

Touching the Future: Drivers of E-Wallet Adoption in Malaysia

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ABSTRACT

Touch 'n Go is a Malaysian digital wallet application that enables secure, convenient, and cashless transactions across various sectors, including retail, restaurants, and transportation hubs. The growing use of such platforms highlighted the need to understand the factors influencing their adoption. This study aimed to examine the determinants that affected the intention to use Touch 'n Go E-Wallet in Malaysia, focusing on perceived convenience, perceived security, consumer attitude, and social influence. Data were collected through an online survey distributed via Google Forms, targeting active users of Touch 'n Go E-Wallet. A total of 150 valid responses were obtained and analyzed using regression analysis with SPSS. The results revealed that perceived convenience and consumer attitude had significant positive effects on e-wallet adoption, with beta values of 0.245 and 0.560, respectively, both at $p < 0.001$. In contrast, perceived security and social influence, with beta values of 0.028 and 0.131, were not statistically significant. The model explained 81.1% of the variation in adoption behavior ($R^2 = 0.811$). These findings indicated that usability and positive consumer perceptions were the most influential drivers of adoption. The results suggested that enhancing user experience and strengthening consumer trust could further accelerate the acceptance of e-wallets in Malaysia.

Keywords: Digital Payment; E-Wallet Adoption; FinTech; Mobile Payment; User Behavior

INTRODUCTION

In recent years, the adoption of e-wallets has emerged as a transformative force in the financial landscape while reshaping how people make payments and manage money. Technology is an absolute necessity to advance human imagination. In an era of advanced technology, where every part of our daily lives is related to science and technology (Candy et al., 2022). E-wallets, also known as digital wallets, are mobile applications that allow users to make transactions, keep funds, and access various financial services. An e-wallet is a digital wallet used for payment, either online or offline, via a mobile phone. Its functionality is slightly similar to that of contactless debit and credit cards. However, an e-Wallet must be tied to an individual online bank account to facilitate the payment process (Edeh et al., 2021). The rise of e-wallets has been fueled by rapid technological advancements, shifting consumer preferences towards cashless solutions, and government support for digitalization initiatives. This trend has gained remarkable momentum, reflecting the nation's push towards a digital-first economy. The convenience, speed, and versatility of e-wallets have appealed to a tech-savvy population seeking seamless transaction methods.

Utilizing e-wallets among the people in Malaysia is part of the Malaysia digital economy blueprint agenda. In Malaysia, Touch 'n Go Sdn Bhd is a leading e-wallet provider that has been instrumental in this transformation. The adoption of the Touch 'n Go E-Wallet in Malaysia has been a significant milestone in the country's journey toward a cashless society. As noted by Jing et al. (2023), incorporating this electronic wallet into routine activities is a critical step in advancing Malaysia towards a cashless society. As one of Malaysia's leading digital payment platforms, the Touch 'n Go E-Wallet has revolutionized how Malaysians handle financial transactions, offering a seamless and convenient alternative to cash. The company's platform serves as a payment tool and offers services such as bill payments, toll payments, and rewards programs, making it a comprehensive digital ecosystem. Touch 'n Go E-Wallet is one of the e-wallets used and recommended by local people. With the promotion and development of the era of electronic payment, Touch 'n Go E-Wallet has gradually become people's favorite e-wallet. More and more people have begun to use the Touch 'n Go E-Wallet for daily transactions (Kee et al., 2022b). Furthermore, the COVID-19 pandemic accelerated its adoption, as Malaysians increasingly embraced contactless payments for safety and convenience. A cashless society could have huge impacts and benefits. It will help us reduce security costs when withdrawing cash from the bank, transporting, and counting. Everything will become easy if we use e-payment in our daily life (Kee et al., 2021). In the meantime, Touch 'n Go E-Wallet continues to redefine the financial landscape, empowering users while contributing to the nation's digital economy.

Past research has investigated the adoption and use of e-wallets, particularly during the global pandemic, highlighting changes in consumer behavior and technology acceptance. Kee et al. (2022a) examined the general adoption of e-wallets during the pandemic, emphasizing how external factors, such as the necessity for contactless transactions, influenced the rapid growth of digital payment platforms. Similarly, Kee et al. (2022b) conducted a case study on Touch 'n Go E-Wallet, focusing on its technical features without deeply examining user behavioral perspectives. Kee et al. (2021) explored the impact of cashless payment systems during the pandemic through a case study of Maybank, while Edeh et al. (2021) examined the broader effect of the COVID-19 pandemic on consumer behavior and the intention to use e-wallets in Malaysia. Although these studies provided valuable insights, they primarily concentrated on pandemic-driven adoption and tended to emphasize descriptive rather than analytical accounts, leaving limited exploration of the psychological and social drivers of e-wallet usage in the Malaysian context.

