THE USAGE OF E-WALLET: A STUDY AMONG UNIVERSITI UTARA MALAYSIA (UUM) STUDENTS

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ABSTRACT

This study aims to examine The Usage of E-Wallets Among Students at Universiti Utara Malaysia (UUM). With the advancement of technology and the increasing popularity of e-commerce, e-wallets have emerged as a convenient and secure payment method. This research aims to explore the usage of e-wallets among UUM students, as well as their perceptions and experiences with this digital payment solution. The study employs a quantitative approach to capturing information on their demographic characteristics, ease of use, awareness of e-wallets, rewards, security, trust, and frequency of usage. Additionally, this method to gain deeper insights into their motivations, preferences, and concerns regarding e-wallet usage. The findings of this study will contribute to the existing literature on e-wallet usage, particularly among the UUM student population. The results will shed light on the factors that influence the acceptance and usage of e-wallets, providing valuable insights for e-wallet providers, policymakers, and other stakeholders in the digital payment ecosystem. Furthermore, the study will help identify potential scope for improvement and inform strategies to enhance the usage and usage of e-wallets among students at University Utara Malaysia.

Keywords: E-Wallets, Ease of Use, Awareness, Security, Trust, Usage

ABSTRAK

Kajian ini bertujuan untuk mengkaji Penggunaan E-Dompet Dalam Kalangan Pelajar Universiti Utara Malaysia (UUM). Dengan kemajuan teknologi dan peningkatan populariti e-dagang, e-dompet telah muncul sebagai kaedah pembayaran yang mudah dan selamat. Penyelidikan ini bertujuan untuk meneroka penggunaan e-dompet dalam kalangan pelajar UUM, serta persepsi dan pengalaman mereka dengan penyelesaian pembayaran digital ini. Kajian ini menggunakan pendekatan kuantitatif untuk mendapatkan maklumat tentang ciri demografi mereka, kemudahan penggunaan, kesedaran tentang e-dompet, ganjaran, keselamatan, kepercayaan dan kekerapan penggunaan. Selain itu, kaedah ini untuk mendapatkan pandangan yang lebih mendalam tentang motivasi, keutamaan dan kebimbangan mereka mengenai penggunaan e-dompet. Dapatan kajian ini akan menyumbang kepada literatur sedia ada mengenai penggunaan e-dompet, khususnya dalam kalangan populasi pelajar UUM. Hasilnya akan menjelaskan faktor yang mempengaruhi penerimaan dan penggunaan e-dompet, memberikan cerapan berharga untuk penyedia e-dompet, penggubal dasar dan pihak berkepentingan lain dalam ekosistem pembayaran digital. Tambahan pula, kajian ini akan membantu mengenal pasti skop yang berpotensi untuk diperbaiki dan memaklumkan strategi untuk meningkatkan penggunaan dan penggunaan e-dompet dalam kalangan pelajar di Universiti Utara Malaysia.

Kata Kunci: E-Dompet, Kemudahan Penggunaan, Kesedaran, Keselamatan, Kepercayaan, Penggunaan

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LIST OF ABBREVIATION

BNM	Bank Negara Malaysia
DIT	Diffusion of Innovation Theory
COVID-19	Coronavirus disease 2019
CBDC	Central Bank Digital Currency
IBM	International Business Machines
IT	Information Technology
KMO	Kaiser-Meyer-Olkin
MCMC	Malaysian Communications and Multimedia Commission
NFC	Near Field Communication
UUM	Universiti Utara Malaysia
PENJANA	*Pelan Jana Semula Ekonomi Negara*
QR	Quick Response
SLT	Social Learning Theory
SPSS	Statistical Package for the Social Science
TAM	Technology Acceptance Model
TAM2	Technology Acceptance Model Extended

CHAPTER ONE

INTRODUCTION

1.0 Introduction

This chapter will provide an overview of the study, including the background, problem statement, research question, research objectives, significance, scope, definition of key terms, and relevant theories pertaining to the usage of e-wallets among students at Universiti Utara Malaysia.

1.1 Background of The Study

In recent years, the innovation of financial transactions has increased and being popular. The study seeks to explore the factors that influence the usage of e-wallets among UUM students within university community. The advancement of technology has revolutionized how financial transactions are conducted, leading to the emergence of electronic wallets (e-wallets) as a popular payment method. An e-wallet is a technologically advanced and secure electronic device or software application that facilitates users in conducting online or in-store transactions by utilizing a mobile device or computer. Nowadays, Malaysia is growing as an essential contributor to the digital revolution, driven by the increasing usage of e-wallets among shoppers in the Asia-Pacific region. The evolution from physical currency to contactless payment methods has prompted the emergence of digital wallet solutions, offering users a handy means of overseeing their day-to-day financial transactions.

E-wallets are becoming increasingly popular in Malaysia, especially among students. A study by the Malaysian Communications and Multimedia Commission (MCMC) in

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APPENDIX

Appendix 1: Research Questionnaire

Pusat Pengajian Perniagaan Islam
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Dear respondents,

I am looking for people like you to take part in a study about the usage of e-wallets among UUM students. The primary goal of this study is to investigate the factors that affect e-wallet usage among students at UUM. It shouldn't take more than 10 minutes to complete this survey. Kindly share your genuine thoughts and experiences by filling out this survey.

Please be assured that any data collected from this survey will be treated as strictly academic and kept anonymous. I owe a great debt of gratitude to you for taking part in and helping with this study.

If you have any questions, need any clarification, or are simply interested in the outcome of this study, please don't hesitate to contact me at aishahiskandar@outlook.com. Thank you very much for taking the time to fill out this survey.

Sincerely,

AISHAH SIREGAR BINTI ISKANDAR ZULKARNAIN

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INTRODUCTION

The intention to use e-wallets in Malaysia among students is in high demand. E-wallets offer advantages over traditional payment methods, such as convenience, security, and rewards programs. As a result, it is expected that e-wallets will continue to grow in popularity among students in Malaysia in the coming years. The study usage of e-wallets among Universiti Utara Malaysia (UUM) students is important because it can help understand the factors influencing student usage of this technology. E-wallet providers can use this information to develop strategies to attract and retain students as users. With e-wallets, students can focus on their studies and social life without worrying about managing their cash or credit cards.

SECTION A: DEMOGRAPHIC PROFILE

This section is on demographic information of the respondents.

Directions: Please respond to the following items by ticking the best option that describes you or filling in the space provided.

1. Gender:
   - ○ Male
   - ○ Female

2. Age:
   - ○ 18 - 24
   - ○ 25 - 34
   - ○ 35 - 44
   - ○ 45 and above

3. Educational level:
   - ○ Undergraduate
   - ○ Postgraduate

4. Mode of study:
   - ○ Full-time
   - ○ Part-time

5. Current semesters:
   - ○ 1
   - ○ 2
   - ○ 3
   - ○ 4
   - ○ 5
   - ○ 6
   - ○ Others

6. Employment status:
   - ○ Employed
   - ○ Self-employed
   - ○ Unemployed

SECTION B: USAGE OF E-WALLETS AS A FACTOR OF THE USAGE OF WALLETS - AMONG UUM STUDENTS

Direction: Please tick the number of your answer based on your personal preferences.

1	2	3	4	5
Strongly disagree	Slightly disagree	Neutral	Slightly agree	Strongly agree

No.	**Usage of e-wallets**					
1	I frequently use e-wallets for making payments more than 10 times a month	1	2	3	4	5
2	I am very satisfied with the interface and experience of using e-wallet apps.	1	2	3	4	5
3.	I will consider using e-wallets more frequently if they are widely accepted by merchants.	1	2	3	4	5
4.	I am comfortable with using e-wallets for larger transactions (For example: purchasing expensive items)	1	2	3	4	5
5.	I believe the convenience, security, and availability of discount and rewards is influencing my decision to use e-wallet.	1	2	3	4	5
6.	I use more than one e-wallet application.	1	2	3	4	5
7.	I am very likely to continue using e-wallets in the future.	1	2	3	4	5

SECTION C: EASE OF USE AS A FACTOR OF THE USAGE OF E-WALLETS - AMONG UUM STUDENTS

Direction: Please tick the number of your answer based on your personal preferences.

1	2	3	4	5
Strongly disagree	Slightly disagree	Neutral	Slightly agree	Strongly agree

No.	**Ease of use**					
1.	I enjoy using the e-wallet app	1	2	3	4	5
2.	I prefer e-wallets to cash payment methods.	1	2	3	4	5
3.	I always use e-wallets everywhere.	1	2	3	4	5
4.	The way I use the e-wallet service is clear and easy to understand.	1	2	3	4	5
5.	I find it easy for me to learn how to use the e-wallet.	1	2	3	4	5
6.	I rarely experience any issues using the e-wallet.	1	2	3	4	5
7.	Using an e-wallet is simple and convenient for me.	1	2	3	4	5

SECTION D: SECURITY AS A FACTOR OF THE USAGE OF E-WALLETS - AMONG UUM STUDENTS

Direction: Please tick the number of your answer based on your personal preferences.

1	2	3	4	5
Strongly disagree	Slightly disagree	Neutral	Slightly agree	Strongly agree

No.	**Security**					
1.	I feel confident using the e-wallet app.	1	2	3	4	5
2.	I believe the e-wallet app is more secure than the cash payment method.	1	2	3	4	5
3.	I am confident in providing personal information via the e-wallet app.	1	2	3	4	5
4.	I believe the technology used in e-wallets is highly secure.	1	2	3	4	5

5.	E-wallet is a safe transaction platform.	1	2	3	4	5
6.	I believe the chances of losing money stored in a mobile wallet are low.	1	2	3	4	5
7.	E-wallets protect against the risk of fraud and financial loss.	1	2	3	4	5

SECTION E: REWARDS AS A FACTOR OF THE USAGE OF E-WALLETS - AMONG UUM STUDENTS

Direction: Please tick the number of your answer based on your personal preferences.

