh, Morris, Davis & Davis, 2003), contained four constructs i.e., performance expectation, effort expectation, social influence, and facilitating conditions; in 2012, three additional elements were added to the model to expand it. The model was expanded by including hedonic motivation, price value, and habit. In this study, social influence, performance expectancy, and hedonic motivation will be used as independent variables to determine the relationship with the usage behaviour of e-wallets as the dependent variable.

Literature Review

Unified Theory of Acceptance and Use of Technology 2 (UTAUT 2)

Chao (2019) stated that UTAUT is a model developed by eight theories and models which are the Theory of Reasoned Action (TRA); Technology Acceptance Model (TAM); Motivational Model (MM); Theory of Planned Behaviour (TPB); a blended Theory of Planned Behaviour/Technology Acceptance Model (C-TPB-TAM); Model of PC Utilization (MPCU); Innovation Diffusion Theory (IDT) and Social Cognitive Theory (SCT). UTAUT 2 which is an adjusted model from UTAUT is a comprehensive model developed to review consumer acceptance of new technology. UTAUT 2 has been used for researching the acceptance of self-service technology, smartphone adoption, learning management software acceptance, and the healthcare industry (Huang & Ko, 2015). UTAUT 2 has seven constructs: performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, and habit. In addition, there are four moderating roles in this model, which are gender, age, experience, and voluntariness. Three added constructs into UTAUT 2 are hedonic motivation, price value, and habit. Venkatesh et al. (2012) stated price is a critical reason to influence consumer behavior because consumers have to assume the cost of purchasing products and services. Hedonic motivation is one of the key predictors in consumer behavior research and is an important consideration of technology acceptance (Holbrook & Hirschman, 1982; Brown & Venkatesh, 2005). The role of habit has affected different fundamental processes. One of the factors influencing people's use of technology is a habit. Based on these previous research founding, these three constructs have been added to UTAUT 2 (Venkatesh et al., 2012).

In the current research, social influence, performance expectancy, and hedonic motivation will be used as independent variables that influence the usage behaviour of e-wallets. Various studies used constructs of the UTAUT 2 model to determine factors of consumers' intention toward e-wallets or mobile payment. Multiple studies found that social influences, expectancy performance, and hedonic motivation significantly correlate with the consumers' intention or usage behaviour towards the e-wallet. Still, some studies found that there is no relationship between those variables and the consumers' intention or usage behavior toward e-wallets. Therefore, the results from previous studies are not consistent. Thus, current research wanted to confirm the factors that are influencing the usage behaviour of e-wallets.

Social influence

Venkatesh et al. (2003) stated that social influence is when an individual perceives other individuals' views that they must use new technology. Social influence is

defined as the behavior of an individual affected by friends or a higher position's point of view (Afonso, Roldán, Sánchez & González, 2012). Venkatesh (2000) reviewed that using new and modern technology for daily life is influenced by social influences and adopting novel and up-to-date technology to survive in a competitive world.

There is various literature on the relationship between social influence and usage behaviour of e-wallets. Initially, a previous study highlights the positive role of social influence in effect the adoption and intention of e-wallets. Mahfuzur, Izlin, and Shamsul (2020); Amit and Bhumiphat (2019); Megadewardanu, Suyoto, and Pranowo (2017), and Yeow et al. (2017) present supporting evidence that social influence is a significant factor. They found that social influence affected the behavioral intention towards e-wallet and usage behaviour towards e-wallets. Moreover, Mahfuzur et al. (2020) showed that social influence is a vital factor that affected the behavioural intention of consumers toward cashless payments. Consumers only accept and introduce the cashless payment they satisfy. If the application is not satisfied by their friend, consumers will not be affected to use the application. In the research, Mahfuzur et al. (2020) identified a few payment methods such as cash, credit cards, debit cards, mobile phone payments, internet payments, and prepaid cards. Mobile phone payments such as e-wallets have included 14.5 % frequently use to purchase, but 30% of consumers still prefer to use cash. However, consumers are still affected by social influences and started to increase their usage of mobile payment. Yeow et al. (2017) found out social influence does have a positive relationship at 95% of the confidence level that affected the intention of the consumer on the usage of mobile payment. Consumers accept the suggestion of their close friends or family member and have a perception of the e-wallet.

