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## CASE STUDY

### The Use Of e-Wallet In The Era of Globalization

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## **ABSTRACT**

Financial technology has become one of the most important aspects of the financial services industry. One of the most prominent financial technologies in Malaysia is the e-wallet. Because of this, understand the factors, which influence the user, intention to use and user satisfaction with the use of e-wallet is important. E-wallet provides convenience for users to make purchases. The results correlate with expectancy theory, which suggests that confirmation of consumer expectations will lead to consumer satisfaction. E-wallets, also known as digital wallets or mobile wallets, are software applications that allow users to store and manage their financial assets electronically. They provide a digital version of the traditional wallet, allowing users to carry out financial transactions online or via a mobile device. E-wallets work by linking a user's bank account, credit card, or debit card to the e-wallet account. Once linked, users can use the e-wallet to perform various financial transactions such as money transfers, bill payments, online purchases, and mobile recharges, among others. E-wallets offer several advantages over traditional payment methods. They provide a more streamlined and secure way to manage finances, especially for online transactions. With e-wallets, users can avoid the need to carry physical cash or cards, reducing the risk of loss or theft. E-wallets also offer additional features such as cashback rewards, loyalty programs, and digital receipts, making them a popular choice for many users. They are widely used for online shopping, paying bills, booking travel, and sending money to friends and family. Overall, e-wallets have revolutionized the way people manage their finances, providing a more convenient and secure way to make transactions in the digital age.

## 1.0 Introduction

E-wallets, or electronic wallets, are digital versions of traditional wallets that allow users to store and manage their financial assets electronically. They are essentially software applications that enable individuals to store, send and receive money, make purchases, and pay bills online or via a mobile device. This is why smart purse is fading out. The new generation of smart purse is online smart purse. Online smart purse is a mobile application which allows user to perform the same as smart purse. Instead of using the magnetic/IC-chip reader, the shops need to read barcode/QR-code from customer screen. This application facilitates the store owners specially the small stores in customer's payment handling. This is part of evolution of payment technology before E-wallet era. E-wallet is new generation of payment technology for ones that are fascinated in mobile banking and looking for the more convenient method in daily basis. E-Wallet becomes an interesting payment tools that change offline transaction toward online transaction (Pharot Intarot, 2018).

E-wallets are increasingly popular due to their convenience and security features, as they provide a more streamlined and secure way to manage one's finances, especially for online transactions. Many e-wallets also offer additional features such as cashback rewards, loyalty programs, and digital receipts, which further enhance their value to users. Malaysia is a prime market for e-wallet adoption among consumers based on its high rate of smartphone and internet penetration, large young and tech-savvy population, and high banked population. Furthermore, many traders such as retailers, food and beverages premises, small sellers, small shops, e-commerce companies and transportation providers, inspired by the industry's growth, accept payment via e-wallet. In addition, the e-wallet is expected to be embraced by tech-savvy and young customers as the device has the potential to conduct numerous services and young people are drawn to emerging mobile technologies more than ever (Nurul Ain Abdul Halim, 2021).

### OBJECTIVES.

This study examines the use of e-wallets that have spread widely to all corners of the world. among the purposes of this study are,

- (i) Identify the definition of e-wallet and use of e-wallet in Malaysia.
- (ii) Study The Advantage (*maslahah*) In The Use of E-Wallet In Malaysia.
- (iii) Analyze the view of contemporary scholars about e-Wallet.