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Exploring the actual implementation of e-wallet application in Malaysia

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Abstract

E-wallet, also referred to as digital wallet, is a software application designed to replace physical wallets, with the primary purpose of facilitating online transactions when users wish to make virtual payments. Nowadays, E-wallets are not limited to mobile applications, but they have also been extended to wearable devices, such as smartwatches, enabling users to make payments via their watches. This research study focuses on the top three main E-wallet service providers in Malaysia, namely TouchNGo E-wallet, Boost, and Grab pay. The aim of this paper is to explore the real-world implementation of E-wallets among mobile phone users in Malaysia, employing the Technology Acceptance Model as the theoretical framework. Six independent variables were identified to study the implementation of E-wallets, and a total of 500 respondents shared their opinions on retaining the usage of E-wallet in Malaysia. The data collected were analysed using SPSS for Pearson Correlation Analysis and Multiple Linear Regression. Out of the six hypotheses, five were supported with one not supported as its p-value is greater than 0.05. The highest correlation coefficient falls under Business Resources with 0.704. The findings of the study delve into the implications and constraints, providing insights for the future advancement of E-wallets within the Malaysian context.

Keywords: Cashless Payment, Digital Transformation, E-Wallet, Fintech, Malaysia, TAM.

Introduction

At the beginning, people barter goods they have in exchange for those they lack. The first official currency is minted since 600 before Christ (B.C.). In year 960 at China, the earliest paper currency in the world appears, called Jiao Zi to replace the minted coin. Later in year 1946, John Biggins in USA have invented the first credit card and the first ever ATM machine is installed in UK in 1967. Besides, as the network becomes more develop, e-payment also have been introduced in the 1990s in order to substitute the actual physical cash transaction. Google are the first company that started a convenient online payment service that called Google Wallet in the early 2010s. According to Statista, nearly 29 million people in Malaysia own smartphones. With the rise of electronic

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payment methods, consumers can now make transactions without the need for physical currency, leading to a significant decline in the use of cash and a shift towards a cashless society[1].

In the present day, it is undeniable that the government sector significantly impacts industrial innovation. Research shows that, without governmental support, technological advancement will prompt challenges for e-commerce to grow, including law[2]. The regulation on the use of electronic signatures is reviewed and adapted to the global digital economy in some ASEAN countries[3]. Therefore, governments all over the world have expressed their intention to gradually replace traditional data processing systems with electronic systems. In January 2006, the Malaysian government mandated that all public services enable customers or consumers to settle bills online[4]. Undoubtedly, the government has exerted endeavors to encourage the engagement of local industries in e-commerce. This commitment is evident through initiatives like the "National E-Commerce Master Plan" and "National E-Commerce Framework," which were underscored during the meeting of the MSC's International Advisory Group (IAP)[4].

E-wallet is a device that recognized as a digital wallet that consumer can carry out online purchases on product and services through electronic devices such as smartphone. The E-wallet that quite popular these days included TouchNGo e-wallet, Boost, Grab pay, Alipay and others. There are approximately 2.9 million of users are using some form of e-wallet in the context of Malaysia market[5]. This is because the living lifestyles of people keep changing due to the technology advances and also government keep promoting used of e-wallet. Besides, there also have more and more sector support to use technology such as robotic, artificial intelligent, e-payment to leverage the purchases or payment experience in bill payment, F&B, groceries, delivery, reload, movie ticket and others[6]. Currently, the delivery sector also expands speedy due to the occurring of COVID-19 and also the implemented of MCO and also CMCO that restrict people from going out[7]. But yet, after the pandemic, many users are not utilising E-Wallet as frequent as it was. Most of the studied shown the digitalisation are most likely accepted by the users who live in cities and urban area[8]. Whereas users in rural area such as small town and villages, are prefer cash transactions.