However, the research of Teo, Tan, Ooi, Hew, and Yew (2015) stated social influence is an insignificant factor in mobile payment. Smartphone users do not affect by social influence but are affected by the function of mobile payment. Consumers can make their own decision without opinions and suggestions from friends or family members. However, Hsiao et al. (2015) have investigated the influence of social influence on the intention and behaviour of consumers. Satisfaction is one of the reasons that friends or family members suggest or introduce the application to others. Consumers believe that the application indicated by friends and family members is helpful for them, so they prefer to accept the application. The major problem with this variable is most of the previous research focuses on the behavioural intention of e-wallets and not the actual usage behaviour of consumers. Previous research suffers from looking into details into the usage behavior of consumers. It is a new idea to investigate the factors that influence the usage behaviour of consumers. Therefore, social influence has been chosen to investigate the relationship with e-wallets usage behaviour of undergraduates in Klang Valley.

Performance expectancy

Performance expectancy is the degree to which an individual perceives adopting or using the new technology to perform higher (Venkatesh et al., 2003). Research by Mahfuzur et al. (2020) found that performance expectancy is an essential factor in cashless payment. The performance of the application is more important than a person's feelings and is related to finances. Consumers have become more concerned. Performance expectancy is a factor that people have the intention to use when they perceive it can help them complete their job (Putri et al., 2017). This research focused on generation Z which has a high exploration rate of norm technology at a very young age (Casey, 2021). Thus, this research will focus on undergraduates with the age range from 19 to 26 years old with mature thinking in terms of their ability concerning technology usage. According to Casey (2021), generation Z can make informed purchasing decisions due to their ability to rely on their tech savvy and extensive social networks. For example, their pragmatism leads them to explore and evaluate a range of options before settling on a product.

Chaouali et al. (2016) found that performance expectancy is an underpinning factor that can influence intention and behaviour toward information technology. The usefulness of norm technology is the reason consumers adopt norm technology. Oliveira et al. (2016) revealed performance expectancy has a significant relationship with intention and behavior on mobile payment. Individual perception is that they believe that using e-wallets will gain benefits. Hence, they have the intention to use and use e-wallets as a platform to pay. In a previous study, Abeer, Habib, and Khaled (2015) emphasized that performance expectancy is a more vital factor that affected consumers' usage behaviour. Consumers who know e-wallets were more affected by performance expectancy. Performance expectancy is the second stronger predictor after social influence. Consumers are more focused on social power instead of usefulness. Developers emphasized utilitarian benefits that are different from competitors that can attract intention and usage from consumers (Slade et al., 2015). Pharot and Chutima (2018) stated that performance expectancy is a significant factor that affects consumers' behaviour. From the survey that was conducted, they found that 70% of respondents expect the safety of e-wallets compared with cash. Performance expectancy has a positive effect on e-wallets, including ease of use, flexibility in the transaction, and ease of learning. Although most of the previous research has the highest rate of respondents from 25 years old to 30 years old showing that they prefer performance expectancy with a higher education background in this research performance expectancy was chosen as the independent variable to investigate the usage behaviour of e-wallets among undergraduates that have same higher educational background will concern about the performance expectancy of e-wallet.

Hedonic motivation

Hedonic motivation is a critical predictor of consumer behavior (Venkatesh et al., 2012). Previous studies found that hedonic motivation has a significant relationship with behavioral intention towards e-money (Husnil, Perengki & Liza, 2019). The studies such as Sukaris, Renedi, Rizqi, and Pristyadi (2021), Lin, Lin and Ding (2020); Teuku and Indira (2019); Tamilmani, Rana, Prakasam, and Dwivedi (2019); Hsiao et al. (2015) and Baabdullah, Alalwan, Rana, Kizgin and Patil (2019) have also reported that hedonic motivation has a positive relationship with usage behavior of digital payment. Teuku and Indira (2019) found that hedonic motivation significantly affects the intention to usage toward e-wallets because the features of e-wallets will bring fun to consumers. Hedonic motivation is relevant when consumers prefer more intrinsic factors than extrinsic factors (Tamilmani et al., 2019). Consumers do not focus on the functions and usefulness of the e-wallet, but more focus on the feeling of e-wallets bring to them. Meanwhile, Hsiao et al. (2015) found that hedonic motivation affected the habit, and then habit in turn affected the continuous intention to use the application. In this research, habit is a mediator between hedonic motivation and ongoing intention towards application and results. Still, habit is weaker than satisfaction as an effect of hedonic motivation.

Hedonic motivation levels increase while consumers use mobile banking or another system (Baabdullah et al., 2019). This showed that intrinsic utilities are crucial to consumers towards the usage behaviour of e-wallets. In contrast, previous research showed that hedonic motivation is not an important factor that affects consumers' use of mobile payments. Hedonic motivation is not relevant in affecting consumer intention and behavior (Oliveira et al., 2016). This research is conducted by using the UTAUT 2 model and Diffusion of Innovation Theory to determine the factor that affects the intention and usage of mobile payment. Compatibility is the most significant factor that affects behavioural intention and usage behavior. Consumers focus on the functioning and the usefulness of mobile banking compare to they do not focus on the feeling while using mobile payment or after using mobile payment. Despite most of the studies concluding that hedonic motivation has a positive relationship with intention and usage behaviour towards mobile payment, there are insignificant relationship results by previous researchers. Hence, hedonic motivation was chosen as an independent variable of this current study to confirm the relationship with the usage behaviour among undergraduates in Klang Valley.