1	2	3	4	5
Strongly disagree	Slightly disagree	Neutral	Slightly agree	Strongly agree

No.	**Rewards**					
1.	There are a lot of incentives for people who use e-wallets, like vouchers, discounts, and cashback.	1	2	3	4	5
2.	I believe with a lot of incentives can save more my pocket money.	1	2	3	4	5
3.	By using an e-wallet system, I save time and money.	1	2	3	4	5
4.	The process of handling transactions such as tracking expenses, billing, history, and records is accurate.	1	2	3	4	5
5.	I can redeem all collected vouchers to shop anywhere and anytime.	1	2	3	4	5
6.	I use e-wallets to gain and collect vouchers, discounts, and cashback.	1	2	3	4	5
7.	The flow of e-wallets is faster.	1	2	3	4	5

SECTION F: AWARENESS AS A FACTOR OF THE USAGE OF E-WALLETS - AMONG UUM STUDENTS

Direction: Please tick the number of your answer based on your personal preferences.

1	2	3	4	5
Strongly disagree	Slightly disagree	Neutral	Slightly agree	Strongly agree

No.	**Awareness**					
1.	I believe e-wallets have influenced my awareness of spending habits or financial management more efficiently.	1	2	3	4	5
2.	I have recommended e-wallets to my family.	1	2	3	4	5
3.	My awareness of using the e-wallet is influenced by the advertisements.	1	2	3	4	5
4.	People in my community frequently use e-wallets.	1	2	3	4	5
5.	I use e-wallets because I follow market trends.	1	2	3	4	5
6.	Using e-wallets has improved my quality of work performance.	1	2	3	4	5
7.	I believe using e-wallets will boost my healthy lifestyle.	1	2	3	4	5

SECTION G: TRUST AS A FACTOR OF THE USAGE OF E-WALLETS - AMONG UUM STUDENTS

Direction: Please tick the number of your answer based on your personal preferences.

1	2	3	4	5
Strongly disagree	Slightly disagree	Neutral	Slightly agree	Strongly agree

No.	**Trust**					
1.	When I use my e-wallet app, I feel safe giving out personal information.	1	2	3	4	5
2.	I know that e-wallet will handle my transactions safely.	1	2	3	4	5
3.	I believe that the laws that govern e-wallets can protect consumers.	1	2	3	4	5
4.	I trust that the e-wallet service provider will handle my personal information in an honest way when they collect, store, process, and manage it.	1	2	3	4	5
5.	I believe that an e-wallet system can keep my information safe.	1	2	3	4	5
6.	I believe the risk associated with the e-wallet system is low.	1	2	3	4	5
7.	Overall, I believe the e-wallet app is a safe method of payment.	1	2	3	4	5

Appendix 2: Descriptive Analysis

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
B1. I frequently use e-wallets for making payments more than 10 times a month	151	1.00	5.00	3.9404	1.25556	-.972	.197	-.157	.392
B2. I am very satisfied with the interface and experience of using e-wallet apps.	151	1.00	5.00	3.8874	1.08039	-.770	.197	-.296	.392
B3. I will consider using e-wallets more frequently if they are widely accepted by merchants.	151	1.00	5.00	4.0662	1.09343	-1.187	.197	.765	.392
B4. I am comfortable with using e-wallets for larger transactions (For example: purchasing expensive items)	151	1.00	5.00	3.6689	1.26871	-.723	.197	-.523	.392
B5. I believe the convenience, security, and availability of discount and rewards is influencing my decision to use e-wallet.	151	1.00	5.00	3.7748	1.17287	-.833	.197	-.129	.392
B6. I use more than one e-wallet application.	151	1.00	5.00	3.5960	1.27634	-.705	.197	-.616	.392
B7. I am very likely to continue using e-wallets in the future.	151	1.00	5.00	3.9470	1.19325	-1.042	.197	.098	.392
Valid N (listwise)	151								

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
C1. I enjoy using the e-wallet app	151	1.00	5.00	4.0464	1.15665	-1.113	.197	.264	.392
C2. I prefer e-wallets to cash payment methods.	151	1.00	5.00	4.0000	1.10151	-1.001	.197	.229	.392
C3. I always use e-wallets everywhere.	151	1.00	5.00	3.8609	1.11379	-1.012	.197	.529	.392
C4. The way I use the e-wallet service is clear and easy to understand.	151	1.00	5.00	4.0199	1.05496	-.938	.197	-.038	.392
C5. I find it easy for me to learn how to use the e-wallet.	151	1.00	5.00	4.0464	1.12153	-1.242	.197	.810	.392
C6. I rarely experience any issues using the e-wallet.	151	1.00	5.00	3.7616	1.15878	-.720	.197	-.357	.392
C7. Using an e-wallet is simple and convenient for me.	151	1.00	5.00	4.0066	1.11054	-.931	.197	-.169	.392
Valid N (listwise)	151								

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
D1. I feel confident using the e-wallet app.	151	1.00	5.00	3.8477	1.20967	-.871	.197	-.283	.392
D2. I believe the e-wallet app is more secure than the cash payment method. 151 responses	151	1.00	5.00	3.5828	1.17393	-.515	.197	-.479	.392
D3. I am confident in providing personal information via the e-wallet app.	151	1.00	5.00	3.3841	1.12464	-.262	.197	-.487	.392
D4. I believe the technology used in e-wallets is highly secure.	151	1.00	5.00	3.5232	1.15374	-.625	.197	-.355	.392
D5. E-wallet is a safe transaction platform.	151	1.00	5.00	3.7219	1.13231	-.690	.197	-.288	.392
D6. I believe the chances of losing money stored in a mobile wallet are low.	151	1.00	5.00	3.4636	1.22079	-.327	.197	-.875	.392
D7. E-wallets protect against the risk of fraud and financial loss.	151	1.00	5.00	3.4834	1.19919	-.395	.197	-.755	.392
Valid N (listwise)	151								

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
E1. There are a lot of incentives for people who use e-wallets, like vouchers, discounts, and cashback.	151	1.00	5.00	4.0795	1.17487	-1.156	.197	.349	.392
E2. I believe with a lot of incentives can save more my pocket money.	151	1.00	5.00	4.0795	1.14614	-1.100	.197	.190	.392
E3. By using an e-wallet system, I save time and money.	151	1.00	5.00	4.0132	1.16611	-1.100	.197	.277	.392
E4. The process of handling transactions such as tracking expenses, billing, history, and records is accurate.	151	1.00	5.00	3.8742	1.17362	-1.006	.197	.261	.392
E5. I can redeem all collected vouchers to shop anywhere and anytime.	151	1.00	5.00	3.7351	1.33017	-.776	.197	-.620	.392
E6. I use e-wallets to gain and collect vouchers, discounts, and cashback.	151	1.00	5.00	3.9073	1.17955	-.930	.197	-.023	.392
E7. The flow of e-wallets is faster.	151	1.00	5.00	4.0728	1.04626	-.926	.197	-.064	.392
Valid N (listwise)	151								

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
F1. I believe e-wallets have influenced my awareness of spending habits or financial management more efficiently.	151	1.00	5.00	3.5497	1.35985	-.557	.197	-.921	.392
F2. I have recommended e-wallets to my family.	151	1.00	5.00	3.8278	1.07556	-.791	.197	-.019	.392
F3. My awareness of using the e-wallet is influenced by the advertisements.	151	1.00	5.00	3.7881	.99739	-.665	.197	.113	.392
F4. People in my community frequently use e-wallets.	151	1.00	5.00	3.9470	1.13601	-.946	.197	.052	.392
F5. I use e-wallets because I follow market trends.	151	1.00	5.00	3.7748	1.20096	-.749	.197	-.430	.392
F6. Using e-wallets has improved my quality of work performance.	151	1.00	5.00	3.9272	1.08382	-.809	.197	-.129	.392
F7. I believe using e-wallets will boost my healthy lifestyle.	151	1.00	5.00	3.7881	1.20338	-.607	.197	-.730	.392
Valid N (listwise)	151								

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
G1. When I use my e-wallet app, I feel safe giving out personal information.	151	1.00	5.00	3.3179	1.32851	-.378	.197	-.903	.392
G2. I know that e-wallet will handle my transactions safely.	151	1.00	5.00	3.6623	1.12480	-.640	.197	-.248	.392
G3. I believe that the laws that govern e-wallets are capable of protecting consumers.	151	1.00	5.00	3.7616	1.08141	-.761	.197	-.018	.392
G4. I trust that the e-wallet service provider will handle my personal information in an honest way when they collect, store, process, and manage it.	151	1.00	5.00	3.5762	1.22984	-.668	.197	-.499	.392
G5. I believe that an e-wallet system can keep my information safe.	151	1.00	5.00	3.5828	1.13348	-.458	.197	-.571	.392
G6. I believe the risk associated with the e-wallet system is low.	151	1.00	5.00	3.4834	1.21575	-.277	.197	-.977	.392
G7. Overall, I believe the e-wallet app is a safe method of payment.	151	1.00	5.00	3.7483	1.16744	-.668	.197	-.456	.392
Valid N (listwise)	151								

Appendix 3: Normality Test

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
B_Usage_E_Wallet	151	100.0%	0	0.0%	151	100.0%