Currently, there is a trend of consumers shifting towards a cashless society due to the increasing availability of E-wallets. Nonetheless, the shift towards a non-cash economy encounter challenges due to the entrenched nature of conventional cash-based trading methods. Additionally, various factors contribute to the low adoption of e-wallets among mobile phone users in Malaysia[9]. The primary concern for e-wallet users is security, with many worried about credit and debit fraud and missing transactions. Additionally, there is a fear that mobile phones may be stolen to make purchases, and the increasing cases of personal information abuse and transaction rewards when using a mobile wallet are causing risk concerns among mobile wallet users to rise. Another factor hindering the adoption of e-wallets is the slow pace of technology innovation in Malaysia[9]. While other countries such as South Korea, Singapore, and Taiwan have adopted various technology innovation models, Malaysia is yet to establish one that works. Moreover, the low technology innovation has resulted in the mobile network not providing full coverage in Malaysia, even in the main city, Wilayah Persekutuan Kuala Lumpur[10]. Lastly, there is a concern about overspending when using e-wallets, which may lead to potential consequences of overspending on the part of the cardholders[11].

The Malaysian government has undertaken initiatives to enhance the adoption of e-wallets among mobile phone users in the nation. For example, they have introduced a recovery plan that allocates RM750 million to promote the adoption of e-wallets[12]. The plan involves three famous e-wallets, namely Boost, GrabPay, and TouchNGo E-wallet[13]. The government has allocated RM1.2 billion to incentivize the utilization of E-wallets in Malaysia. This research is oriented towards investigating the real-world adoption of E-wallets among mobile phone users in the country. It focuses on six independent variables, namely awareness, human resources, business resources, technology

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resources, perceived ease of use, and perceived usefulness. The dependent variable is E-wallet adoption among mobile phone users in Malaysia. This research aims to determine the factors in retaining (actual implementation) of E-Wallet users among Malaysian.

Literature Review

Awareness is a broad term that can have different meanings for different individuals. It refers to understanding other people's activities and providing context for one's own activity[14]. In the context of E-wallet implementation, awareness refers to the perception of e-wallet elements in the environment, including importance, usage, features, conditions, advantages, threats, and future trends[12]. Awareness is a critical factor in driving behaviour change and is a dynamic process of making sense of oneself and the outside world.

Human resources are a company's most valuable asset, as they represent the key success factor for any organization[11]. Electronic payment technology serves as a crucial instrument capable of optimizing human resources, given its substantial advancement and the remarkable capacity expansion it has achieved. Therefore, employees must adapt to using IT, as human capital skills, attitudes, and knowledge play an important role in determining an organization's competitiveness. Employers ought to rejuvenate their strategies for recruitment, selection, and placement, while also cultivating human resources to effectively address the challenges arising from the paradigm shift induced by electronic payment systems[12].

Business resources refer to the tangible and intangible assets owned and controlled by a company[8]. In this research, the business resources are referring to the financial or tangible resources being invest in as marketing resources in attracting and retaining users, which can be further refer as vouchers and rewards. In the electronic payment industry, business resources are critical, as output is measured in terms of customer retaining. Business resources can help the e-wallet in attracting customers but not the retainment[9].

Managing technological resources for sustainable development means maximizing the positive impact of technological development on economic growth, environmental sustainability, and social cohesion[6]. With technological resources developing on a global scale, the mobile environment is expected to be the main infrastructure for the future of electronic payment[2]. Estimates show that as many as 50% of "smartphone"-type devices will contain interfaces that can communicate financial data without any physical contact with the payment terminal[15].

Perceived ease of use (PEOU) pertains to the extent to which an individual believes that utilizing a technology will involve minimal effort[13]. When a system is perceived as user-friendly, people exhibit greater willingness to learn its functions and eventually intend to use it[14]. PEOU has gained significance in the adoption of e-wallet services, as mobile phone usage barriers have considerably lowered. Moreover, PEOU strongly influences consumers' behavioral intention to employ e-wallet payment services[13]. In essence, PEOU emerges as a pivotal factor in evaluating e-wallet adoption, as users experience heightened convenience and ease while using the technology.

