

Determinative Constituents Directing the Intention of University's Workforce in using E-Wallets

Liatul Izian Binti Ali Husin*¹, Noorizan Mohamad Mozie² and Norfazlina Ghazali³

¹Faculty of Business & Management,
Universiti Teknologi MARA, Puncak Alam, Selangor 42300, Malaysia
liatul@uitm.edu.my

²Faculty of Business & Management,
Universiti Teknologi MARA, Puncak Alam, Selangor 42300, Malaysia
noorizan0321@uitm.edu.my

³Faculty of Business & Management,
Universiti Teknologi MARA, Puncak Alam, Selangor 42300, Malaysia
norfazlina4843@uitm.edu.my

Corresponding author (*)

Received:15032024

Revised from: 14042024

Accepted:03052024
Published: 31052024

Abstract

This study explores factors influencing e-wallet adoption among university staff. It involves 181 academic and non-academic Faculty of Business and Management, UiTM Puncak Alam participants, chosen via convenience sampling. The research methodology will entail the administration of online self-administered questionnaires, strategically designed to glean valuable data. Employing a Likert-type scale, respondents will be tasked with articulating their level of agreement or disagreement concerning both independent and dependent variables.

The analytical journey will incorporate a multifaceted approach, encompassing descriptive analysis, normality tests, reliability assessments, Spearman and Pearson correlation analyses, and multiple regression analyses. The outcomes of this rigorous analysis collectively are hoped to affirm whether or not perceived usefulness, promotion and rewards, as well as safety and security, wield substantial influence over the adoption and utilization of e-wallets among the university workforce. This research aims to provide insights into e-wallet adoption in academia, highlighting areas for improvement and development.

Keywords: E-wallet, Perceive Usefulness, Promotion, Rewards, Safety and Security.

1. Introduction

The recent surge in financial technology has led to a proliferation of cashless transactions, with the electronic wallet, commonly known as the e-wallet, emerging as a pivotal component of the electronic payment landscape (Abdullah, Redzuan, & Daud, 2020). E-wallets represent a digital repository where users can link their credit or debit cards, facilitating a wide array of transactions. These digital wallets enable users to securely store card information and bank details, streamlining the payment process in comparison to conventional banking systems, resulting in considerable time and cost savings (Andrew, Ambad, & Tan, 2019). This technological shift has presented promising prospects within the realm of commerce, with e-wallet innovations propelling growth in the e-commerce sector. Diverse e-wallet systems like PayPal, GrabPay, Touch 'n Go, and Boost have emerged, offering consumers convenient and efficient payment avenues.

Malaysia has witnessed a notable transformation in payment methods, driven by the imperative to minimize physical contact due to the ongoing pandemic (Edeh, Ogbu, Aryani, et al., 2021). In response to health concerns associated

with physical cash handling, digital payment methods, particularly e-wallets, have gained substantial traction, notably among the university workforce. This demographic, characterized by its tech-savviness, has swiftly embraced e-wallets for their secure and convenient purchasing capabilities (Nur & Noah, 2023). Moreover, e-wallets have evolved into indispensable financial management tools for almost everybody today, facilitating the payment of tuition fees, accommodation expenses, and daily outlays. However, despite the growing adoption of e-wallets among the university workforce, the factors influencing their intention to use this technology remain inadequately explored. This study aims to investigate these determinants, including perceived usefulness, cashback and rewards, and safety and security, unraveling the associations between the intention to use e-wallets and these selected independent variables.

E-wallets are gaining traction among Malaysians due to their perceived usefulness, impacting adoption, along with convenience and familiarity with traditional payments (Camilleri & Agius, 2022). Perceived usefulness influences e-wallet adoption directly and indirectly through user attitudes and ease of use (Kustono et al., 2021).

Merchants use rewards to boost mobile wallet usage and customer loyalty, but it can lead to impulse buying among their customers (Risca, Satria & Anisa, 2021). Cashback and point rewards drive interest in e-wallets, prompting spontaneous spending (Lee Yong & Nurul Syuhada, 2020). Research is needed to explore the impact of these incentives on university workforce e-wallet use.

Security concerns have emerged as e-wallets grow in Malaysia. Cybersecurity and device settings affect e-wallet safety (Alam, Awawdeh & Muhamad, 2021). Consistent phone upgrades and internet access are vital (Alam et al., 2021). This study delves into e-wallet security and its impact on its adoption. Notably, Touch 'n Go, a prominent Malaysian e-wallet, has bolstered security under Bank Negara Malaysia's guidance (Business Today, 2022). This research also focuses on security's influence on e-wallet adoption.