Descriptives

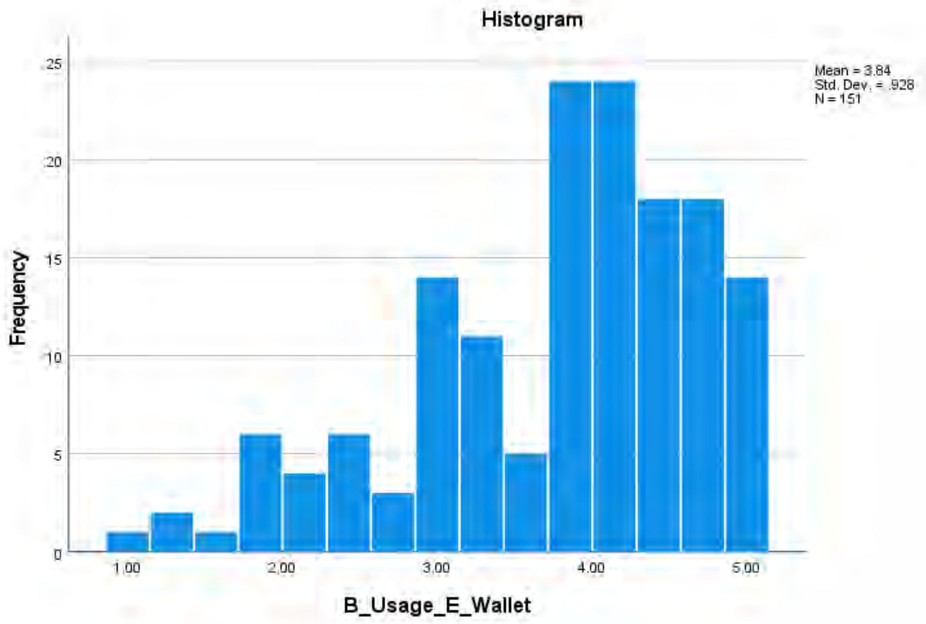
			Statistic	Std. Error
B_Usage_E_Wallet	Mean		3.8401	.07552
	95% Confidence Interval for Mean	Lower Bound	3.6909	
		Upper Bound	3.9893	
	5% Trimmed Mean		3.9006	
	Median		4.0000	
	Variance		.861	
	Std. Deviation		.92801	
	Minimum		1.00	
	Maximum		5.00	
	Range		4.00	
	Interquartile Range		1.29	
	Skewness		-.879	.197
	Kurtosis		.152	.392

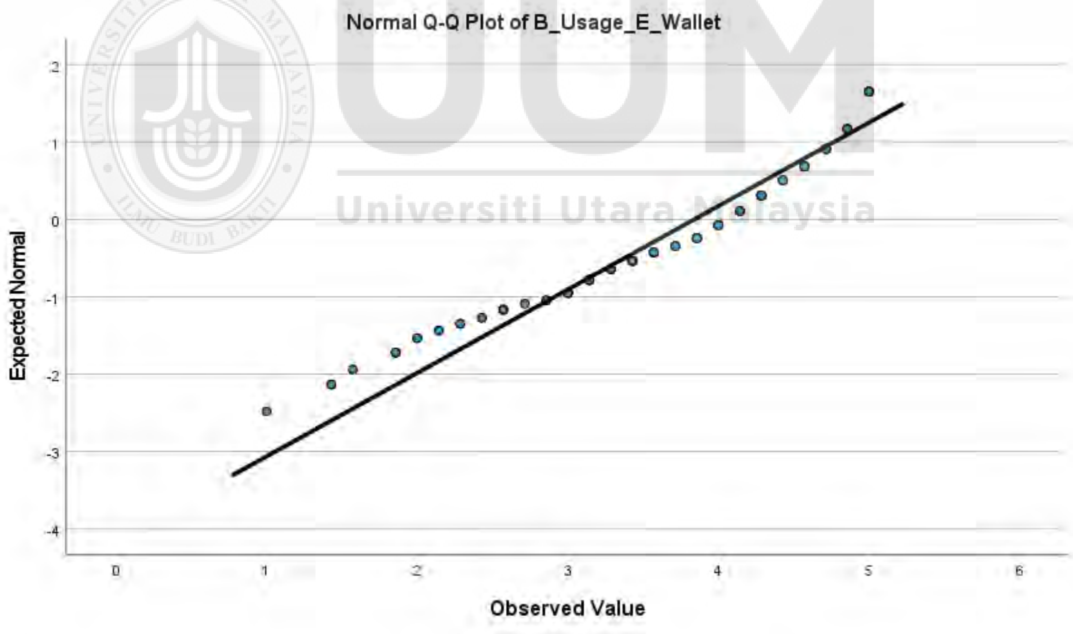
Tests of Normality

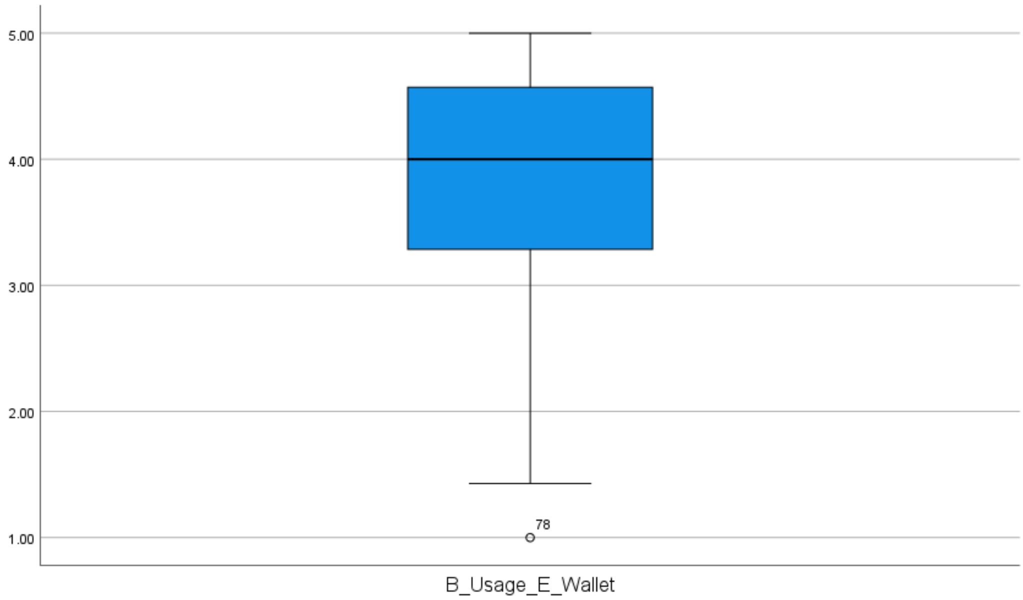
	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
B_Usage_E_Wallet	.138	151	.000	.923	151	.000

a. Lilliefors Significance Correction

B_Usage_E_Wallet







Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
C_Ease_Use	151	100.0%	0	0.0%	151	100.0%

Descriptives

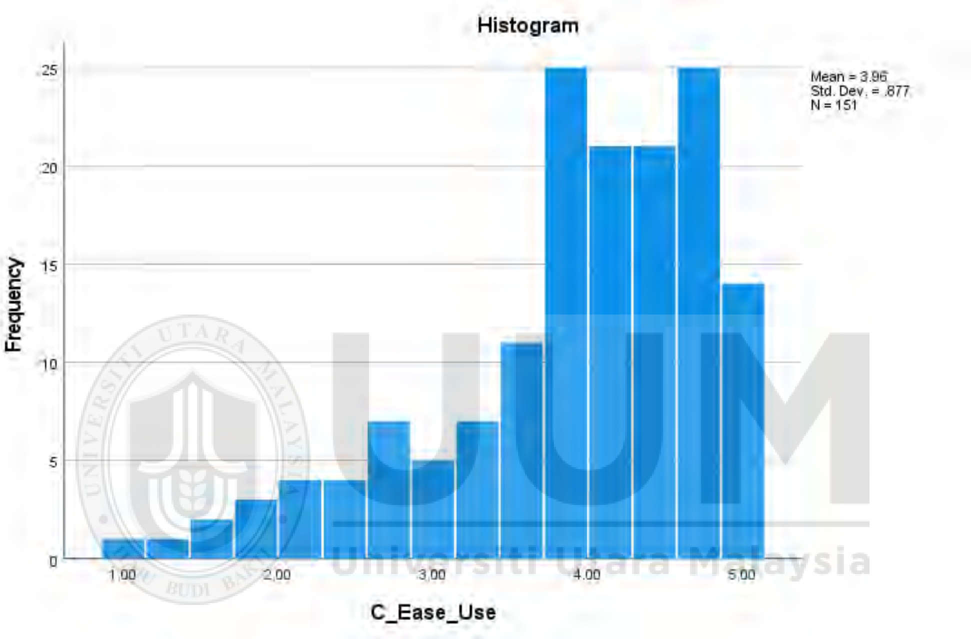
			Statistic	Std. Error
C_Ease_Use	Mean		3.9631	.07138
	95% Confidence Interval for Mean	Lower Bound	3.8221	
		Upper Bound	4.1041	
	5% Trimmed Mean		4.0334	
	Median		4.1429	
	Variance		.769	
	Std. Deviation		.87714	
	Minimum		1.00	
	Maximum		5.00	
	Range		4.00	
	Interquartile Range		1.14	
	Skewness		-1.109	.197
	Kurtosis		.831	.392