Building upon these studies, this research specifically aims to investigate the factors influencing the adoption of e-wallet services in Malaysia, with a focus on Touch 'n Go Sdn Bhd as a case study. The research objective is to examine the effects of perceived convenience, perceived security, consumer attitude, and social influence on e-wallet adoption. The significance of this study lies in its ability to address an underexplored gap by moving beyond pandemic-driven necessities and focusing on the sustained adoption factors of e-wallets in a post-pandemic environment. The novelty of this research rests in its integration of key behavioral variables—particularly consumer attitude and social influence—into the analysis of Touch 'n Go adoption, offering a more comprehensive and theory-driven perspective compared to prior descriptive studies. The findings are expected to contribute to academic literature by advancing knowledge of technology adoption in emerging markets, informing policymakers about strategies to strengthen digital financial inclusion, and providing practitioners with practical recommendations for improving customer trust, usability, and long-term engagement. Through these contributions, the study not only enriches theoretical understanding but also delivers actionable insights that can enhance the effectiveness and sustainability of e-wallet adoption in Malaysia's digital economy.

LITERATURE REVIEW

Definition and Conceptualization of E-Wallet

E-wallets, also referred to as digital wallets, are online prepaid technologies that are used to store money and conduct digital transactions via smartphones (Abdullah et al., 2020). According to Cao et al. (2016), digital transactions through e-wallets not only simplify the financial transaction process but also advance the benefits of a cashless economy, including convenience, ease of conducting financial transactions, and expense tracking. E-wallets, sometimes referred to as digital wallets or mobile wallets, are mobile payment platforms that use digital currency to make payments between customers and businesses and even to transfer money between users without requiring the exchange of physical money like cash, coins, checks, and so on. With the development of information technology and the increasing use of smart communication devices like smartphones and tablets, e-wallet services have emerged as a noteworthy alternative payment method (Rao, 2015)

Adoption of Touch 'n Go E-Wallet

Rogers' Diffusion of Innovation (DoI) theory states that innovation adoption happens after experiencing several stages, such as knowledge, persuasion, decision, implementation, and confirmation (Rogers, 1995). The theory further develops the S-shaped adoption curve that includes innovators, early adopters, early majority, and laggards. Based on the DoI theory, adoption of technology or innovation results from an individual's or organization's decision-making process (Rogers, 2003). Renaud and Van Biljon (2008) asserted that it is critical to differentiate between acceptance and adoption. Adoption is defined as a process that begins with a user becoming aware of a technology and ends with the user embracing the technology and making full use of it in his or her life, while acceptance is defined as an attitude towards a technology.

Barnard et. al (2013) found that acceptance is a prerequisite for adoption. They defined adoption as an alteration in behavior that involves the use of technology in someone's life. Sharma and Mishra (2014) asserted that the adoption of technology will prompt dispersion while acceptance of technology is implemented at the discrete level. According to Straub (2017), adoption is not only about studying an individual and the choices the individual makes on a particular innovation, whether to accept or reject, but also examining the degree to which the innovation is accommodated in the appropriate

circumstances. The research also stated that the adoption process is a process in which an individual decides whether to accommodate an innovation into his or her life.

As stated by [Mehra et. al \(2022\)](#), different generations have different adoption patterns. Although every generation has its concerns before adopting a technology, Gen Y and Gen Z are even more accommodated with the adoption of a new technology and have a higher adoption rate compared to the earlier generations. Malaysians have been encouraged by the government to use electronic payment widely in the country for the past ten years. The significant increase in digital adoption was caused by the COVID-19 pandemic and led Malaysia towards a cashless society ([Edeh et al., 2021](#)).

Hypotheses Development

Perceived Convenience

[Yo et al. \(2021\)](#) emphasize the strong relationship between perceived convenience and customer satisfaction. Perceived convenience refers to the extent to which an individual perceives a process, service, or product as simple, accessible, and requiring minimal effort. This perception significantly influences consumer behavior, as people are naturally inclined toward options they find more convenient ([Edeh et al., 2021](#)). E-wallets offer benefits to participants in the commerce ecosystem, primarily due to their speed and ease of use. For consumers, making a payment is as simple as scanning a QR code or tapping a mobile device, providing instantaneous transactions without additional charges ([Almaiah et al., 2023](#)). E-wallet users enjoy value-added features such as cashback rewards and the ability to monitor transaction histories. The advancements in smartphone and network technologies have further enhanced e-wallets, transforming them into efficient and user-friendly mobile payment solutions ([Singh et al., 2020](#)). Consumers can preload funds into their e-wallets using various methods, including Financial Process Exchange (FPX), debit cards, or credit cards, allowing them to make purchases online or offline at their convenience ([Almaiah et al., 2023](#)). This accessibility enables customers to shop effortlessly from their homes, workplaces, or other locations. E-wallets are widely accepted in most retail stores and online platforms, making them a highly convenient payment method for users. Based on these considerations, we hypothesize:

H1: Perceived convenience has a significant positive influence on the adoption of e-wallets.