Usage behavior towards e-wallet

An e-wallet is a mobile application that provides a platform for consumers to download and then make any e-commerce transaction or offline shop transaction. In the previous research, Yosaka, Rusli, Lisan, and Dewi (2020) used the UTAUT 2 model to determine factors and effects that influence consumers' behavioural intentions and

payment-related behaviour in Indonesia. Facilitating conditions were found as a significant negative factor that does not affect consumers. Meanwhile, Karim, Haque, Ulfy, Hossain, and Anis (2020) used the Technology Acceptance Model (TAM) and found that behavioural intention significantly influences Malaysian consumers' usage behavior; the consumer is not only focused on the function of mobile payment itself and the perception of intrinsic and extrinsic. With regards to the study's focus, hedonic motivation is representing the intrinsic element while social influence and performance expectancy are representing the extrinsic element.

Uddin and Akhi (2014) stated that e-wallets are a well-known payment method nowadays because it brings various benefits to consumers, such as ease of use, flexibility, and safety. However, this research has listed the benefits of e-wallets and stated that the benefits affected consumers' adoption of e-wallets. Still, it does not go in-depth to determine the factor influencing usage behaviour and does not use any theory to support research objectives. Therefore, UTAUT 2 model was chosen to identify independent variables that influence e-wallet usage behaviour among undergraduates in Klang Valley.

Methodology

Correlational design is adopted in this research to examine the relationship between independent variables (social influence, performance expectancy, and hedonic motivation) and dependent variable (usage behaviour of e-wallet) as this design is commonly used to access the behaviour of consumers in their daily lives (Michelle, 2014). Universities in Klang Valley were selected as research locations on the bases of the statistic provided by Oppotus (2020), Klang Valley has the highest percentage of e-wallet users and e-wallets in Malaysia.

There are six public universities in the Klang Valley, namely Universiti Malaya (UM), Universiti Kebangsaan Malaysia (UKM), Universiti Putra Malaysia (UPM), Universiti Teknologi MARA (UiTM), Universiti Islam Antarabangsa Malaysia (UIAM), and Universiti Pertahanan Nasional Malaysia (UPNM). While there are 31 private universities i.e., Universiti Tun Abdul Razak (UniRAZAK), Universiti Teknologi Petronas (UTP), International Medical University (IMU), Universiti Selangor (UNISEL), Open University Malaysia (OUM), Malaysia University of Science & Technology (MUST), Universiti Tunku Abdul Rahman (UTAR), Universiti Kuala Lumpur (UniKL), Al- Madinah International University (MEDIU), International Centre for Education in Islamic Finance (INCEIF), Management and Science University (MSU), Asia e University (AeU), UCSI University, Taylor's University, Sunway University, Perdana University, HELP University, Unitar International University, Malaysia Institute of Supply Chain Innovation (MISI), SEGi University, Asia Pacific University of Technology and Innovation (APU), Binary University of Management and Entrepreneurship, Infrastructure University Kuala Lumpur (IUKL), Asia

Metropolitan University, Global NXT University, MAHSA University, International University of Malaya- Wales, Universiti Islam Malaysia Cyberjaya, Asia School of Business, City University and Meritus University.

Simple random sampling was used in this research due to the reason that this technique allows an equal chance for all the mentioned universities to be involved. By adopting the lottery method, seven universities (APU, HELP, IUKL, MAHSA University, UniKL, UNMC, and UPM) were selected. They were then contacted based on the follower list from two platforms which are Facebook and Twitter of the target universities.

The present study consisted of a sample size of 200 undergraduates in Klang Valley. According to Gorsuch (1974), a sample size lower than 50 is considered a small size, on the other hand, a sample size of 200 is considered as large. This statement is supported by Guiford (1954) who said that a minimum sample size of 200 is considered proper for research. The instrument of this research was a self-administered questionnaire in Google Form which have been distributed to Facebook and Twitter follower list. The form was designed in English and divided into five different sections to gather data about the socio-demographic background of respondents and the patterns of e-wallet usage, usage behaviour, social influence, performance expectancy, and hedonic motivation towards the usage behaviour of e-wallets. The measurements in the last four sections were adapted from previous research, particularly from Venkatesh et al. (2012), Lin et al. (2020), and Kasirye and Masum (2021). They were measured by using an interval scale as a measurement scale, i.e., a five-point Likert scale. Respondents were asked to choose their point based on their experience and perception. All variables under study were having good reliability with Cronbach alpha of 0.764 for usage behaviour, 0.800, 0.831, and 0.909 for social influence, performance expectancy, and hedonic motivation, respectively.

