

UNIVERSITI TEKNOLOGI MARA

**THE EFFECT OF PERCEIVED
USEFULNESS, PERCEIVED EASE
OF USE, PERCEIVED RISK AND
REWARD TOWARDS E-WALLET
USAGE INTENTION:
A MODERATING ROLE OF TRUST**

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MSc

November 2021

AUTHOR'S DECLARATION

I declare that the work in this thesis was carried out in accordance with the regulations of Universiti Teknologi MARA. It is original and the results of my own work, unless otherwise indicated or acknowledged as referenced work. This thesis has not been submitted to any academic institution or non-academic institution for any degree or qualification.

I, here by, acknowledge that I have been supplied with the Academic Rules and Regulations for Post graduate, Universiti Teknologi MARA, regulating the conduct of my study and research.

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ABSTRACT

In a globalized world, the development of internet has made one's life become easier. At the moment, most of the payment were done by using smart devices. E-wallet is one of the greatest inventions of the 21 century and has become the important part of the electronic payment system. However, this type of services was considered as moderately low stage and unfamiliar among Malaysian consumers. The factors affecting consumers' intention towards the usage of e-wallet specifically amongst youth with range of age of 18-30 years old need to be examine in this paper. Perceived usefulness, perceived ease of use, perceived risk and reward are the variables that being used to identify the relationships with e-wallet usage intention by the consumers in Malaysia while Trust was tested as a moderator towards e-wallet usage intention. To construct the conceptual framework, this study is using Technology Acceptance Model (TAM) as the underpinning theory. There were 251 respondents and an online questionnaire used for data collection. The data collected were then generated into SPSS 3.0 and analysed by using PLS 3.1.9.2. The findings indicates that perceived usefulness, perceived risk and reward had a significant effect on intention to use e-wallet while perceived ease had no significant effect on e-wallet usage intention. As for the moderating effects, the findings indicated that perceived usefulness and reward does moderated by trust while perceived ease of and perceived risk does not moderate by trust. This research paper expected to contribute to the literature particularly on e-wallet by finding causes that influence consumer usage intention towards e-wallet.

Keywords: E-Wallet, Technology Acceptance Model, Youth, Technology, Malaysia

ACKNOWLEDGEMENT

Assalamualaikum and Bismillahirrahim,

I would like to express my deepest appreciation to all those who provided me the possibility to complete my thesis. A special gratitude to my supervisor, Dr. Sharifah Nurafizah Binti Syed Annuar. She guided me all along the way of this thesis. Thank you for your directions, continued help and guidance. Without your academic support, this research never would happen. Special thanks go to my parents for their unfailing support and encouragement.

I also would like to express my gratitude to the other supervisors including Dr Jasman Tuyon for providing the facilities, knowledge and assistance. His regular check-up on the completion of this thesis is appreciated for always reminding be to be on track. The help that I got from him as my coordinator is truly appreciated as his knowledge sharing is quite useful for me in order to correcting my mistakes. His information sharing regarding the conference and publication advertisement are truly became the main sources of my completion in MSc.

My appreciation goes to the Postgraduate of UiTM Sabah as provider of facilities and assistance during this proposal development phase. Special thanks to my colleagues and friends for helping me with this thesis. For any knowledge sharing we have during this journey will not be forgotten especially during coffee-talk open sharing session as it also what created a bond between us as MSc students. Thank you.

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