Perceived Security

According to [Almaiah et al. \(2023\)](#), perceived security refers to the user's belief in the ability of a service or platform to protect against potential threats and prevent hacking of their personal information. This belief is shaped by the security features implemented by the platform, such as encryption, authentication, and transparent privacy policies, which collectively ensure that users' data is kept safe from misuse or breaches. However, devices that require users to provide personal information raise security concerns due to the potential for data leakage ([Jameel et al., 2021](#)). Therefore, security is a key factor that e-wallet providers must prioritize to foster positive consumer intentions and trust ([Karim et al., 2020](#)). The research by [Lim et al. \(2024\)](#) found that the higher the perceived security of the e-wallet, the greater the users' intention to adopt it, especially in regions experiencing rapid digital transformation. This is because users need assurance that their financial transactions are protected against unauthorized access. Additionally, users are more likely to feel secure on platforms where they feel they have more control over their personal information, such as providing customers with the power to choose how much privacy they want ([Zhu & Kanjanamekanant, 2021](#)). [Muhtasim et al. \(2022\)](#) also highlight that users' perception of security significantly affects their satisfaction when

using digital wallets, leading to higher customer loyalty and intention to use the e-wallet. With this, it is hypothesized that:

H2: Perceived security has a significant positive influence on the adoption of e-wallets.

Customer Attitude

[Fishbein and Ajzen \(1975\)](#) defined attitude as a person's general feeling of favorableness or unfavorableness toward some stimulus object. They also stated that attitude refers solely to a person's location on a bipolar evaluative or affective dimension concerning some object, action, or event. [Bizer et al. \(2006\)](#) indicated that attitudes have a solid and deep effect on our lives, from essential issues to more complicated ones. Also, attitude constructs can be used to interpret the behavior of an individual. Individuals' attitudes derived from cognitive and affective experiences may influence their behavior and decision ([Daragmeh et al., 2021](#); [Pappas et al., 2017](#)). A study by [Malik et al. \(2019\)](#) asserted that consumers' attitude toward adopting e-wallets is determined by performance expectancy, incentive, and trust. The individual's attitude toward a certain behavior is based on evaluating the individual's feelings, whether positive or negative ([Abdul-Halim et al., 2021](#); [Vafaei-Zadeh et al., 2019](#)). [Akdim et al. \(2021\)](#) revealed that attitude highly influences technology adoption.

Compared to retired older adults, employed older adults spent more time online, were more likely to use two or more Information and Communication Technologies (ICTs), had more online self-efficacy, and had a more positive attitude toward the adoption of new technology. On the other hand, retiring was related to less time online, less online self-efficacy, and more negative attitudes toward the adoption of new technology ([Schuster & Cotten, 2022](#)). As stated by [Lim \(2024\)](#), attitudes are not only related to an individual's value evaluations and feelings but also to their tendency toward a particular object or idea. [Lim \(2024\)](#) also revealed that positive attitudes can be turned into positive actual usage behaviors. Customer attitude is one of the most used factors by researchers in previous research, whether in Malaysia or in other countries. A study revealed that customer attitude is a significant determinant of factors affecting the adoption of e-wallets in Bangladesh ([Himel et al., 2021](#)). Similarly, a study based in India also revealed that customer attitude is a key driver in influencing customers' intention to adopt e-wallets ([Singh et al., 2020](#)).

There are also some researchers who found that customer attitude is one of the factors affecting the adoption of e-wallets in Malaysia. [AbdulKadir et al. \(2022\)](#) stated that attitude is a degree of favorableness of an individual toward the e-wallet. The adoption of e-wallets is based on the attitude of the user. The study showed a positive attitude of customers driving the adoption of e-wallets in Malaysia. Therefore, the hypothesis below is proposed:

H3: Consumer attitude has a significant positive influence on the adoption of e-wallet.