2. Literature Review

The present chapter delves into the existing literature related to the relationship between e-wallet usage intention and three key factors: perceived usefulness, promotion and rewards, and safety and security. Furthermore, this chapter provides insights into the theoretical underpinnings of the research and outlines its hypotheses. We anticipate that the outcomes of this research will have a constructive impact on students pursuing the Bachelor of Health Administration (Hons) degree program. The comprehensive review of the literature will establish the empirical basis and significance of this study.

2.1 Intention to use E-Wallet

The digital revolution, driven by widespread internet access and mobile phones, has opened growth avenues for payment systems. Advanced payment apps like e-wallets have emerged, offered by flexible providers aiming to outshine traditional banks (Kazan, Tan, & Sorensen, 2018). E-wallets function like physical wallets, but they hold digital money accessed through mobile apps. Adding funds is easy, often through credit cards, debit cards, or online banking transfers. E-wallets allow various payment methods, including QR code scanning, NFC "press and pay," or using a physical card with certain apps. They also enable instant money transfers to friends within the app (Alam et al., 2021). Malaysia is well-prepared for mobile payment growth, with mobile connections exceeding the population (Loh, Lee, Tan, Ooi, & Dwivedi, 2021). Government initiatives, like providing incentives in 2020 (Ong, 2020), and market projections indicate significant growth in e-wallet transactions (Raynor, 2023).

Consumers seek faster, more cost-effective financial transaction solutions, making e-wallets a favorable choice (Nizam, Hwang, & Valaei, 2019). E-wallets streamline transactions and expand payment options, creating new business opportunities (The Star, 2021). Consequently, many individuals, including students, are opting for e-wallets for their daily transactions (Nidhi, Neena, & Francisco, 2020).

2.2 Perceived Usefulness

Perceived usefulness, as defined by Nor and Won (2022), refers to individuals' perception that using a specific technology or system can enhance their job efficiency. It assesses the likelihood that a prospective user, within an organizational context, will improve their job performance by utilizing a particular technology or application system. In line with the Technology Acceptance Model (TAM), perceived usefulness stands as a crucial factor in determining the adoption of technology, examining the fundamental principles governing the behavior of various Information Technology (IT) systems. Wardana, Saputro, Wahyuddin, and Abas (2022) demonstrated through their research that a favorable evaluation of perceived usefulness can stimulate an individual's interest in technology adoption, believing

in its potential benefits. Osman and Yi (2021) further elucidate that perceived usefulness signifies the extent to which implementing technology aids individuals in accomplishing specific tasks. Regardless of the quality of the technology's implementation, its acceptance hinges on its perceived helpfulness, which varies from person to person. Notably, a study mentioned in this context found that perceived usefulness positively influenced consumers' intention to use e-wallet services in Nanjing, China, primarily due to the convenience it offers compared to traditional payment methods.

Moreover, research by Raninda, Wisnalmawati, and Oetomo (2022) underscores that perceived usefulness reflects an individual's belief that employing technology will enhance their work performance. When a system provides multiple advantages, such as simplifying organization, enhancing productivity, and making work more manageable, it boosts an individual's intention to use that system. In essence, people use technology when they perceive it as useful, and conversely, those who do not believe in its usefulness refrain from using it. Perceived usefulness gauges individuals' beliefs that using an e-wallet will expedite tasks, simplify processes, enhance usability, and improve efficiency. In this study, it was found that perceived usefulness significantly and positively influenced the intention to use the DANA e-wallet, with respondents acknowledging its efficiency in digital transactions, such as bill payments and credit transactions.

2.3 Promotion and Rewards

Promotion, a short-term marketing strategy, aims to raise product or service awareness and interest (Hoang & Le, 2020). It modifies consumer behavior by emphasizing benefits, often using coupons, free samples, discounts, and gifts. GrabPay, a popular e-wallet in Malaysia, utilizes promotions to attract and retain users through rewards and subscription benefits (Edeh, Ogbu, Aryani, et al., 2021). Kiew, Toh, Ngian, and Law (2022) define promotion as a marketing strategy to increase product awareness. It uses incentives like coupons, vouchers, and cashback to encourage customer purchases, significantly impacting behavior. Rewards are motivators for e-wallet users, offering benefits like reward points, cashback, vouchers, and loyalty points (Isa, Wei, & Santoso, 2021). This incentivizes e-wallet usage and influences user behavior, making them more likely to adopt this payment method.