Perceived usefulness (PU) refers to an individual's conviction that employing a particular application can enhance work efficiency and provide advanced features for enhanced flexibility[14]. Consumers are more inclined to adopt new technology if they perceive it as highly beneficial[12]. Studies underscore PU's substantial influence on motivation for utilizing digital payments[14]. Study findings indicate that individuals utilize digital payment services due to their commitment to achieving desired outcomes, thereby emphasizing PU's substantial influence on technology acceptance and adoption in future research.

Research Framework and Hypotheses

This research introduces a theoretical framework presented in Fig.1, encompassing six independent variables: Awareness, Human Resources, Business Resources, Technology Resources, Perceived Ease of Use, and Perceived Usefulness. The dependent variable is the implementation of e-wallets among

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mobile phone users in Malaysia. No interrelationships exist among the independent variables. Fig.1 illustrated the proposed theoretical framework for this research. This framework is utilised in investigating the perception of Malaysian in adopting e-wallet in their daily uses.

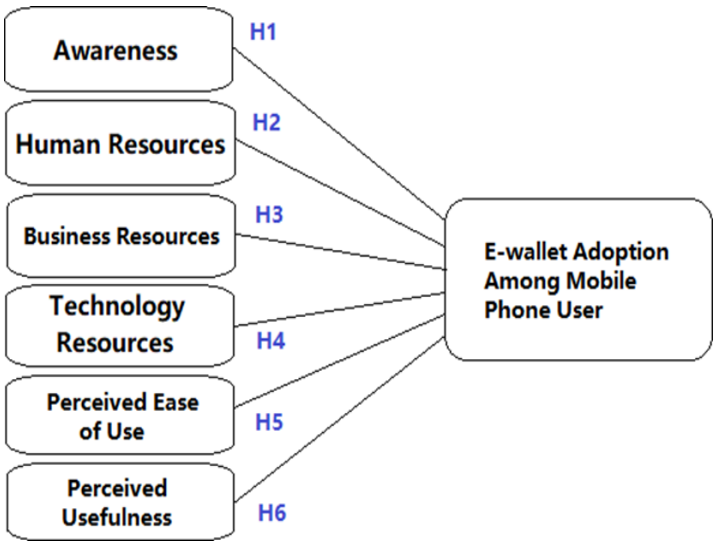

Figure 1. Proposed research framework.

The hypotheses are proposed as following:

H1: Awareness towards the technology is significantly related to actual implementation of E-wallet application.

H2: Human resources support is significantly related to actual implementation of E-wallet application.

H3: Business resources support is significantly related to actual implementation of E-wallet application.

H4: Technology resources support is significantly related to actual implementation of E-wallet application.

H5: Perceived ease of use is significantly related to actual implementation of E-wallet application.

H6: Perceived usefulness is significantly related to actual implementation of E-wallet application.

Research Methodology

This research employed a quantitative research approach, specifically utilizing a survey strategy developed from Technology Acceptance Model (TAM) framework. The choice of this approach facilitated faster computation of results and provided increased flexibility and convenience. However, due to time limitations, the study was conducted as a cross-sectional study rather than a longitudinal one, as originally suggested by the TAM model. The study was carried out in Malaysia.

The survey questionnaire was designed as a fixed-alternative questionnaire and distributed online to 500 mobile users in Malaysia who had experience using E-wallets on their mobile devices. Social media platforms such as Facebook and Instagram were utilized as channels to reach the targeted respondents.

To test the conceptual model and hypotheses developed, Pearson Correlation Analysis was employed to assess the strength and direction of relationships between multiple variables. Additionally, multiple linear regression analysis was conducted to examine the hypotheses further and analyse the relationships between variables.