Social Influence

Based on [Shah and Asghar \(2023\)](#), social influence is the process by which individuals' behaviors, attitudes, and beliefs are shaped or altered by external social factors. Those who conform to the perceived expectations of a group may do so intentionally or unconsciously. Besides, social influence involves the impact of social norms on individual decision-making, where individuals adjust their behaviors based on the majority opinion or accepted norms within a group ([Cho & Chan, 2021](#)). For example, [Yang et al. \(2021\)](#) showed that social influence plays a significant role in influencing user attitudes on the adoption of e-wallets, especially in developing countries. Furthermore, [Adiani et al. \(2024\)](#) describe social influence as the perceived pressure or encouragement from one's

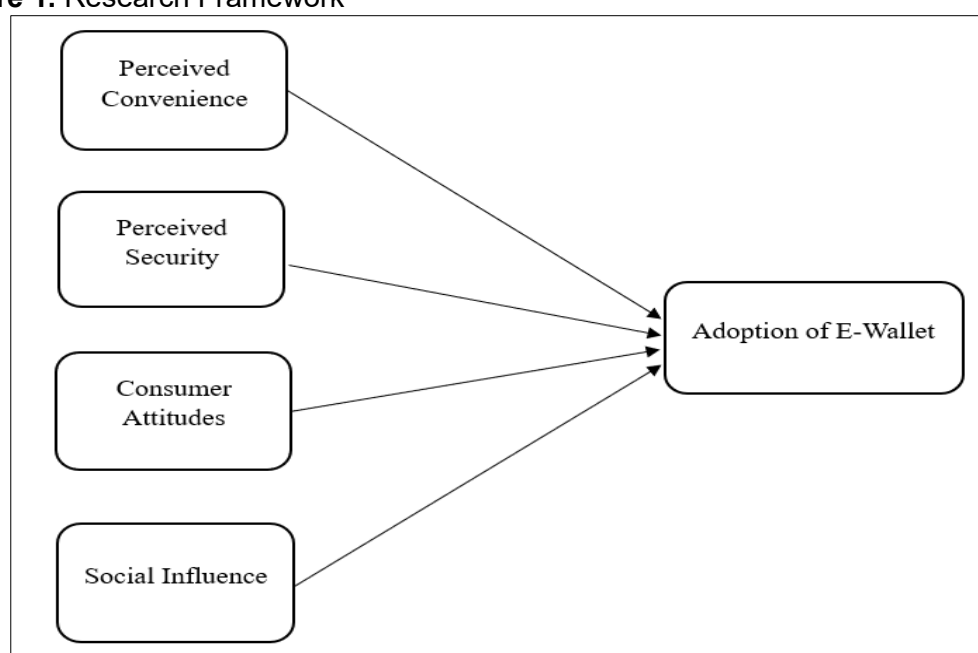
social network to use e-wallets. Higher adoption rates of mobile payment solutions may result from this concept, which reflects normative expectations from important others, such as family, friends, or social media influencers. Another recent study by [Thaker \(2023\)](#) identifies social influence as the impact of perceived social norms and trends on an individual's willingness to adopt e-wallets. The study emphasizes the role of cultural and social dynamics in influencing consumers' trust and perceived value of e-wallet services, which highlights its importance in shaping digital payment behavior in emerging markets. As such, the following hypothesis is developed:

H4: Social influence has a significant positive influence on the adoption of e-wallets.

Conceptual Framework

The study framework model is depicted in [Figure 1](#).

Figure 1. Research Framework



RESEARCH METHOD

An electronic questionnaire was constructed using Google Forms, which included all the study variables. Google Forms was chosen as the data collection tool because it provided the most efficient method for online students during the year of study. The questionnaire consisted entirely of closed-ended questions and was divided into seven sections designed to measure the factors influencing the adoption of e-wallets in Malaysia. These sections covered demographic profile, familiarity with Touch 'n Go E-Wallet, perceived convenience, perceived security, social influence, customer attitude, and intention to use Touch 'n Go E-Wallet. The questionnaire was distributed through social media platforms such as Instagram stories, WhatsApp groups, and Facebook, reaching the target of 150 responses on December 9, 2024. The collected data were subsequently organized in Excel and analyzed using SPSS. [Table 1](#) outlines the measurement instrument utilized for data collection in this study.