Ming et al. (2020) described rewards as benefits provided to buyers after purchase, including monetary rewards, free gifts, and coupons. Tangible rewards like cashback and discounts, as well as intangible rewards like points and early access to promotions, encourage customer loyalty and e-wallet usage. Incentives such as service tax exemptions and cashback have led to a 38% increase in mobile transactions, while collaborations between e-wallet providers and businesses also offer rewards to attract users

2.4 Safety and Security

Safety and security encompass distinct concepts in various contexts, as evidenced by Pettersen Gould and Bieder's (2020) study. Safety involves minimizing accidental risks, while security focuses on thwarting intentional threats. This distinction arises from their different origins and objectives, with safety concerning harm prevention by the system to the environment and security concentrating on safeguarding the system from harm to the environment. Daily airport operations, such as security screening and personnel training, exemplify how these concepts manifest.

Hussein, Baharudin, Jayaraman, and Kiumarsi (2019) define "security" in the context of B2B e-commerce as trust in data protection, privacy, transaction security, and payment systems. Information security aims to ensure confidentiality, integrity, and availability of data, addressing both privacy concerns and threats like hackers and viruses during online payments. Phan, Ho, and Le-Hoang (2020) investigate e-wallet security in the context of youth in Vietnam. It relates to customers' belief in their payment information's protection when using a mobile payment method, enhancing their intention to use it. Security encompasses data security, authentication, and information verification. Concerns about security, as revealed by Jee Yee, T, 2019 in the Nielsen Payment Landscape Report 2019, act as a major barrier to e-wallet adoption, with 46% of non-users citing security concerns and 59% fearing credit and debit card fraud.

2.5 Perceived Usefulness and the Intention of Using the E-wallet

The relationship between perceived usefulness and e-wallet adoption is crucial, with perceived usefulness being a strong determinant of users' intentions (Hidayat et al., 2021). E-wallets simplify money storage and transactions,

offering users convenience and effectiveness (Arfi et al., 2022). When users find e-wallets easy to use, they perceive them as useful, increasing their intention to use these systems.

Promotions and rewards play a significant role in e-wallet adoption. These strategies, such as cashback and discounts, enhance the perceived value of e-wallets and stimulate intentions to use them (Ming et al., 2020). Governments have also introduced incentives, like the RM 30 e-Tunai Rakyat program in Malaysia, to encourage digital economy adoption (Azura, 2020). Collaborations between shopping malls, restaurants, and e-wallet providers further attract users with enticing rewards (Subaramaniam, Kolandaisamy, & Jalil, 2020).

Safety and security are paramount in e-wallet adoption. Users demand protection against fraud and unauthorized access (Md, 2021). However, concerns about information leakage and security risks can hinder adoption (Ahmed & Sajid, 2019; Subaramaniam et al., 2020). While e-wallets offer convenience, ensuring privacy and security features are in place is crucial (Marimuthu & Roseline, 2020). Perceived risks related to security and privacy can dampen users' intentions to use e-payment systems (Ming et al., 2020).

2.6 Promotion and Rewards and the Intention to Use the E-wallet

Promotions and rewards significantly impact e-wallet adoption, a common strategy employed by providers to attract and retain users. These incentives, like cashback and discounts, enhance the perceived value of e-wallets, leading to greater intention to use them. For instance, Malaysia's RM 30 e-Tunai Rakyat initiative, benefiting 15 million Malaysians, encouraged digital economy growth (Azura, 2020). Collaborations between e-wallet providers and businesses, offering attractive rewards, further attract users (Subaramaniam, Kolandaisamy, & Jalil, 2020).

Higher rewards have a stronger attraction on users, making them more likely to adopt e-wallet services (Ming et al., 2020). In summary, promotions and rewards substantially influence e-wallet adoption by enhancing users' perceived benefits and value.

2.7 Safety and Security and the Intention to Use the E-wallet

Safety and security significantly influence the intention to use e-wallets, with users seeking protection against fraud and data breaches (Md, Ala & Azim, 2021). Concerns about financial information and transaction security drive users to prioritize safety (Suryati & Yoga, 2021). Information leakage is also a worry when using e-wallets (Ahmed & Sajid, 2019). Security risks are the primary concern for most users (Subaramaniam et al., 2020).

E-wallets have gained popularity due to their convenience, but security concerns remain (Marimuthu & Roseline, 2020). Lack of trust in information system providers can deter users from e-payment transactions unless robust privacy and security measures are in place. Perceived risk can reduce users' intention to use e-payment systems (Ming et al., 2020).