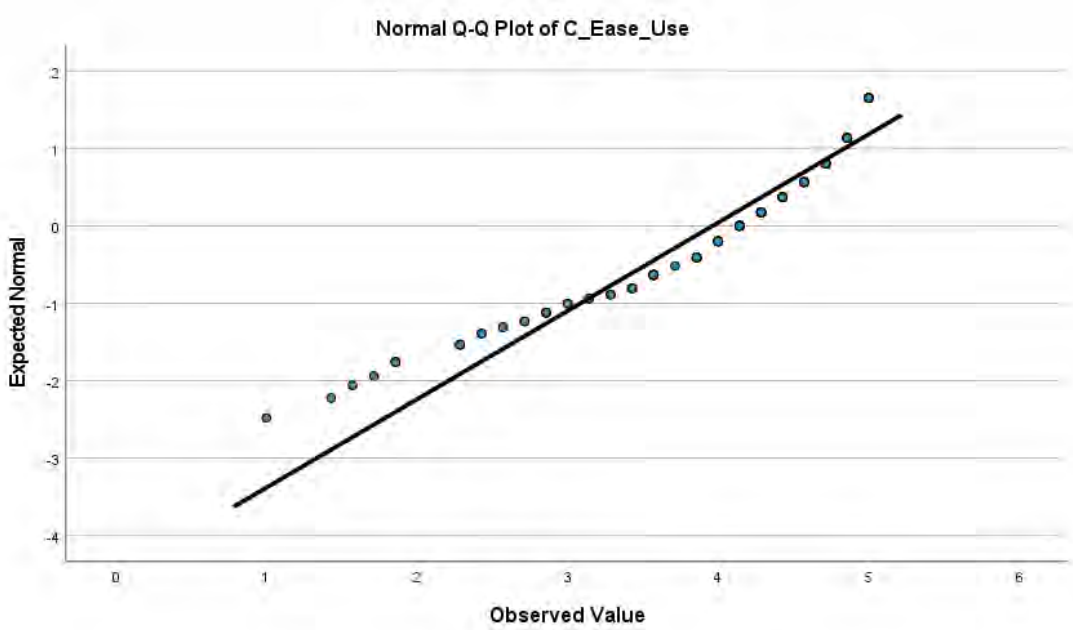
Tests of Normality

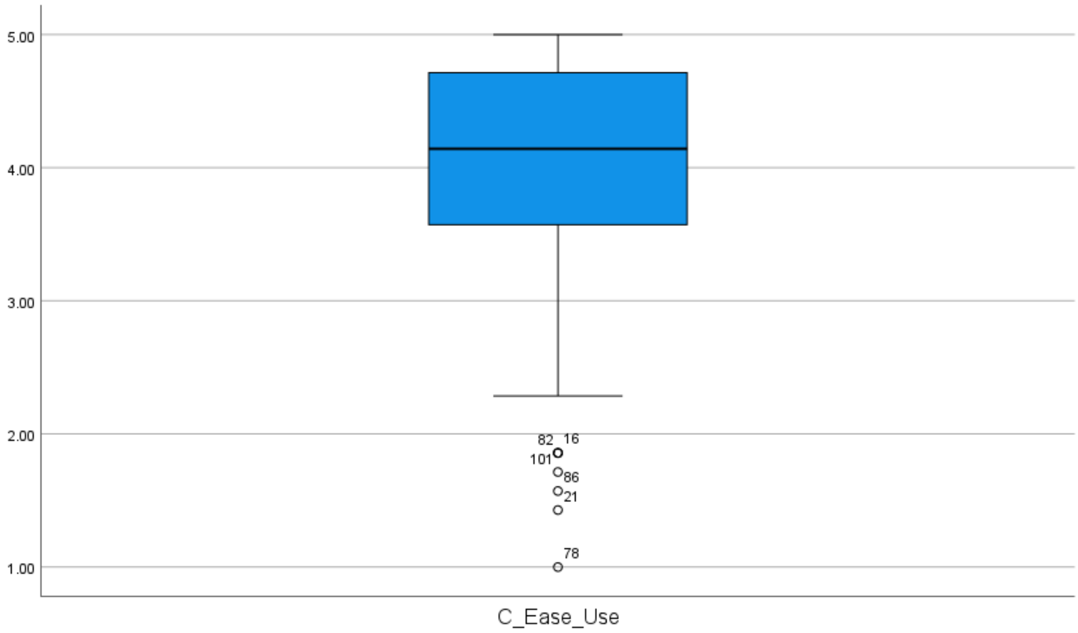
	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
C_Ease_Use	.147	151	.000	.901	151	.000

a. Lilliefors Significance Correction

C_Ease_Use







Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
D_Security	151	100.0%	0	0.0%	151	100.0%

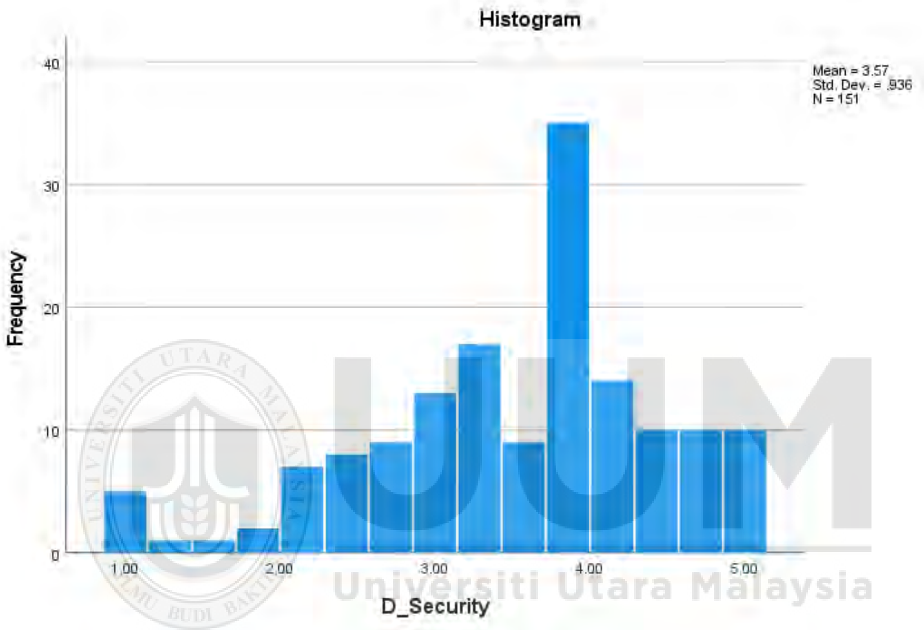
Descriptives

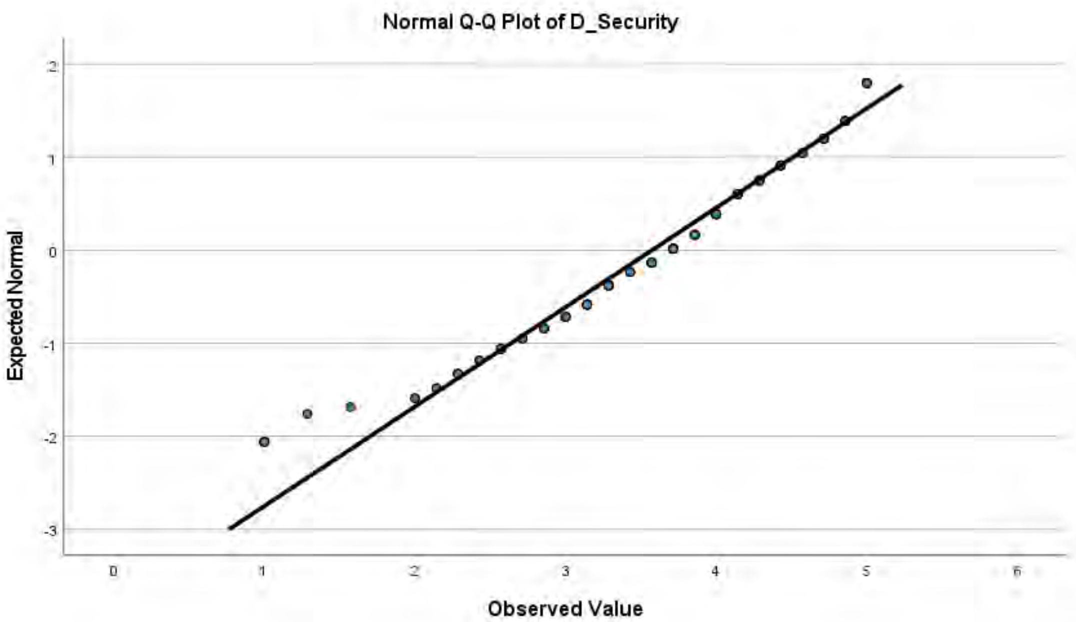
			Statistic	Std. Error
D_Security	Mean		3.5724	.07617
	95% Confidence Interval for Mean	Lower Bound	3.4219	
		Upper Bound	3.7229	
	5% Trimmed Mean		3.6256	
	Median		3.7143	
	Variance		.876	
	Std. Deviation		.93598	
	Minimum		1.00	
	Maximum		5.00	
	Range		4.00	
	Interquartile Range		1.29	
	Skewness		-.700	.197
	Kurtosis		.411	.392

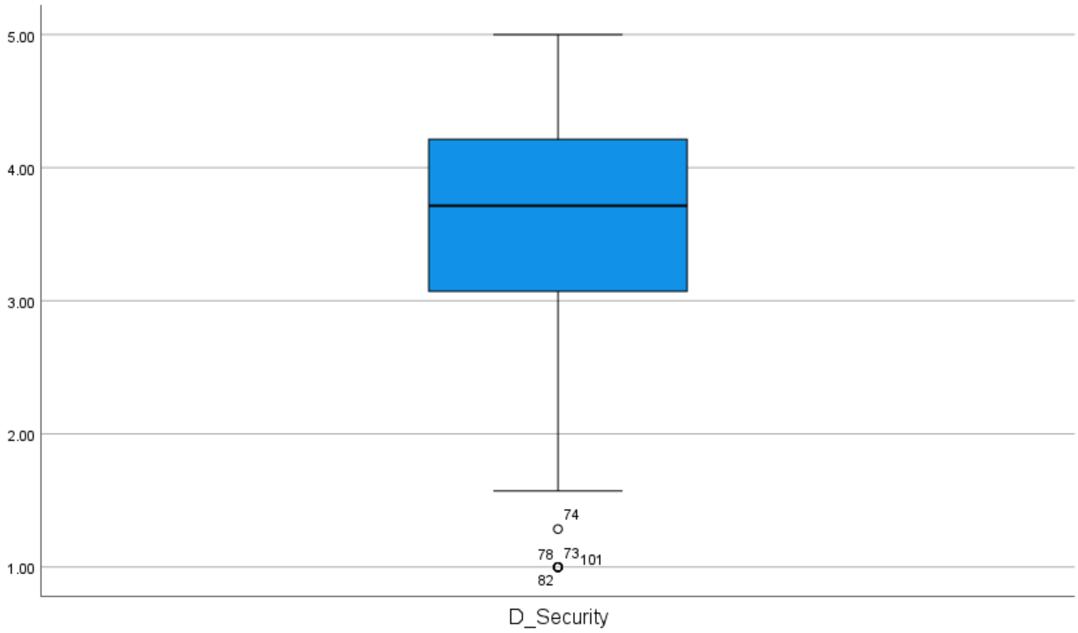
Tests of Normality

	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
D_Security	.083	151	.012	.953	151	.000

a. Lilliefors Significance Correction







Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
E_Rewards	151	100.0%	0	0.0%	151	100.0%