Table 1. The Origin of Constructs

Variables	Measurement Items	Source
Perceived Security	1. I would feel secure using my credit/debit card information through Touch 'n Go E-Wallet systems.	Siew et al. (2020)

	2. I would feel safe by providing personal information over the Touch 'n Go E-Wallet systems.	
	3. Touch 'n Go E-Wallet systems are secure to send/use sensitive information	
	4. Overall, the Touch 'n Go E-Wallet are safe systems to transmit sensitive information.	
Social Influence	1. Family and people who are important to me affect my intention to use the Touch 'n Go E-Wallet.	Siew et al. (2020)
	2. Friends and colleagues affect my intention to use the Touch 'n Go E-Wallet.	
	3. The media and advertisement affect my intention to use the Touch 'n Go E-Wallet.	
	4. I use Touch 'n Go E-Wallet because the people I know also use it.	
Consumer's attitude	1. I am happy with the Touch 'n Go E-Wallet payment system.	Abdul Kadir et al. (2022)
	2. I am fascinated with the Touch 'n Go E-Wallet payment.	
	3. Overall, I am satisfied with the Touch 'n Go E-Wallet.	
	4. I am enjoying using the Touch 'n Go E-Wallet when shopping.	
	5. I am happy with the Internet connection when accessing the Touch 'n Go E-Wallet services.	
	6. I am pleased with the Touch 'n Go E-Wallet application for its privacy reason.	
	7. I am pleased with the Touch 'n Go E-Wallet application for its security reason.	
Perceived Convenience	1. Touch 'n Go E-Wallet is easy to use.	Siew et al. (2020)
	2. The use of the Touch 'n Go E-Wallet is convenient.	
	3. Touch 'n Go launches "DuitNow" transfer function for a more effortless e-wallet experience.	
Touch 'n Go E-Wallet Adoption	1. I intend to use Touch 'n Go E-Wallet for my payments in the future.	Siew et al. (2020)
	2. I will always try to use Touch 'n Go E-Wallet payments during purchasing things.	
	3. I will recommend others to use Touch 'n Go E-Wallet for purchasing.	
	4. Touch 'n Go E-Wallet payments would be one of my favorite technologies for payment.	

This case study was developed entirely from publicly available and published sources, and the interpretations provided represent an academic perspective. These interpretations should not be regarded as the official views of Touch 'n Go Sdn Bhd or its employees.

RESULTS

Table 2. Respondents' Profile Summary (N=150)

Response	Frequency	Percentage (%)
Gender		
Male	69	46.0

Female	81	54.0
Age		
16 - 20 years old	48	32.0
21 - 30 years old	72	48.0
31 - 40 years old	25	16.7
41 - 50 years old	2	1.3
51 - 60 years old	2	1.3
61 years old or above	1	0.7
Ethnicity		
Malay	57	38.0
Chinese	71	47.3
Indian	22	14.7
Highest Educational Level		
Primary School	1	0.7
Secondary School	25	16.7
Diploma	43	28.7
Bachelor's Degree	58	38.7
Master's Degree	10	6.7
Doctorate Degree	2	1.3
Professional Qualification	11	7.3
Occupation		
Student	96	64.0
Employed	30	20.0
Self-Employed	16	10.7
Unemployed	8	5.3
Retired	0	0.0

Table 2 shows that 46.0% (N=69) of the respondents are males and 54% (N=81) are females. Most respondents (N=72, 48.0%) are from the age group of 21-30 years old; the fewest respondents (N=1, 0.7%) are from the age group of 61 years old or above. The respondents in this study comprise three ethnic groups, Chinese (N=71, 47.3%), Malay (N=57, 38.0%), and Indian (N=22, 17.4%). In terms of the highest educational level, most of the respondents have a Bachelor's Degree qualification (N=58, 38.7%). Over half of the respondents are students (N=96, 64.0%), and none are retired (N=0, 0.0%).

Table 3. Respondents' Familiarity with Touch 'n Go E-Wallet (N=150)

Response	Frequency	Percentage (%)
Have you used Touch 'n Go before?		
Yes	138	92.0
No	12	8.0
How often do you use Touch 'n Go E-Wallet in a month?		
None	12	8.0
1 - 3 times	3	2.0
4 - 6 times	14	9.3
7 - 9 times	49	32.7
10 times or above	72	48.0
Which type of payment method do you prefer? (Select all that apply)		
Cash	1	0.7
Cash, Debit Card	2	1.3
Cash, Debit Card, Credit Card	6	4.0
Cash, Debit Card, Credit Card, QR Code Payment	2	1.3
Cash, Debit Card, QR Code Payment	2	1.3