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Results and Discussion

Descriptive Analysis

A total of 500 questionnaires were dispersed and gathered using an online approach. The collected data underwent analysis using the SPSS. The questionnaire included three demographic questions aimed at gathering general profile information from the respondents. This section encompassed inquiries about gender, age group, and top usage of E-wallet.

Table 1. Demographic profile of respondents

Demographic Profile	Valid	Frequency	Percentage (%)
Gender	Male	246	49.2
	Female	254	50.8
	Total	**500**	**100**
Age Group	Below 20	160	32.0
	20-29	151	30.2
	30-39	133	26.6
	40-49	40	8.0
	50 and above	16	3.2
	Total	**500**	**100**
E-Wallet (Priority)	Boost	110	22.0
	Grabpay	186	37.2
	TouchNGo	204	40.8
	Total	**500**	**100**

Source: Developed for the study

Based on Table 1, the survey included 254 female respondents and 246 male respondents. The percentage of female respondents was 50.8%, slightly higher than the 49.2 of male respondents.

The respondents were categorized into different age groups, including below 20 years old, 20 to 29, 30 to 39, 40 to 49 and 50 years old and above. Among these groups, the highest contribution to the survey came from teenagers whom age below 20, which accounted for 32% of the total respondents. The second highest was the 20 to 29 age group, comprising 30.2% of the 500 respondents. The third highest group was the 30 to 39 age group, representing 26.6% of the total. Additionally, there were 40 respondents (8%) aged between 40-49, and the lowest number of respondents (3.2%) were aged 50 and above, totalling 16 respondents.

Regarding the top priority of E-wallet uses, the research focused on three main solutions providers, Boost, Grabpay and TouchNGo E-wallet. The distribution of respondents from these E-wallet are majoring on TouchNGo, with 204 respondents (40.8%), followed by Grabpay with 186 respondents (37.2%), and the least, Boost users which are 110, with 22%.

Pearson Correlation Analysis

This research adheres to the benchmark of an alpha value greater than 0.6 as an acceptable measure of reliability; higher alpha values indicate greater construct reliability[14]. As evidenced by the outcomes presented in Table 2, all the constructs demonstrate reliability, as each of them possesses a Cronbach's Alpha exceeding 0.6. In details, Business Resources has the highest alpha value which is 0.933, indicates a very excellent reliability strength in this research. Next, followed by the Perceived Ease of Uses (0.866) as the second highest and Technology Resources (0.856) as the third highest value. Awareness and Perceived Usefulness are having a similar alpha value which are 0.844 and 0.845, follow by 0.831, Human Resources. E-Wallet Adoption is having the lowest alpha value which is 0.817. These variables all show a strong reliability strength. Table 3 presented the result of Pearson correlation analysis which measured the relationship between the variables.

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Table 2. Reliability Test

No.	Construct	Cronbach's Alpha	No. of Items
1.	Awareness (Aw)	0.844	6
2.	Human Resources (HR)	0.831	6
3.	Business Resources (BR)	0.933	6
4.	Technology Resources (TR)	0.856	5
5.	Perceived Ease of Use (PEOU)	0.866	5
6.	Perceived Usefulness (PU)	0.845	5
7.	E-Wallet Adoption (EA)	0.817	5

Source: Developed for the study.

