

UNIVERSITI TEKNOLOGI MARA

**ADOPTING UTAUT IN
PREDICTING ACCOUNTING
STUDENT INTENTION TO USE E-
WALLET**

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Master of Accountancy

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AUTHOR'S DECLARATION


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

I, hereby, 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

Electronic wallets are a type of financial technology (FinTech) that is snowballing and assisting Malaysia in its transformation to cashless payments. Malaysians will likely shift away from cash and toward mobile payment methods. The purpose of this study is to investigate the relationship between each element in the Unified Theory of Acceptance and Use of Technology (UTAUT), namely performance expectations, effort expectations, social influence, and facilitating conditions, with the acceptance of E-Wallet use among accounting students at the Universiti Teknologi Mara Kelantan Branch (UiTMCK). A set of questionnaires was distributed to students at the (UiTMCK). Data was gathered from 238 accounting students at the Universiti Teknologi Mara Kelantan Branch (UiTMCK) and analyzed with SPSS Statistics version 27. The study findings support the hypotheses that performance expectations, effort expectations, social influence, and facilitating conditions have a significant impact on accounting students' intent to use an E-wallet. This study provides academic institutions, retailers, and researchers with useful insights to help them become familiar with the most important aspects of E-wallet usage. As a result, it is hoped that the use of E-wallets among accounting students will lead to the development of a complete and long-lasting cashless digital ecosystem, as implemented by developed countries.

Keywords: FinTech, Performance Expectations, Effort Expectations, Social Influence, Facilitating Conditions, E-wallet

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