Cash, E-Wallet	10	6.7
Cash, E-Wallet, Credit Card	6	4.0
Cash, E-Wallet, Credit Card, QR Code Payment	5	3.3
Cash, E-Wallet, Debit Card	25	16.7
Cash, E-Wallet, Debit Card, Credit Card	24	16.0
Cash, E-Wallet, Debit Card, Credit Card, QR Code Payment	9	6.0
Cash, E-Wallet, Debit Card, QR Code Payment	6	4.0
Cash, E-Wallet, QR Code Payment	16	10.7
Debit Card, QR Code Payment	1	0.7
E-Wallet	10	6.7
E-Wallet, Credit Card, QR Code Payment	1	0.7
E-Wallet, Debit Card	3	2.0
E-Wallet, Debit Card, Credit Card	6	4.0
E-Wallet, Debit Card, Credit Card, QR Code Payment	2	1.3
E-Wallet, Debit Card, QR Code Payment	10	6.7
E-Wallet, QR Code Payment	3	2.0

Table 3 shows that 92.0% (N=138) of the respondents have used the Touch 'n Go E-Wallet before, while 8.0% (N=12) of the respondents have not used the Touch 'n Go E-Wallet before. Most of the respondents (N=72, 48.0%) use Touch 'n Go E-Wallet 10 times or more in a month, followed by 7 - 9 times in a month (N=49, 32.7%), 4 - 6 times in a month (N=14, 9.3%), do not use any time in a month (N=12, 8%), and 1 - 3 times in a month (N=3, 2.0%). The survey findings show that 16.7% (N=25) of the respondents prefer using cash, e-wallet, and debit cards for payment. Also, 16.0% (N=24) of respondents prefer using cash, e-wallet, debit card, or credit card. From this survey, it was found that more respondents (N=136, 90.7%) preferred e-wallet as a payment method compared to cash (N=114, 76.0%).

Table 4. Descriptive statistics, Cronbach's Coefficient Alpha, and Zero-order Correlations for all study variables

Variables		1	2	3	4	5
1	Perceived Convenience	0.846				
2	Perceived Security	0.638**	0.928			
3	Consumer Attitudes	0.689**	0.686**	0.928		
4	Social Influence	0.789**	0.674**	0.848**	0.961	
5	Adoption of E-Wallet	0.795**	0.651**	0.794**	0.883**	0.947
Number of items		3	4	4	7	4
Mean		4.2756	3.9533	4.1900	4.2562	4.3267
Standard deviation		0.81991	0.93019	0.85269	0.81744	0.84293

Note: N=150; *p < 0.05, **p < 0.01; ***p < 0.001. The diagonal entries represent Cronbach's Coefficient Alpha.

Table 4 shows that the Cronbach's coefficient alpha for the five variables is ranging between 0.846 and 0.961. Cronbach's coefficient alpha is used to examine the internal consistency reliability. In general, the minimal threshold of Cronbach's coefficient alpha value is 0.70 and is regarded as relatively high internal consistency if the value is greater than 0.70. Thus, all the variables in this research have a high level of internal consistency reliability.

The Pearson correlation coefficient is used to determine the strength and direction of a linear relationship between two variables. According to the Pearson correlation coefficient in the table, perceived convenience, perceived security, consumer attitudes, and social influence are related to the adoption of e-wallets. In addition, all independent

variables have a positive Pearson correlation coefficient; in other words, all the relationships between two variables are positive. Perceived convenience ($r=0.795^{**}$), perceived security ($r=0.651^{**}$), and consumer attitudes ($r=0.794^{**}$) have a strong relationship with the adoption of E-wallet because the value of r is between 0.6 and 0.79. Social influence ($r=0.883^{**}$) has a very strong relationship with the adoption of E-wallet because the value of r is greater than 0.8. Moreover, all the correlation coefficients are statistically significant ($p<0.001$), strongly suggesting that the relationships are not due to chance.