Table 3. Pearson Correlation Analysis

			Intention to Buy			**Perceived Persuasiveness**		
Intention to Buy								
Perceived Persuasiveness					0.900			
Variables			HR	BR	TR	PEOU	PU	EA
Aw	Pearson Correlation	1	.627**	.621**	.591**	.496**	.641**	.152**
	Sig. (1-tailed)		.000	.000	.000	.000	.000	.000
	N	500	500	500	500	500	500	500
HR	Pearson Correlation	.627**	1	.639**	.674**	.430**	.548**	.297**
	Sig. (1-tailed)	.000		.000	.000	.000	.000	.000
	N	500	500	500	500	500	500	500
BR	Pearson Correlation	.621**	.639**	1	.626**	.409**	.589**	.704**
	Sig. (1-tailed)	.000	.000		.000	.000	.000	.000
	N	500	500	500	500	500	500	500
TR	Pearson Correlation	.591**	.674**	.626**	1	.348**	.557**	.415**
	Sig. (1-tailed)	.000	.000	.000		.000	.000	.000
	N	500	500	500	500	500	500	500
PEOU	Pearson Correlation	.496**	.430**	.409**	.348**	1	.645**	.388**
	Sig. (1-tailed)	.000	.000	.000	.000		.000	.000
	N	500	500	500	500	500	500	500
PU	Pearson Correlation	.641**	.548**	.589**	.557**	.645**	1	.561**
	Sig. (1-tailed)	.000	.000	.000	.000	.000		.000
	N	500	500	500	500	500	500	500
EA	Pearson Correlation	.152**	.297**	.704**	.415**	.388**	.561**	1
	Sig. (1-tailed)	.000	.000	.000	.000	.000	.000	
	N	500	500	500	500	500	500	500

Source: Developed for the study.

The Pearson correlation coefficient should range between -1 to +1; with -1 implying negative relationship, 0 implying no relationship and +1 implying positive relationship[9]. The greater the value, the stronger the relationship between variables[11]. The Pearson correlation coefficients presented with a range from 0.152 to 0.704. Among these variables, Business Resources exhibits the highest correlation coefficient at 0.704. It presented a strong relationship between business resources and the actual implementation of E-Wallet, which can be refer as users prefer e-wallet that provide more vouchers and rewards. The other variables show moderate relationships with actual implementation of E-wallet, with correlation coefficients of 0.561 (perceived usefulness), 0.415 (technology resources), 0.388 (perceived ease of uses), 0.297 (human resources) and 0.152 (awareness). Furthermore, all the constructs (except awareness) have a significance level of 0.01 (less than 0.05), indicating a positive relationship between each construct and the dependent variable [10]. Table 4 provides a summary of hypothesis testing following the multiple linear regression analysis. Out of six hypotheses, only one is rejected. H1 is rejected probably due to the awareness about the E-Wallet such as importance, usages, etc. had been well known by users and they had no longer seek this as the factors influencing them in the actual implementation of E-wallet.

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Table 4. Summary of Hypothesis Testing

No.	Hypotheses	Significant Level	Conclusion
H1	Awareness towards the technology is significantly related to actual implementation of E-wallet application.	βM = 0.101 pM = 0.09 > 0.05	Not supported
H2	Human resources support is significantly related to actual implementation of E-wallet application.	βM = 0.312 pM = 0.01 < 0.05	Supported
H3	Business resources support is significantly related to actual implementation of E-wallet application.	βM = 0.701 pM = 0.01 < 0.05	Supported
H4	Technology resources support is significantly related to actual implementation of E-wallet application.	βM = 0.513 pM = 0.01 < 0.05	Supported
H5	Perceived ease of use is significantly related to actual implementation of E-wallet application.	βM = 0.611 pM = 0.01 < 0.05	Supported
H6	Perceived usefulness is significantly related to actual implementation of E-wallet application.	βM = 0.541 pM = 0.00 < 0.05	Supported

Source: Developed for the study.

Conclusion

The outcome of this research presents valuable implications for future researchers investigating the factors influencing E-wallet implementation. The study revealed a positive correlation between independent factors such as business resources and perceived usefulness with E-wallet adoption. However, further research is necessary to explore relevant variables across different demographics and locations. Given the growing prominence of E-wallet in Malaysia, the study's results can guide future endeavours aimed at enhancing user acceptance of E-wallets.

The insights provided in the report can be instrumental for E-wallet service providers and entrepreneurs seeking to expand their offerings. The report emphasizes the importance of usability and incentives as key drivers of E-wallet implementation, suggesting that service providers should prioritize these aspects to improve their offerings. Additionally, future developers can gain valuable insights into customer preferences related to E-wallets.