The data collection process was conducted from December 2021 to January 2022. All the obtained data were analyzed using Statistical Package for the Social Sciences statistics software (SPSS). In particular, descriptive analysis was used to describe respondents' background and the e-wallet usage pattern while Pearson correlation analysis was utilized to examine the influence of social influence, performance expectancy, and hedonic motivation on e-wallet usage behaviour. In addition, multiple linear regression was used to predict the most significant factor influencing the usage behaviour of e-wallets among undergraduates in Klang Valley. The independent variable that has the biggest value of β -value means that the variable is the most significant variable that affects the dependent variable.

Findings and Discussion

Socio-demographic background

Of the total of 200 respondents' data analyzed, 83.7 percent of them were female and the remaining (16.5%) were male. There was a large number of females involved in this research. This is because the female is more compassionate compared to the male (Emma, 2013). Male is involved in polytechnic or community colleges compared with women that involves in local or private universities (Yong, 2017). Next, the age of respondents had been separated into three age groups in which the first age group was 18 to 20 years old, have the lowest rate of 10 percent among respondents. Meanwhile, the age group of 21 to 23 years old was recorded as having the most respondents which were 66.0 percent. Besides, more than half of the respondents were Chinese (55%), 35.5 percent were Malay, 6.0 percent were Indian, and 3.5 percent were respondents from other races. In terms of the year of study of respondents, third-year students were the highest which was 39.0 percent in this research. The second highest was the fourth year of study (35.0%), then the lowest was the first year of study which was 5.5 percent. In addition, among the seven universities involved in this research, the involvement of UPM students was showing the highest percentage (33.0%), while IUKL's participation was recorded as the lowest (10.5%). Table 1 summarized the data for the discussed background.

Table 1: Background of Respondents

Variables	Frequency(n)	Percentage (%)
Gender		
Male	33	16.5
Female	167	83.5
Age (years old)		
19-20	20	10.0
21-23	132	66.0
24-26	47	23.5
Race		
Malay	71	35.5
Chinese	110	55.0
Indian	12	6.0
Others	7	3.5

Table 1 (continues)

Variables	Frequency(n)	Percentage (%)
Year of Study		
1	11	5.5
2	41	20.5
3	78	39.0
4	70	35.0
University		
Asia Pacific University (APU)	29	14.5
HELP University	31	15.5
Infrastructure University Kuala Lumpur (IUKL)	21	10.5
MAHSA University	23	11.5
University Kuala Lumpur (UniKL)	24	12.0
University of Nottingham Malaysia Campus (UNMC)	26	13.0
Universiti Putra Malaysia	46	23.0

Pattern of usage of e-wallet

Table 2 showed the e-wallets usage pattern which was measured in terms of type and frequency. As for the type of e-wallet, Touch N Go has the highest percentage (87.0%) and shows the most popular choice among the respondents whom they used to purchase goods and services. Based on Oppotus (2020), Touch N Go have the highest usage rate in 2020. It was followed by the other two high percentages which were Shopee Pay (85.5%) and Grab Pay (70.5%). Meanwhile, WeChat Pay (8.5%) was among the unpopular type chosen by the respondents. Furthermore, the statistic on the frequency of using e-wallets showed that most of the respondents used e-wallets a few times a week (35.5%) and there was also 8.5 percent of the respondents purchased e-wallets once a month for purchasing. Only 7.0 percent of them used e-wallets in their daily purchase transaction.

Table 2: Pattern of E-wallets Usage

Items	Frequency(n)	Percentage (%)
Types of e-wallet		
Touch N Go	174	87.0
Boost	52	26.0
Grab Pay	141	70.5
Shopee Pay	171	85.5
Maybank Pay	49	24.5

Table 2 (continues)

Items	Frequency(n)	Percentage (%)
Types of e-wallet		
WeChat Pay	17	8.5
Big Pay	20	10.0
Others	6	3.0
Frequency of using e-wallet		
Every day	14	7.0
A few times a week	71	35.5
Once a week	20	10.0
A few times a month	57	28.5
Once a month	17	8.5
Less than once a month	21	10.5

The influence of social influence, performance expectancy, and hedonic motivation on e- wallet usage behaviour

In this research, there were four hypotheses established to investigate the association between independent variables (social influence, performance expectancy, hedonic motivation) and dependent variable. The last hypothesis was about the most significant factor in the usage behaviour of e-wallets among undergraduates in Klang Valley. With regards to the first three hypotheses, Table 3 illustrated the results obtained from Pearson correlation coefficient analysis.