In summary, while safety and security are crucial for e-wallet adoption, concerns about privacy, information security, and overall security can negatively affect users' intention to use them.

2.8 Theory-related studies

This study employs the Technology Acceptance Model (TAM) to understand students' e-wallet adoption intentions. TAM, developed by Fred Davis in the 1980s, is a recognized framework in technology adoption research (Davis, 1989; Alshammari et al., 2020). It's widely used to explain how people perceive and adopt new technologies. TAM posits that individuals are more likely to embrace a technology if they find it beneficial and user-friendly. It has been applied in various domains like e-commerce and mobile apps (Jeon et al., 2020).

The study aims to explore factors influencing students' e-wallet intentions, including perceived usefulness, promotions, rewards, and safety concerns. Data will be collected via a questionnaire, and statistical techniques like regression analysis will unveil the relationships between these factors and e-wallet adoption intentions.

By employing TAM, this study seeks to enhance our understanding of e-wallet usage. The findings will offer valuable insights to e-wallet providers, aiding them in improving their services and strategies for broader adoption.

2.9 Theoretical/Research Framework

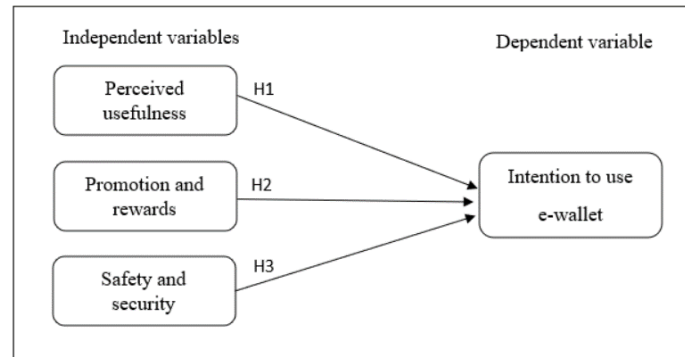


Fig. 1 Conceptual framework shows the factors that influence the intention of university's workforce to use E-wallets.

2.10 Research Hypothesis

The hypotheses to be tested in this study are listed below:

H1: There is a significant relationship between perceived usefulness and the intention to use e-wallet.

H2: There is a significant relationship between promotion and rewards and the intention to use e-wallet.

H3: There is a significant relationship between safety and security and the intention to use e-wallet.

3. Method

The research aims to conduct causal research or hypothesis testing to understand the factors influencing the university workforce's adoption of e-wallets. It seeks to provide insights for academics, professionals, and decision-makers. Causal research is chosen to explore the cause-and-effect relationship between perceived usefulness, promotion and rewards, safety and security, and the adoption of e-wallets among the university workforce.

An exploratory descriptive approach will be used, primarily focusing on the university workforce using e-wallets as their transaction platform. The study will not have a predefined setting but will be conducted based on respondents' current positions and surroundings. Individuals are chosen as the unit of analysis, specifically academic and non-academic staff in the Faculty of Business and Management at UiTM Puncak Alam.

A single cross-sectional design is employed, collecting data at a specific point in time to understand the relationships between variables. The population consists of 328 academic and non-academic staff in the Faculty of Business and Management at UiTM Puncak Alam. Based on Krejcie and Morgan's (1970) table, a sample size of 181 is an appropriate number of respondents.

The analytical process will be comprehensive, involving various methods such as descriptive analysis, tests for normality, evaluations of reliability, Spearman and Pearson correlation assessments, and multiple regression analyses.

Convenience sampling is to be adopted for this purpose and the staff will be approached to participate. An online questionnaire will be employed, carefully designed to align with research objectives. It will be using a 5-point Likert-type scale to measure respondents' agreement or disagreement with statements.

This methodology aims to provide valuable insights into e-wallet adoption among the university workforce.

4. Conclusions

In summary, this study is hoped to shed light on the factors influencing university workforce's e-wallet usage. Understanding these factors is crucial for e-wallet providers to tailor their services effectively. Policymakers and educators can use these insights to develop a much robust financial education programs for future students.

This research is foreseen to offer insight into much more secure payment solutions as well as to enhance a better financial management. It will also provide valuable groundwork for marketing strategies and educational initiatives, empowering one to make prudent financial choices.

5. Acknowledgement

The authors gratefully acknowledge the Faculty of Business and Management, Universiti Teknologi MARA, Selangor, Malaysia for dedicated support towards this endeavour. Most profound gratefulness likewise to team members in providing constant commitment towards the planning and accomplishment of the research project to date.

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