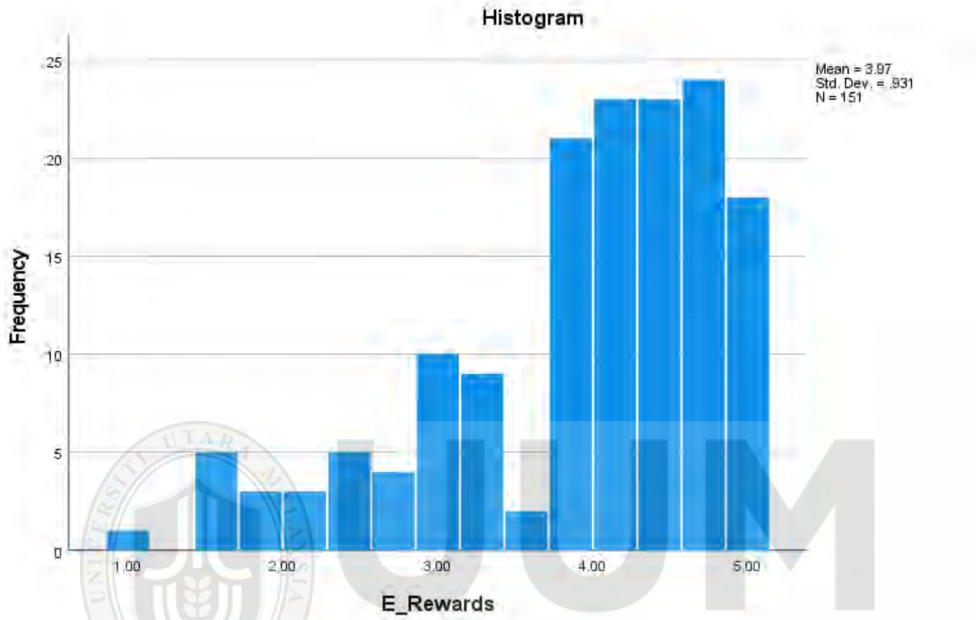
Descriptives

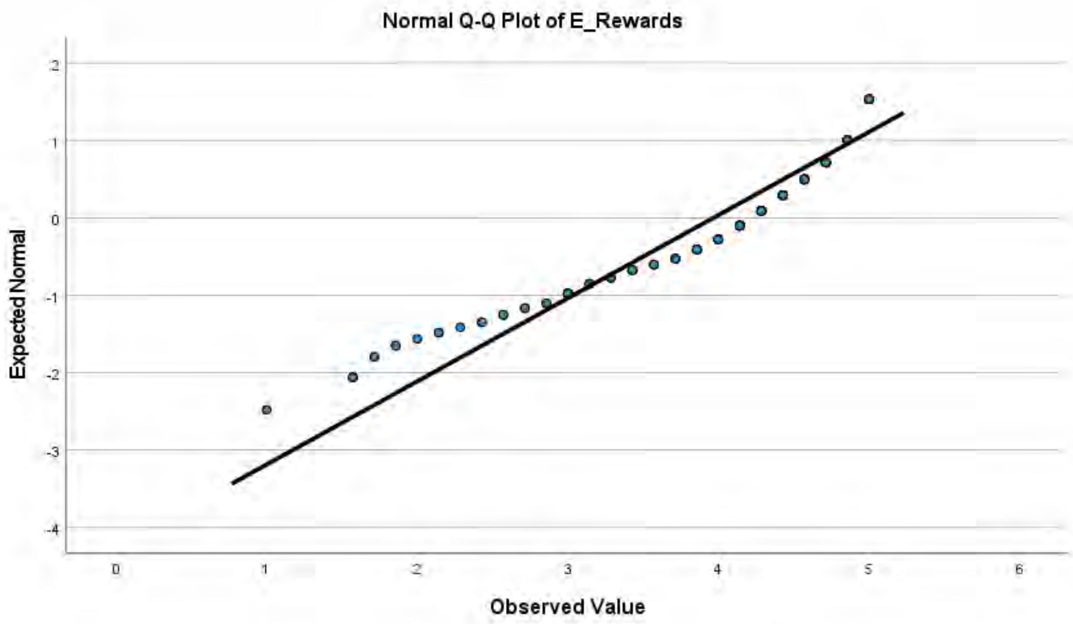
			Statistic	Std. Error
E_Rewards	Mean		3.9659	.07580
	95% Confidence Interval for Mean	Lower Bound	3.8162	
		Upper Bound	4.1157	
	5% Trimmed Mean		4.0404	
	Median		4.1429	
	Variance		.868	
	Std. Deviation		.93149	
	Minimum		1.00	
	Maximum		5.00	
	Range		4.00	
	Interquartile Range		1.29	
	Skewness		-1.076	.197
	Kurtosis		.486	.392

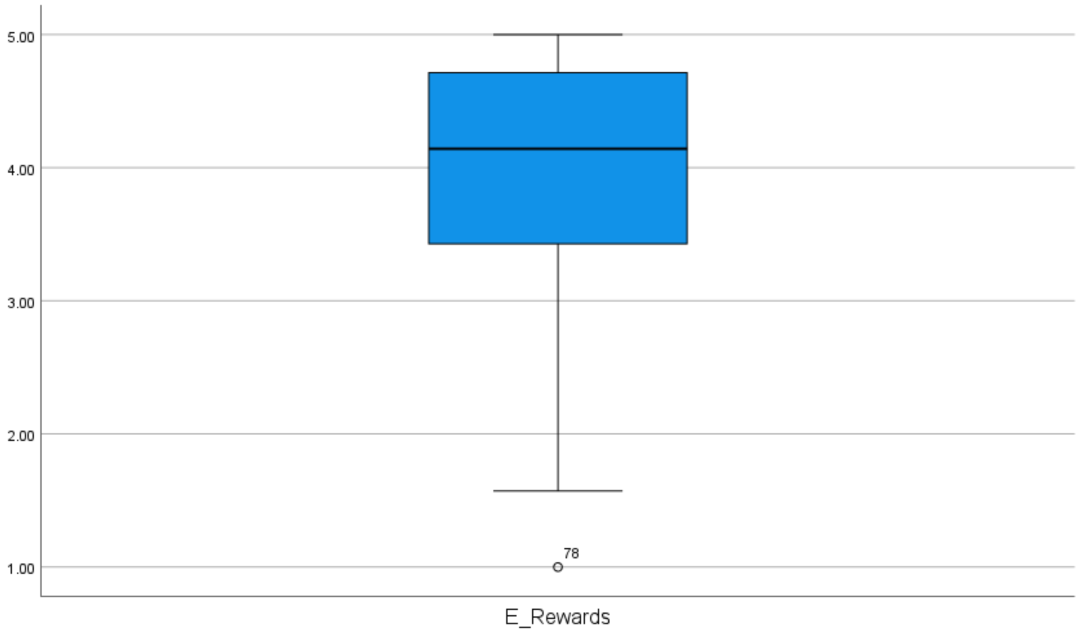
Tests of Normality

	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
E_Rewards	.158	151	.000	.889	151	.000

a. Lilliefors Significance Correction







Explore

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
F_Awareness	151	100.0%	0	0.0%	151	100.0%