Table 3: Results of Pearson Correlation Coefficient

Hypothesis	Pearson correlation(R-value)	Significance(p-value)
H1: There is a significant relationship between social influence and usage behaviour of e-wallets among undergraduates in Klang Valley	0.577**	0.000
H2: There is a significant relationship between performance expectancy and the usage behaviour of e-wallets among undergraduates in Klang Valley	0.657**	0.000

Table 3 (continues)

Hypothesis	Pearson correlation(R-value)	Significance(p-value)
H3: There is a significant relationship between hedonic motivation and usage behaviour of e-wallet among undergraduates in Klang Valley	0.521**	0.000

Note: ** Correlation is significant at the level 0.01 level (2-tailed)

As indicated in the above table, there were significant relationships between the three independent variables which were social influence ($r = 0.577$; $p = 0.000$), performance ($r = 0.657$; $p = 0.000$) and hedonic motivation ($r = 0.521$; $p = 0.000$) and usage behaviour of e-wallet. Based on the R-values for all the relationships tested, it can be concluded that the influence of all the independent variables, i.e., factors was at a moderate level. As for the social influence, the significant result of this study was found to be consistent with previous studies by Amit and Bhumiphat (2019); Yeow et al. (2017); and Hsiao et al. (2015) in which they also depicted that social influence is a significant factor to influence usage behaviour of e-wallet. However, in contrast with the findings from Teo et al.’s (2014) study, social influence was an insignificant factor in mobile payment. According to their finding, more than half of the respondents were involved in business studies. They are well understanding the business trend and behavior of consumers in the exploration of new technology. They pay attention to new trends often and they are the person who influenced others to try out new things, therefore the finding was not consistent with this current research’s result

The analysis also confirmed that performance expectancy had a positive significant relationship with usage behaviour towards e-wallets. This significant result was consistent with previous research from Chaouali et al. (2016) which emphasized that performance expectancy was an essential and vital factor in cashless payment. In addition, the current result is also consistent with Oliveira et al.’s (2016) findings which revealed that performance expectancy has a significant relationship to behaviour on mobile payment.

With regards to the final factor, i.e., hedonic motivation, its significant relationship with usage behaviour towards e-wallets was found to be consistent with the findings of many previous studies. For example, Husnil et al. (2019), Sukaris et al. (2021), Lin et al. (2020), Teuku and Indira (2019); Tamilmani et al. (2019); and Hsiao et al. (2015) found that hedonic motivation has a significant relationship with usage behaviour of mobile payment.

Based on significant variables obtained in Pearson correlation analysis, to determine the most significant factor influencing the usage behaviour of e-wallets, multiple linear regression was conducted. The results are shown in Table 4 below.

Table 4: Results for Multiple Linear Regression

Variable	Standardized Coefficients Beta (β)	Beta (t)	p-value
(Constant)		2.277	0.024
Social Influence	0.305	5.144	0.000
Performance Expectancy	0.438	6.627	0.000
Hedonic Motivation	0.065	1.613	0.108

Note: Dependent variable = Usage behaviour towards e-wallet

F= 70.309, p= 0.000, R²= 0.518, Δ R²= 0.511

***p< 0.001

Referring to Table 4, the R² was 0.518 showed that a total variation of 51.8 percent in usage behaviour towards e-wallets can be explained by the three selected independent variables in the research. Meanwhile, the remaining 48.2 percent of the model was explained by other factors influencing the usage behaviour towards e-wallets that does not include in this research. The F-value was 70.309 showing that the model is strongly significant and there were two variables have smaller p-value that was less than 0.01. Thus, it showed that these two variables which were social influence and performance expectancy have a linear relationship with usage behaviour towards e-wallets.

In contrast, hedonic motivation showed an insignificant relationship with usage behaviour with a p-value of 0.108. Although hedonic motivation had a significant relationship with hedonic motivation in Pearson correlation analysis, the R-value (0.521) was the lowest compared with another two variables. This can be happened by the reason that Pearson correlation is analyzing the data in a binary context involving the relationships between each independent variable with the dependent variable, but multiple linear regression analyzes all independent simultaneously. Due to this, the weakest strength will tend to be not significant due to the presence of other more dominant factors.