Table 5. Regression Analysis

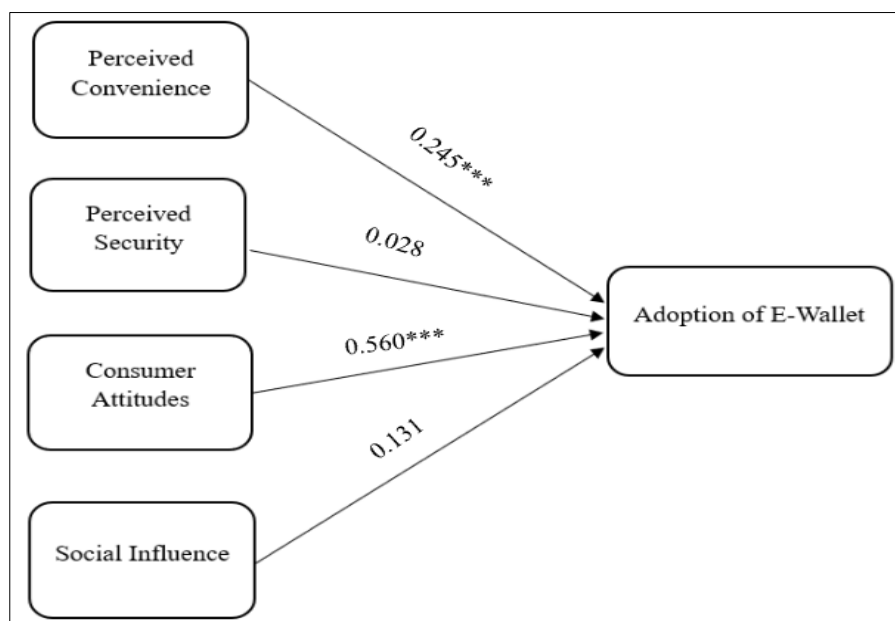
Variables Entered		Adoption of E-wallet
1	Perceived Convenience	0.245***
2	Perceived Security	0.028
3	Consumer Attitude	0.560***
4	Social Influence	0.131
F value		155.927
R Square		0.811
Adjusted R Square		0.806

Note. N = 150; * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

The hypotheses were tested accordingly by using regression analysis. As evident in [Table 5](#), perceived convenience, perceived security, consumer attitude, and social influence were entered as independent variables, while adoption of e-wallet was entered as the dependent variable. Hypothesis 1 predicts that perceived convenience has a significant positive influence on the adoption of e-wallets. Hypothesis 2 predicts that perceived security has a positive effect on the adoption of e-wallets. Hypothesis 3 predicts that consumer attitude is positively related to the adoption of e-wallets. Hypothesis 4 predicts a positive relationship between social influence and the adoption of e-wallets.

According to the regression analysis, perceived convenience and consumer attitude were positively correlated to the adoption of e-wallet with beta values of 0.245 and 0.560, whereas their significance values are < 0.001 , which is less than the p -value of 0.05. Thus, support was found for Hypotheses 1 and 3. In contrast, perceived security and social influence, with beta values of 0.028 and 0.131, did not significantly influence the adoption of e-wallet as their p -values are above 0.05. Therefore, Hypotheses 2 and 4 were not supported. The value of R^2 was 0.811, which means 81.1% of the variation in adoption of e-wallet is explainable by perceived convenience and consumer attitude. The results offer support for perceived convenience and consumer attitude as two primary factors influencing the adoption of e-wallets. In addition, consumer attitude is identified as the most dominant factor affecting the adoption of e-wallets, with the highest beta values of 0.560, followed by perceived convenience with a beta value of 0.245. The summary of the hypothesized model can be found in [Figure 2](#).

Figure 2. Hypothesized Model



DISCUSSION

Malaysia's adoption of e-wallets is significantly influenced by perceived convenience. The significance of this factor is demonstrated by the strong positive correlation between perceived convenience and e-wallet adoption. When consumers believe e-wallets are convenient, time-efficient, and useful for daily transactions, they are more likely to use them. Convenience is especially important in the fast-paced digital economy, where consumers value financial services' efficiency. The regression analysis provides additional evidence for the importance of perceived convenience. This suggests that e-wallet adoption is directly correlated with perceived convenience. According to earonvenience is a major factor in technology adoption since users are drawn to systems that streamline procedures and cut down on effort (Davis, 1989; Venkatesh et al., 2003). E-wallet companies can take advantage of this by concentrating on enhancing features like smooth payment procedures, user-friendly interfaces, and cross-platform compatibility to improve user experience and encourage adoption.

The result states that customer attitudes significantly influence the adoption of e-wallets. This shows that customer attitudes have the strongest impact on e-wallet adoption compared to other independent variables such as perceived convenience, perceived security, and social influence. A positive customer attitude can lead to a greater likelihood of purchase intention and actual buying behavior (Khan et al., 2023). Customers who have positive perceptions of e-wallet, such as trust, usefulness, and satisfaction, will be more likely to use e-wallet. Research suggests that emphasizing the practical benefits of e-wallets and enhancing their usability can significantly improve customer attitudes, driving greater acceptance among the general population (Leyesa et al., 2024). Understanding customer attitudes toward e-wallets is important as it helps to ensure user safety, refines marketing strategies, encourages innovation, and keeps businesses competitive in the digital payment market (Leyesa et al., 2024). Thus, companies should prioritize strategies that will shape positive perceptions of e-wallets. For example, Touch 'n Go may improve users' experience or offer attractive rewards to strengthen consumer confidence and make them more likely to use the e-wallet. Additionally, investing in educational campaigns that focus on security features can be an effective way to build consumer trust and encourage more people to adopt e-wallets.