Furthermore, the study can be valuable for strategies implementation in aiming to promote E-wallet as well as the further development. By identifying the factors influencing consumers' decisions to use E-wallets, the research can inform the development of strategies to encourage continued E-wallet usage beyond initial features. Users seek for higher business resources, technology resources, easy to use and usefulness as the factors in attracting and retaining the usages of current E-wallet. Hence, the E-wallet service provider shall extend the collaboration with other E-Commerce platforms in providing different features as well as products and services such as flight ticket, insurance, bill payment, etc.

However, it's important to note that the study solely focused on consumer perspectives regarding E-wallet implementation and did not consider the viewpoints of merchants. This limitation may impact the overall accuracy of the study's findings, as merchant implementation can significantly influence user implementation and usage patterns.

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Authors' Declaration

- Conflicts of Interest: None.
- We hereby confirm that all the Figures and Tables in the manuscript are ours. Furthermore, any Figures and images, that are not ours, have been included with the necessary permission for re-publication, which is attached to the manuscript.

- Ethical Clearance: The project was approved by the local ethical committee in Universiti Tunku Abdul Rahman.

Authors' Contribution Statement

J. Y. Y., and C.S. S., designed the research study and wrote the paper. Y. X. L., and M. P. L., performed data collection. A. N. A. N. responsible in data analysis while F. W. J. cross checking on the entire research process and proofreading.

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استكشاف التنفيذ الفعلي لتطبيق المحفظة الإلكترونية في ماليزيا

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[2]قسم الحوسبة التطبيقية والذكاء الاصطناعي، كلية الحاسبات، الجامعة التكنولوجية الماليزية، 81310، جوهور باهرو، ماليزيا.

الخلاصة

المحفظة الإلكترونية، والتي يشار إليها أيضًا باسم المحفظة الرقمية، هي تطبيق برمجي مصمم ليحل محل المحافظ المادية، بهدف أساسي هو تسهيل المعاملات عبر الإنترنت عندما يرغب المستخدمون في إجراء مدفوعات افتراضية. في الوقت الحاضر، لا تقتصر المحافظ الإلكترونية على تطبيقات الهاتف المحمول، ولكنها امتدت أيضًا لتشمل الأجهزة القابلة للارتداء، مثل الساعات الذكية، مما يتيح للمستخدمين إجراء عمليات الدفع عبر ساعاتهم. تركز هذه الدراسة البحثية على ثلاثة من مقدمي خدمات المحفظة الإلكترونية الرئيسيين في ماليزيا، وهم محفظة TouchNGo الإلكترونية، وBoost، وGrab pay، حيث إنها أكبر ثلاث محافظ إلكترونية في البلاد. الهدف من هذه الورقة هو استكشاف التنفيذ الفعلي للمحافظ الإلكترونية بين مستخدمي الهاتف المحمول في ماليزيا، وذلك باستخدام نموذج اعتماد التكنولوجيا كإطار نظري. تم تحديد ستة متغيرات مستقلة لدراسة تنفيذ المحافظ الإلكترونية، وشارك ما مجموعه 500 مشارك بآرائهم حول الإبقاء على استخدام المحفظة الإلكترونية في ماليزيا. وقد تم تحليل البيانات التي تم جمعها باستخدام برنامج SPSS لتحليل ارتباط بيرسون والانحدار الخطي المتعدد. ومن بين المتغيرات الستة تم قبول خمسة متغيرات مستقلة، ورفض متغير مستقل واحد لارتفاع مستوى المعنوية لديه. يقع أعلى معامل ارتباط ضمن موارد الأعمال بـ 0.704. تتعمق الدراسة في الآثار والقيود، وتقدم رؤى للتقدم المستقبلي للمحافظ الإلكترونية في السياق الماليزي.

الكلمات المفتاحية: الدفع غير النقدي، التحول الرقمي، المحفظة الإلكترونية، التكنولوجيا المالية، ماليزيا، تام.