Implications

During the COVID-19 pandemic, the usage of e-wallets has increased compared with before the pandemic. This study can help consumers or e-wallet users equip their perception and expectation about the factors influencing their usage behaviour towards e-wallets. Consumers have details information on how social influence; performance expectancy and hedonic motivation affect their usage behaviour. Based

on the findings of this research, performance expectancy was the most significant factor, and this indicated that undergraduate consumers in Klang Valley are rationally using e-wallets, i.e., based on the functional motive behind the usage. In addition, this argument can also be supported by looking at the finding hedonic motivation was not significantly influenced the usage behaviour toward e-wallets, when all the factors were analyzed simultaneously. Again, such results showed that the benefit of e-wallet usage is being the focus on the usage behaviour, rather than emotional motives, i.e., hedonic. The finding with regards to the significant relationship of social influence implied that consumers can receive the information and think of what factors influenced them in actual life purchasing. The experience and knowledge sharing among consumers can be a good counsel in making other consumers feel more confident in the usage of e-wallets in their transactions in the marketplace.

Moreover, this research is beneficial to developers of e-wallets whereby it can help them to understand more in-depth the factors affecting the usage behaviour of respondents on e-wallets. Performance expectancy was the most significant factor that illustrated consumers were concerned about the application's performance, which drove them to decide to use e-wallets to purchase and encourage continuous usage of e-wallets. This finding can help e-wallet providers improve the features of e-wallets as high-quality applications. The items of e-wallets help consumers accomplish things more quickly and e-wallets can increase the convenience of consumption were the focus point of consumers. Therefore, providers may generate ideas and functions that can increase the interest of consumers to make payments by using an e-wallet. For example, the providers may launch new features such as facial recognition payments that link with e-wallets. Consumers nowadays like to try new things, especially new technology. The more e-wallet providers understand consumers, the more benefits providers will obtain.

Recommendations for Future Study

There are a few limitations were occurred and few recommendations were provided for future study. The first limitation was that the findings were not perfect to represent the whole of Malaysia because this research involved 200 undergraduates from Klang Valley. Therefore, future researchers could investigate in entire Malaysia. This research investigated three independent variables: social influences, performance expectancy, and hedonic motivation. Hence, future researchers could explore more variables except these three variables to investigate significant factors that affect the usage behaviour of consumers. The results of multiple linear regression highlighted that 48.2 percent of the model was explained by other factors influencing the usage behaviour among undergraduates in Klang Valley. Future researchers could also investigate the intention and actual usage behavior of consumers. In addition, future researchers could also include moderating variables such as age to explore in-depth the usage behavior of consumers.

Conclusion

The research was constructed to investigate the factors that affect the usage behaviour of e-wallets among undergraduates in Klang Valley. This research also explored the relationship between social influence, performance expectancy, and hedonic motivation between usage behaviour towards e-wallets among undergraduates in Klang Valley. Based on the findings, there was a significant relationship between the independent variable in the research which are social influence, performance expectancy, and hedonic motivation between usage behaviour towards e-wallets among undergraduates in Klang Valley. More than three-quarters of respondents were in a high level of usage behaviour toward e-wallets. It showed that undergraduates in Klang Valley are similar in the usage behaviour toward e-wallets. This can be referred to in the statistics report from Oppotus (2021), Kuala Lumpur and Petaling Jaya have the highest usage rate in 2020 and 2021.

Besides, e-wallet developers or providers can improve the features and functions of e-wallets to attract more users since performance expectancy had presented as the most significant that influenced respondents to use e-wallets for purchasing. Performance expectancy is a most significant factor without a doubt because the consumers are more concerned with performance, and the usefulness of the application rather than their person feeling as happy.

To conclude, three independent variables provided a lot of in-depth details that how to influence the usage behaviour towards e-wallets among undergraduates in Klang Valley. Consumers encourage to explore more information and understand factors that affect their usage behavior in their life. It is a chance for E-wallets providers, businesses, and entrepreneurs to enhance and encourage the usage rate of e-wallets and increase revenue at the same time.

References

- Abeer, M., Habib, U. K., & Khaled, A. (2015). Factors influence consumers adoption of mobile payment devices in Qatar. *International Journal of Mobile Communications*, 13(6), 670-689.
- Afonso, C.M., Roldán, S. J. L., Sánchez, F. M. J., & González, M. (2012). The moderator role of gender in the unified theory of acceptance and use of technology (UTAUT): A study on users of electronic document management systems. *7th International Conference on Partial Least Squares and Related Methods*, Houston.
- Aji, H. M., Berakon, I., Maizaitulaidawati, M. H. (2020). COVID-19 and e-wallets usage intention: A multigroup analysis between Indonesia and Malaysia. *Cogent*

Business and Management, 7(1), 1-16.
<https://doi.org/10.1080/23311975.2020.1804181>