Although perceived security is frequently regarded as a crucial component in the adoption of financial technologies, this study suggests that its impact on the uptake of e-wallets is minimal. Perceived security and e-wallet adoption have a moderately positive relationship, according to the Pearson correlation coefficient. Regression analysis, however, shows that e-wallet adoption is not significantly predicted by perceived security. According to this, even though consumers place a high value on security in financial tools, e-wallet adoption in Malaysia may not be influenced by this factor. Customers may already consider e-wallet platforms to have a certain level of security, which would lessen their significance as a differentiator. Another possibility is that e-wallet providers' marketing tactics and efforts to foster trust may have allayed users' security worries. According to Kim et al. (2010), maintaining consumer confidence and trust is still dependent on having strong security measures and communicating them openly. This is especially true given the rise in cyber threats. Through efficient handling of convenience and security, e-wallet providers can better satisfy customer demands and promote wider uptake in Malaysia.

Based on the result, social influence did not have a significant effect on the adoption of e-wallets. This result indicates that opinion from friends, family, or colleagues did not strongly influence an individual's decision to adopt an e-wallet. Specifically, one study found that the direct coefficient of social influence toward adoption was insignificant, but its effect was mediated through the intention to use an e-wallet (Yang et al., 2021). This can prove that being influenced by others is not enough to make someone adopt the e-wallet; they also need a personal motivation or reason to use it. The result of an insignificant relationship between social influence and the adoption of e-wallets can be due to the increasing normalization of e-wallets. As e-wallets become more common in real life, people may emphasize their own needs, such as convenience or ease of use, rather than social influence. Thus, Touch 'n Go Sdn Bhd may boost e-wallet adoption by prioritizing building convenience or trust rather than relying on social influence.

CONCLUSION

This study provides important insights into the key determinants of e-wallet adoption in Malaysia, with a particular emphasis on Touch 'n Go Sdn Bhd. The findings demonstrate that perceived convenience and customer attitudes are the strongest drivers of adoption, highlighting their central role in shaping user behaviour. Convenience in terms of time efficiency, seamless payment processes, and user-friendly features strongly motivates adoption, reflecting the fast-paced nature of the digital economy. Similarly, positive customer attitudes, built on trust, usefulness, and satisfaction, significantly enhance adoption through stronger purchase intentions and habitual usage.

In contrast, perceived security shows only a moderate relationship with adoption and has limited predictive power, suggesting that consumers already assume baseline security standards are met. Social influence was found to be insignificant, implying that individual needs and usability considerations outweigh external opinions in driving e-wallet adoption. These results suggest that e-wallet providers should prioritize improving usability, enhancing user experiences, and strengthening trust-building strategies rather than relying heavily on external endorsements.

Future research should consider longitudinal designs to capture evolving consumer attitudes, behaviours, and preferences over time. Additionally, testing moderating and mediating variables such as age, income, education, technological literacy, trust, or perceived usefulness could provide a more nuanced understanding of adoption dynamics. Expanding sample size and diversity is also recommended to enhance the generalizability of the findings across demographic groups.

Overall, the study concludes that e-wallet adoption in Malaysia is primarily shaped by convenience and attitudes, while security and social influence play secondary roles. For sustainable growth, e-wallet providers must continue improving technology to simplify usage, expand partnerships with merchants, and foster user trust to strengthen the long-term position of e-wallets in the digital economy.

LIMITATION

Every study, including this one, had possible flaws that needed to be discovered. Among the limitations of this study is the cross-sectional study employed to collect the data from respondents. The research is cross-sectional, and capturing data at a single point in time may not reflect changes in user behavior or perceptions over time. Even though the cross-sectional study is easy to conduct and involves less bias and error, unfortunately, because time was too limited in this study, the data were collected from a small sample size of 150 respondents. Moreover, the results of this study are restricted to a limited sample within the Malaysian context. It was challenging to get more responses within the time constraints. The study intends to be expanded in the future to incorporate additional samples for enhanced representation. This may ultimately contribute to a more comprehensive understanding of the key factors affecting the adoption of e-wallets. Another limitation is the limited variables involved in this study. This study focuses on perceived convenience, perceived security, customer attitudes, and social influence, potentially excluding other significant factors like habit, cost, or even technological literacy that may significantly impact the adoption of e-wallets.

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The authors have declared no potential conflicts of interest concerning the study, authorship, and/or publication of this article.

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