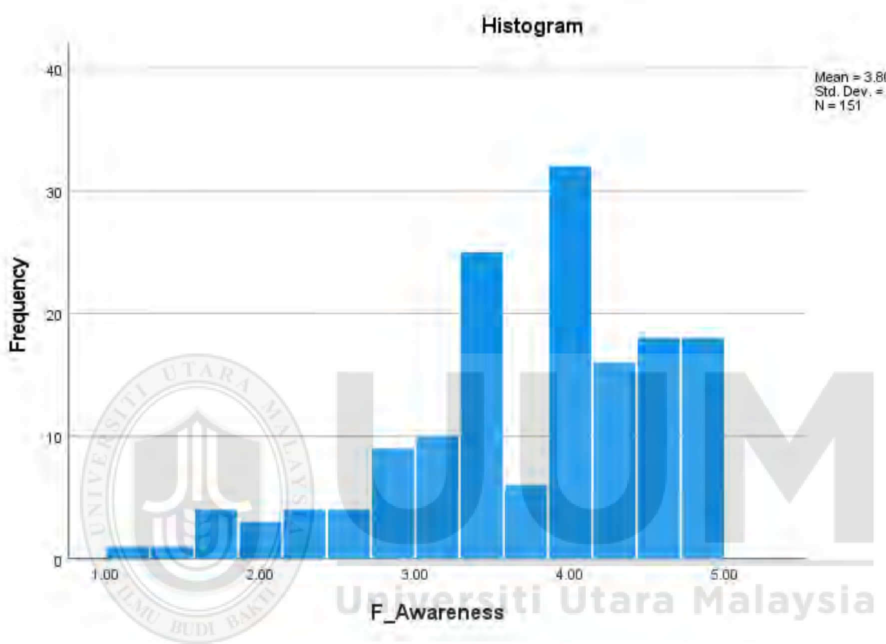
Descriptives

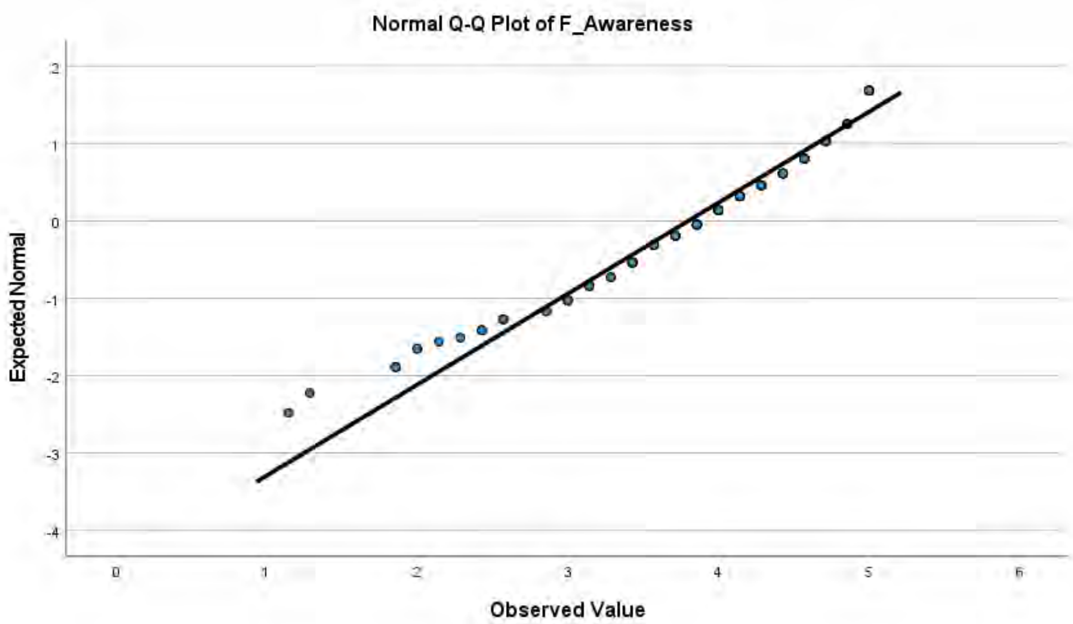
			Statistic	Std. Error
F_Awareness	Mean		3.8004	.06927
	95% Confidence Interval for Mean	Lower Bound	3.6635	
		Upper Bound	3.9373	
	5% Trimmed Mean		3.8495	
	Median		3.8571	
	Variance		.725	
	Std. Deviation		.85126	
	Minimum		1.14	
	Maximum		5.00	
	Range		3.86	
	Interquartile Range		1.00	
	Skewness		-.710	.197
	Kurtosis		.262	.392

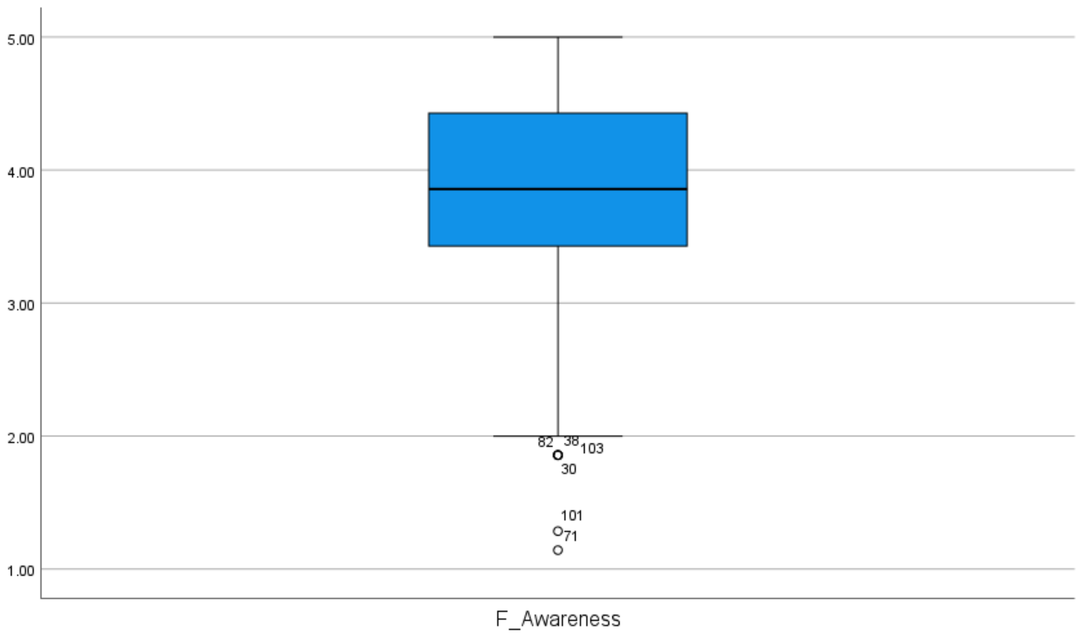
Tests of Normality

	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
F_Awareness	.093	151	.003	.950	151	.000

a. Lilliefors Significance Correction







Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
G_Trust	151	100.0%	0	0.0%	151	100.0%

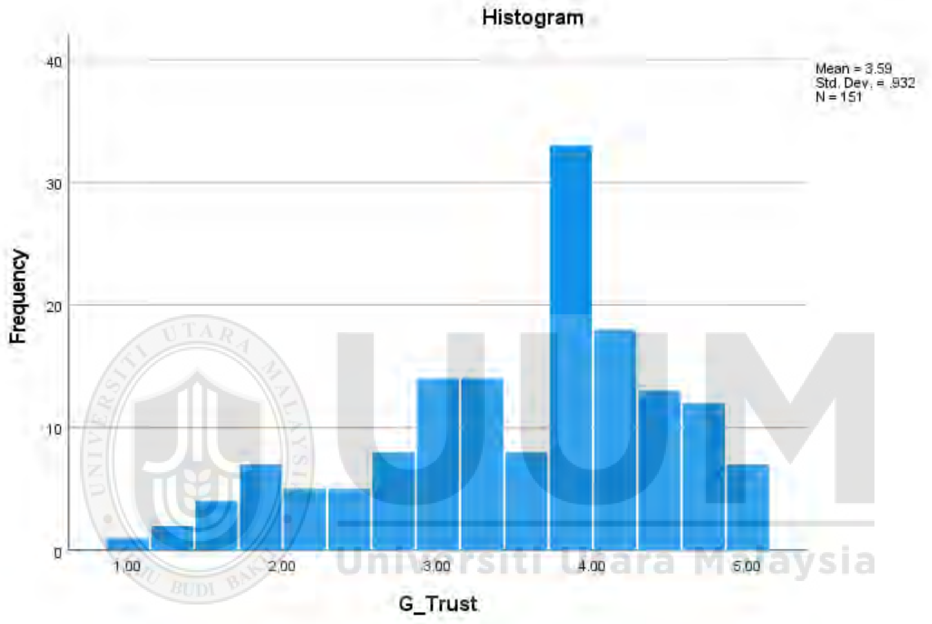
Descriptives

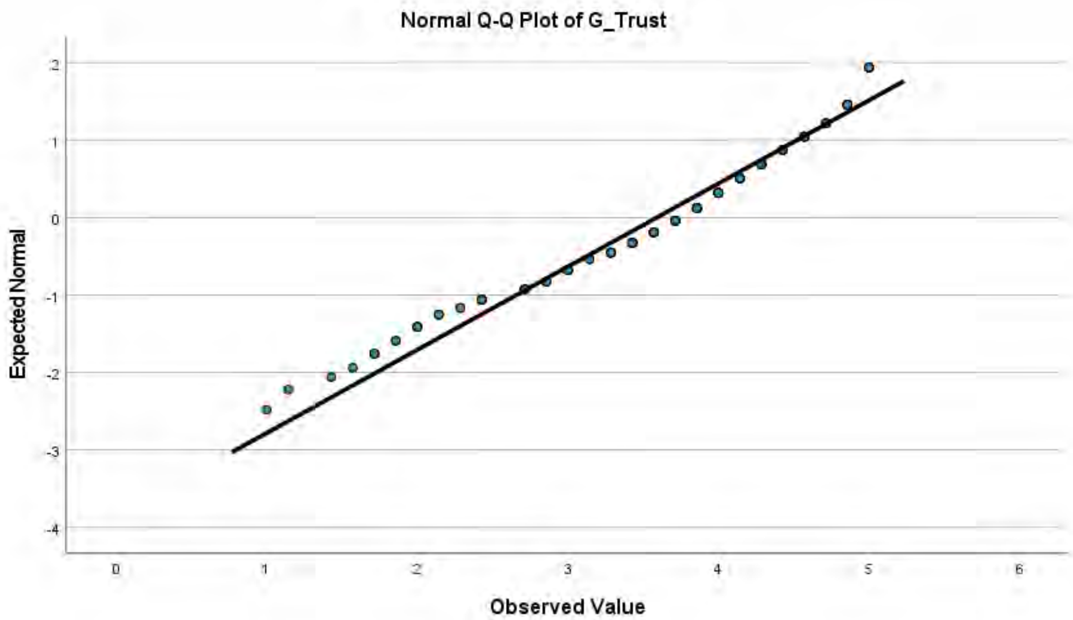
			Statistic	Std. Error
G_Trust	Mean		3.5904	.07583
	95% Confidence Interval for Mean	Lower Bound	3.4405	
		Upper Bound	3.7402	
	5% Trimmed Mean		3.6289	
	Median		3.7143	
	Variance		.868	
	Std. Deviation		.93178	
	Minimum		1.00	
	Maximum		5.00	
	Range		4.00	
	Interquartile Range		1.29	
	Skewness		-.608	.197
	Kurtosis		-.243	.392