- Amit, K. N. & Bhumiphat, G. (2019). E-wallets factors affecting its intention to use. *International Journal of Recent Technology and Engineering*, 8(4), 3411-3415.
- Baabdullah, A.M., Alalwan, A. A., Rana, N. P., Kizgin, H., & Patil, P. (2019). Consumer use of mobile banking (m-banking) in Saudi Arabia: Towards an integrated model. *International Journal of Information Management*, 44, 38- 52.
- Bank Negara Malaysia. (2021a). Payment systems list of regulates. Retrieved from <https://www.bnm.gov.my/list-of-regulatees>
- Bank Negara Malaysia. (2021b). Electronic payments: Volume and value of transactions. Retrieved from https://www.bnm.gov.my/documents/20124/57659/02_epayment.pdf
- Bozavli, E. (2016). Understanding foreign language learning of generation Y. *Journal of Education and Practice*, 7(26), 69-76.
- Brown, S. A. & Venkatesh, V. (2005). Model of adoption of technology in the household: A baseline model test and extension incorporating household life cycle. *MIS Quarterly*, 29(4), 399-426.
- Casey, A. E. (2021). What Are the Core Characteristics of Generation Z? Retrieved from <https://www.aecf.org/blog/what-are-the-core-characteristics-of-generation-z>
- Chao, C. M. (2019). Factors determining the behavioural intention to use mobile learning: An application and extension of the UTAUT model. *Frontiers in Psychology*, 10, 1652.
- Chaouali, W., Ben Yahia, I., & Souiden, N. (2016). The interplay of counter-conformity motivation, social influence, and trust in customers' intention to adopt Internet banking services: The case of an emerging country. *Journal of Retail Consumer Services*, 28, 209–218.
- Christopher, S. A. (2016). Generation Y: Educational considerations. *Austrian Journal of Advanced Nursing*, 33(2), 35-44.
- Compare Hero. (2020). Ultimate guide to e-wallets in Malaysia 2021: Which should you get? *Compare Hero. My*. Retrieved from <https://www.comparehero.my/e-wallet/articles/best-ewallet-malaysia>

- Emma, S. (2013). Are women more compassionate than men? Greater Good Magazine Retrieved from https://greatergood.berkeley.edu/article/item/are_women_more_compassionate_than_men
- Holbrook, M. B., & Hirschman, E. C. (1982). The experiential aspects of consumption: Consumer fantasies, feelings, and fun. *Journal of Consumer Research*, 9(2), 132-140.
- Hsiao, C. H., Chang, L. J., & Tang, K.Y. (2015). Exploring the influential factors in continuance usage of mobile social apps: Satisfaction, habit, and customer value perspectives. *Telematics and Informatics*, 33(2), 342-355.
- Huang, C., & Kao, Y.S. (2015). UTAUT2 based predictions of factors influencing the technology acceptance of phablets by DNP. *Mathematical Problems in Engineering*, 2015, 603747.
- Husnil, K., Perengki, S., & Liza, A. (2019). Hedonic motivation and social influence intention of e-money: The role of payment habit as a mediator. *International Journal of Entrepreneurship*, 23(1), 1-9.
- Karim, M. W., Haque, A., Ulfy, M. A, Hossain, A., & Anis, Z. (2020). Factors influencing the use of e-wallets as a payment method among Malaysian young adults. *International Journal of Business and Management*, 3(2), 1-12.
- Kasirye, F. & Masum, Sm. (2021). The effects of e-wallets among various types of users in Malaysia: A comparative study. *3rd Kuala Lumpur International Conference on Education, Economics and Technology*. Kuala Lumpur, Malaysia.
- Lin, W. R., Lin, C. Y., & Ding, Y.H. (2020). Factors affecting the behavioral intention to adopt mobile payment: An empirical study in Taiwan. *Journal of Mathematics*, 8, 1851.
- Mahfuzur, R., Izlin, I., & Shamsul, B. (2020). Analysing consumer adoption of cashless payment in Malaysia. *Digital Business*, 1, <https://doi.org/10.1016/j.digbus.2021.100004>
- Melibaeвна, D. N. (2020). Understanding the psychology of young generation. *European Journal of Research and Reflection in Educational Sciences*, 8(11), 80-85.

- Megadewandanu, S., Suyoto, & Pranowo. (2019). Exploring mobile wallet adoption in Indonesia using UTAUT2. *2nd International Conference on Science and Technology-Computer (ICST)*, Yogyakarta, Indonesia.
- Michelle, A. C. (2014). Strengths and limitation of correlation design. *Understanding Forensic Psychology Research*, 1-15.
- Ministry of Finance Malaysia. (2021). Claim for RM300 million e-wallets credit for two million Youths Opens on June 1. Retrieved from <https://www.mof.gov.my/en/news/press-citations/claim-for-rm300-million-e-wallet-credit-for-two-million-youths-opens-on-june-1-mof>
- Oliveira, T., Thomas, M., Baptista, G., & Campos, F. (2016). Mobile payment: Understanding the determinants of customer adoption and intention to recommend the technology. *Computers in Human Behaviour*, 61, 404-414.
- Oppotus. (2020). E-wallets Usage in Malaysia 2020: Thriving in Lockdown. Retrieved from <https://www.oppotus.com/e-wallet-usage-in-malaysia-2020/>
- Oppotus. (2021). Malaysian e-wallets usage as we move towards recovery [2021]. Retrieved from <https://www.oppotus.com/malaysian-e-wallet-usage-towards-recovery-2021/>
- Pharot, I. & Chutima, B. (2018). Influencing factor in e-wallets acceptant and use. *International Journal of Business and Administrative Studies*, 4(4), 167-175.
- Premchand, A. & Choudhry, A. (2015). Future of payments: E-payments. *International Journal of Emerging Technology and Advanced Engineering*, 5, 110-115.
- Putri, N. R., Rahadi, R. A., & Murtaqi, I. (2017). A conceptual study on the use of electronic payment instrument among generation Z in Bandung City. *Journal of Global Business and Social Entrepreneurship*, 3, 32-40.
- Sarkar, M. P. (2019). Literature review on adoption of digital payment system. *Global Journal of Enterprise Information System*, 11(3), 62-67.
- Slade, E. L., Dwivedi, Y. K., Piercy, N. C., & Williams, M. D. (2015). Modeling consumers' adoption intentions of remote mobile payments in the United Kingdom: Extending UTAUT with innovativeness, risk, and trust. *Psychology and Marketing*, 32(8), 860-873.
- Sukaris, S., Renedi, W., Rizqi, M. A., & Pristyadi, B. (2021). Usage behaviour on

- digital wallet: Perspective of the theory of unification of acceptance and use of technology models. *Journal of Physics: Conference Series*, 1764(1), 012071. <https://doi.org/10.47191/ijmra/v5-i5-22>.
- Tamilmani, K., Rana, N. P., Prakasam, N. & Dwivedi, Y. K. (2019). The battle for brain vs. heart: A literature review and meta-analysis of “hedonic motivation” use in UTAUT2. *International Journal of Information Management*, 46, 222- 235.
- Teo, S. C., Law, P. L., & Koo, A. C. (2020). Factors affecting adoption of e-wallets among youths in Malaysia. *Journal of Information System and Technology Management* 5(19), 39-50. <https://doi.org/10.35631/JISTM.519004>
- Teo, A. C., Tan, G. W. H., Ooi, K.B., Hew, T.S., & Yew, K. T. (2015). The effects of convenience and speed in m-payment. *Industrial Management and Data Systems*, 115(2), 311-331.
- Teuku, R. & Indira, R. (2019). Analysing factors influencing continuance intention of e-wallets adoption using UTAUT 2 model (a case study of dana in Indonesia). *E-Proceeding of Management*, 6(2), 3717-3724.
- Uddin, M. S. & Akhi, A.Y. (2014). E-wallets system for Bangladesh an electronic payment system. *International Journal of Marketing and Optimization*, 4(3), 216-226.
- Venkatesh, V., James, T. Y. L, & Xu, X. (2012). Consumer acceptance and use of information technology: Extending the unified theory of acceptance and use of technology. *Management Information Systems Quarterly*, 36(1), 157-178.
- Venkatesh, V., Morris, M. G., Davis, G. B. & Davis, F. D. (2003). User acceptance of information technology: Toward a unified view. *Management Information Systems Quarterly*, 27(3), 425–478.
- Yeow, P. M., Haliyana, K., & Devika, N. (2017). Millennials’ Perception on Mobile Payment Services in Malaysia. *4th Information Systems International Conference 2017, ISICO 2017*, Bali, Indonesia.
- Yong, J. (2017). The Gender Gap in Malaysian Public Universities: Examining The ‘Lost Boys’. *Journal of International Comparative Education* 6(1), 3-18.
- Yosaka, E. P., Rusli, A., Lisan, T., & Dewi, T. (2020). The determinant factors of mobile payment adoption. *Eurasian Journal of Social Sciences*, 8(3), 2020, 134-147. <https://doi.org/10.15604/ejss.2020.08.03.005>

Jurnal
Pengguna Malaysia

ISSN 1511-998X