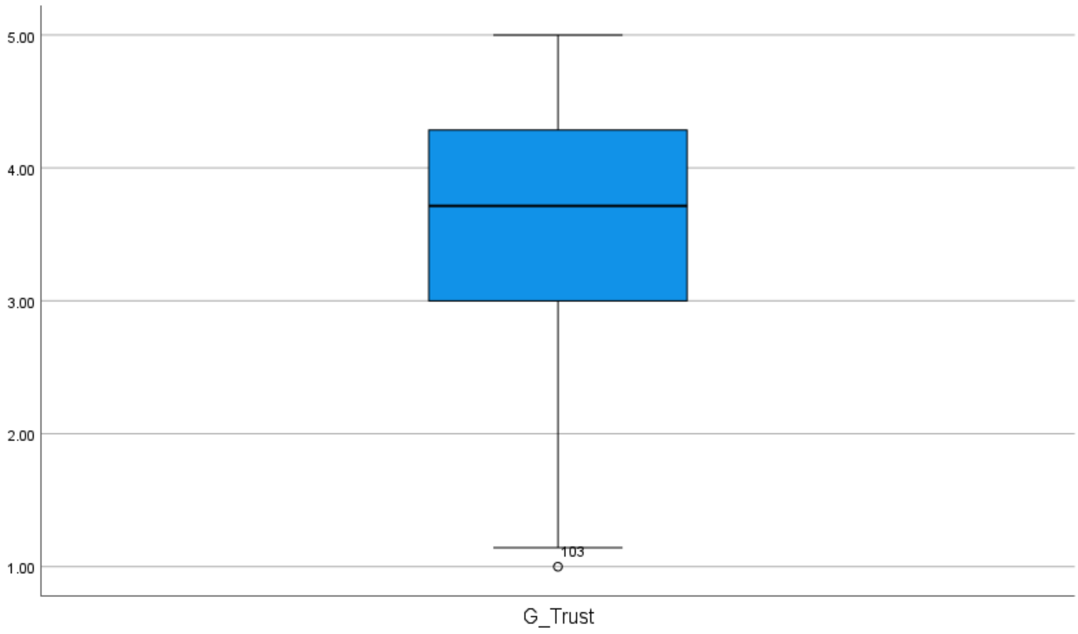
Tests of Normality

	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
G_Trust	.103	151	.001	.957	151	.000

a. Lilliefors Significance Correction






5.00
4.00
3.00
2.00
1.00
103
G_Trust

Appendix 4: Reliability Analysis

Scale: Ease of use

Case Processing Summary

		N	%
Cases	Valid	151	100.0
	Excluded[a]	0	.0
	Total	151	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.896	7

Scale: Security

Case Processing Summary

		N	%
Cases	Valid	151	100.0
	Excluded[a]	0	.0
	Total	151	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.904	7

Item Statistics

	Mean	Std. Deviation	N
D1. I feel confident using the e-wallet app.	3.8477	1.20967	151
D2. I believe the e-wallet app is more secure than the cash payment method. 151 responses	3.5828	1.17393	151
D3. I am confident in providing personal information via the e-wallet app.	3.3841	1.12464	151
D4. I believe the technology used in e-wallets is highly secure.	3.5232	1.15374	151
D5. E-wallet is a safe transaction platform.	3.7219	1.13231	151
D6. I believe the chances of losing money stored in a mobile wallet are low.	3.4636	1.22079	151
D7. E-wallets protect against the risk of fraud and financial loss.	3.4834	1.19919	151

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
D1. I feel confident using the e-wallet app.	21.1589	32.508	.649	.898
D2. I believe the e-wallet app is more secure than the cash payment method. 151 responses	21.4238	31.899	.728	.889
D3. I am confident in providing personal information via the e-wallet app.	21.6225	32.397	.724	.889
D4. I believe the technology used in e-wallets is highly secure.	21.4834	31.518	.778	.883
D5. E-wallet is a safe transaction platform.	21.2848	31.818	.769	.884

D6. I believe the chances of losing money stored in a mobile wallet are low.	21.5430	31.810	.699	.892
D7. E-wallets protect against the risk of fraud and financial loss.	21.5232	32.331	.671	.895

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
25.0066	42.927	6.55184	7

Scale: Rewards

Case Processing Summary

		N	%
Cases	Valid	151	100.0
	Excluded[a]	0	.0
	Total	151	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.901	7

Item Statistics

	Mean	Std. Deviation	N
E1. There are a lot of incentives for people who use e-wallets, like vouchers, discounts, and cashback.	4.0795	1.17487	151
E2. I believe with a lot of incentives can save more my pocket money.	4.0795	1.14614	151

E3. By using an e-wallet system, I save time and money.	4.0132	1.16611	151
E4. The process of handling transactions such as tracking expenses, billing, history, and records is accurate.	3.8742	1.17362	151
E5. I can redeem all collected vouchers to shop anywhere and anytime.	3.7351	1.33017	151
E6. I use e-wallets to gain and collect vouchers, discounts, and cashback.	3.9073	1.17955	151
E7. The flow of e-wallets is faster.	4.0728	1.04626	151

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
E1. There are a lot of incentives for people who use e-wallets, like vouchers, discounts, and cashback.	23.6821	32.418	.652	.893
E2. I believe with a lot of incentives can save more my pocket money.	23.6821	31.552	.750	.882
E3. By using an e-wallet system, I save time and money.	23.7483	31.630	.726	.884
E4. The process of handling transactions such as tracking expenses, billing, history, and records is accurate.	23.8874	31.274	.752	.881
E5. I can redeem all collected vouchers to shop anywhere and anytime.	24.0265	31.039	.655	.894
E6. I use e-wallets to gain and collect vouchers, discounts, and cashback.	23.8543	31.192	.754	.881
E7. The flow of e-wallets is faster.	23.6887	33.162	.685	.889

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
27.7616	42.516	6.52044	7

Scale: Awareness

Case Processing Summary

		N	%
Cases	Valid	151	100.0
	Excluded[a]	0	.0
	Total	151	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.859	7

Item Statistics

	Mean	Std. Deviation	N
F1. I believe e-wallets have influenced my awareness of spending habits or financial management more efficiently.	3.5497	1.35985	151
F2. I have recommended e-wallets to my family.	3.8278	1.07556	151
F3. My awareness of using the e-wallet is influenced by the advertisements.	3.7881	.99739	151
F4. People in my community frequently use e-wallets.	3.9470	1.13601	151
F5. I use e-wallets because I follow market trends.	3.7748	1.20096	151

F6. Using e-wallets has improved my quality of work performance.	3.9272	1.08382	151
F7. I believe using e-wallets will boost my healthy lifestyle.	3.7881	1.20338	151

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
F1. I believe e-wallets have influenced my awareness of spending habits or financial management more efficiently.	23.0530	25.531	.591	.847
F2. I have recommended e-wallets to my family.	22.7748	27.682	.589	.845
F3. My awareness of using the e-wallet is influenced by the advertisements.	22.8146	27.752	.643	.838
F4. People in my community frequently use e-wallets.	22.6556	26.961	.615	.841
F5. I use e-wallets because I follow market trends.	22.8278	26.703	.593	.844
F6. Using e-wallets has improved my quality of work performance.	22.6755	26.421	.710	.828
F7. I believe using e-wallets will boost my healthy lifestyle.	22.8146	25.845	.671	.833

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
26.6026	35.508	5.95884	7

Scale: Trust

Case Processing Summary

		N	%
Cases	Valid	151	100.0
	Excluded[a]	0	.0
	Total	151	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.897	7

Item Statistics

	Mean	Std. Deviation	N
G1. When I use my e-wallet app, I feel safe giving out personal information.	3.3179	1.32851	151
G2. I know that e-wallet will handle my transactions safely.	3.6623	1.12480	151
G3. I believe that the laws that govern e-wallets are capable of protecting consumers.	3.7616	1.08141	151
G4. I trust that the e-wallet service provider will handle my personal information in an honest way when they collect, store, process, and manage it.	3.5762	1.22984	151
G5. I believe that an e-wallet system can keep my information safe.	3.5828	1.13348	151
G6. I believe the risk associated with the e-wallet system is low.	3.4834	1.21575	151

G7. Overall, I believe the e-wallet app is a safe method of payment.	3.7483	1.16744	151

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
G1. When I use my e-wallet app, I feel safe giving out personal information.	21.8146	32.445	.551	.901
G2. I know that e-wallet will handle my transactions safely.	21.4702	32.197	.711	.880
G3. I believe that the laws that govern e-wallets are capable of protecting consumers.	21.3709	31.995	.767	.875
G4. I trust that the e-wallet service provider will handle my personal information in an honest way when they collect, store, process, and manage it.	21.5563	31.555	.686	.883
G5. I believe that an e-wallet system can keep my information safe.	21.5497	30.783	.833	.867
G6. I believe the risk associated with the e-wallet system is low.	21.6490	31.429	.707	.881
G7. Overall, I believe the e-wallet app is a safe method of payment.	21.3841	32.145	.682	.884

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
25.1325	42.542	6.52245	7

Scale: All Variables

Case Processing Summary

		N	%
Cases	Valid	151	100.0
	Excluded[a]	0	.0
	Total	151	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.962	.962	42

Item Statistics

	Mean	Std. Deviation	N
B1. I frequently use e-wallets for making payments more than 10 times a month	3.9404	1.25556	151
B2. I am very satisfied with the interface and experience of using e-wallet apps.	3.8874	1.08039	151
B3. I will consider using e-wallets more frequently if they are widely accepted by merchants.	4.0662	1.09343	151
B4. I am comfortable with using e-wallets for larger transactions (For example: purchasing expensive items)	3.6689	1.26871	151
B5. I believe the convenience, security, and availability of discount and rewards is influencing my decision to use e-wallet.	3.7748	1.17287	151
B6. I use more than one e-wallet application.	3.5960	1.27634	151

B7. I am very likely to continue using e-wallets in the future.	3.9470	1.19325	151
C1. I enjoy using the e-wallet app	4.0464	1.15665	151
C2. I prefer e-wallets to cash payment methods.	4.0000	1.10151	151
C3. I always use e-wallets everywhere.	3.8609	1.11379	151
C4. The way I use the e-wallet service is clear and easy to understand.	4.0199	1.05496	151
C5. I find it easy for me to learn how to use the e-wallet.	4.0464	1.12153	151
C6. I rarely experience any issues using the e-wallet.	3.7616	1.15878	151
C7. Using an e-wallet is simple and convenient for me.	4.0066	1.11054	151
D1. I feel confident using the e-wallet app.	3.8477	1.20967	151
D2. I believe the e-wallet app is more secure than the cash payment method. 151 responses	3.5828	1.17393	151
D3. I am confident in providing personal information via the e-wallet app.	3.3841	1.12464	151
D4. I believe the technology used in e-wallets is highly secure.	3.5232	1.15374	151
D5. E-wallet is a safe transaction platform.	3.7219	1.13231	151
D6. I believe the chances of losing money stored in a mobile wallet are low.	3.4636	1.22079	151
D7. E-wallets protect against the risk of fraud and financial loss.	3.4834	1.19919	151

E1. There are a lot of incentives for people who use e-wallets, like vouchers, discounts, and cashback.	4.0795	1.17487	151
E2. I believe with a lot of incentives can save more my pocket money.	4.0795	1.14614	151
E3. By using an e-wallet system, I save time and money.	4.0132	1.16611	151
E4. The process of handling transactions such as tracking expenses, billing, history, and records is accurate.	3.8742	1.17362	151
E5. I can redeem all collected vouchers to shop anywhere and anytime.	3.7351	1.33017	151
E6. I use e-wallets to gain and collect vouchers, discounts, and cashback.	3.9073	1.17955	151
E7. The flow of e-wallets is faster.	4.0728	1.04626	151
F1. I believe e-wallets have influenced my awareness of spending habits or financial management more efficiently.	3.5497	1.35985	151
F2. I have recommended e-wallets to my family.	3.8278	1.07556	151
F3. My awareness of using the e-wallet is influenced by the advertisements.	3.7881	.99739	151
F4. People in my community frequently use e-wallets.	3.9470	1.13601	151
F5. I use e-wallets because I follow market trends.	3.7748	1.20096	151
F6. Using e-wallets has improved my quality of work performance.	3.9272	1.08382	151
F7. I believe using e-wallets will boost my healthy lifestyle.	3.7881	1.20338	151

G1. When I use my e-wallet app, I feel safe giving out personal information.	3.3179	1.32851	151
G2. I know that e-wallet will handle my transactions safely.	3.6623	1.12480	151
G3. I believe that the laws that govern e-wallets are capable of protecting consumers.	3.7616	1.08141	151
G4. I trust that the e-wallet service provider will handle my personal information in an honest way when they collect, store, process, and manage it.	3.5762	1.22984	151
G5. I believe that an e-wallet system can keep my information safe.	3.5828	1.13348	151
G6. I believe the risk associated with the e-wallet system is low.	3.4834	1.21575	151
G7. Overall, I believe the e-wallet app is a safe method of payment.	3.7483	1.16744	151

Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	3.789	3.318	4.079	.762	1.230	.044	42

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
159.1258	938.911	30.64165	42

Appendix 5: Correlation Coefficient Analysis

Correlations

		B1. I frequently use e-wallets for making payments more than 10 times a month	B2. I am very satisfied with the interface and experience of using e-wallet apps.	B3. I will consider using e-wallets more frequently if they are widely accepted by merchants.	B4. I am comfortable with using e-wallets for larger transactions (For example: purchasing expensive items)	B5. I believe the convenience, security, and availability of discount and rewards is influencing my decision to use e-wallet.	B6. I use more than one e-wallet application.	B7. I am very likely to continue using e-wallets in the future.
B1. I frequently use e-wallets for making payments more than 10 times a month	Pearson Correlation	1	.752**	.678**	.498**	.570**	.409**	.563**
	Sig. (2-tailed)		<.001	<.001	<.001	<.001	<.001	<.001
	N	151	151	151	151	151	151	151
B2. I am very satisfied with the interface and experience of using e-wallet apps.	Pearson Correlation	.752**	1	.723**	.503**	.522**	.368**	.559**
	Sig. (2-tailed)	<.001		<.001	<.001	<.001	<.001	<.001
	N	151	151	151	151	151	151	151
B3. I will consider using e-wallets more frequently if they are widely accepted by merchants.	Pearson Correlation	.678**	.723**	1	.521**	.589**	.335**	.606**
	Sig. (2-tailed)	<.001	<.001		<.001	<.001	<.001	<.001
	N	151	151	151	151	151	151	151
B4. I am comfortable with using e-wallets for larger transactions (For example: purchasing expensive items)	Pearson Correlation	.498**	.503**	.521**	1	.456**	.497**	.548**
	Sig. (2-tailed)	<.001	<.001	<.001		<.001	<.001	<.001
	N	151	151	151	151	151	151	151
B5. I believe the convenience, security, and availability of discount and rewards is influencing my decision to use e-wallet.	Pearson Correlation	.570**	.522**	.589**	.456**	1	.549**	.663**
	Sig. (2-tailed)	<.001	<.001	<.001	<.001		<.001	<.001
	N	151	151	151	151	151	151	151
B6. I use more than one e-wallet application.	Pearson Correlation	.409**	.368**	.335**	.497**	.549**	1	.524**
	Sig. (2-tailed)	<.001	<.001	<.001	<.001	<.001		<.001
	N	151	151	151	151	151	151	151
B7. I am very likely to continue using e-wallets in the future.	Pearson Correlation	.563**	.559**	.606**	.548**	.663**	.524**	1
	Sig. (2-tailed)	<.001	<.001	<.001	<.001	<.001	<.001	
	N	151	151	151	151	151	151	151

**. Correlation is significant at the 0.01 level (2-tailed).

Correlations

		C1. I enjoy using the e-wallet app	C2. I prefer e-wallets to cash payment methods.	C3. I always use e-wallets everywhere.	C4. The way I use the e-wallet service is clear and easy to understand.	C5. I find it easy for me to learn how to use the e-wallet.	C6. I rarely experience any issues using the e-wallet.	C7. Using an e-wallet is simple and convenient for me.
C1. I enjoy using the e-wallet app	Pearson Correlation	1	.691**	.605**	.649**	.564**	.332**	.529**
	Sig. (2-tailed)		<.001	<.001	<.001	<.001	<.001	<.001
	N	151	151	151	151	151	151	151
C2. I prefer e-wallets to cash payment methods.	Pearson Correlation	.691**	1	.777**	.665**	.615**	.324**	.523**
	Sig. (2-tailed)	<.001		<.001	<.001	<.001	<.001	<.001
	N	151	151	151	151	151	151	151
C3. I always use e-wallets everywhere.	Pearson Correlation	.605**	.777**	1	.751**	.667**	.403**	.534**
	Sig. (2-tailed)	<.001	<.001		<.001	<.001	<.001	<.001
	N	151	151	151	151	151	151	151
C4. The way I use the e-wallet service is clear and easy to understand.	Pearson Correlation	.649**	.665**	.751**	1	.692**	.386**	.552**
	Sig. (2-tailed)	<.001	<.001	<.001		<.001	<.001	<.001
	N	151	151	151	151	151	151	151
C5. I find it easy for me to learn how to use the e-wallet.	Pearson Correlation	.564**	.615**	.667**	.692**	1	.337**	.572**
	Sig. (2-tailed)	<.001	<.001	<.001	<.001		<.001	<.001
	N	151	151	151	151	151	151	151
C6. I rarely experience any issues using the e-wallet.	Pearson Correlation	.332**	.324**	.403**	.386**	.337**	1	.504**
	Sig. (2-tailed)	<.001	<.001	<.001	<.001	<.001		<.001
	N	151	151	151	151	151	151	151
C7. Using an e-wallet is simple and convenient for me.	Pearson Correlation	.529**	.523**	.534**	.552**	.572**	.504**	1
	Sig. (2-tailed)	<.001	<.001	<.001	<.001	<.001	<.001	
	N	151	151	151	151	151	151	151

**. Correlation is significant at the 0.01 level (2-tailed).

Correlations

		D1. I feel confident using the e-wallet app.	D2. I believe the e-wallet app is more secure than the cash payment method. 151 responses	D3. I am confident in providing personal information via the e-wallet app.	D4. I believe the technology used in e-wallets is highly secure.	D5. E-wallet is a safe transaction platform.	D6. I believe the chances of losing money stored in a mobile wallet are low.	D7. E-wallets protect against the risk of fraud and financial loss.
D1. I feel confident using the e-wallet app.	Pearson Correlation	1	.631**	.524**	.640**	.524**	.477**	.382**
	Sig. (2-tailed)		<.001	<.001	<.001	<.001	<.001	<.001
	N	151	151	151	151	151	151	151
D2. I believe the e-wallet app is more secure than the cash payment method. 151 responses	Pearson Correlation	.631**	1	.657**	.645**	.574**	.475**	.528**
	Sig. (2-tailed)	<.001		<.001	<.001	<.001	<.001	<.001
	N	151	151	151	151	151	151	151
D3. I am confident in providing personal information via the e-wallet app.	Pearson Correlation	.524**	.657**	1	.615**	.592**	.549**	.553**
	Sig. (2-tailed)	<.001	<.001		<.001	<.001	<.001	<.001
	N	151	151	151	151	151	151	151
D4. I believe the technology used in e-wallets is highly secure.	Pearson Correlation	.640**	.645**	.615**	1	.704**	.570**	.544**
	Sig. (2-tailed)	<.001	<.001	<.001		<.001	<.001	<.001
	N	151	151	151	151	151	151	151
D5. E-wallet is a safe transaction platform.	Pearson Correlation	.524**	.574**	.592**	.704**	1	.668**	.615**
	Sig. (2-tailed)	<.001	<.001	<.001	<.001		<.001	<.001
	N	151	151	151	151	151	151	151
D6. I believe the chances of losing money stored in a mobile wallet are low.	Pearson Correlation	.477**	.475**	.549**	.570**	.668**	1	.647**
	Sig. (2-tailed)	<.001	<.001	<.001	<.001	<.001		<.001
	N	151	151	151	151	151	151	151
D7. E-wallets protect against the risk of fraud and financial loss.	Pearson Correlation	.382**	.528**	.553**	.544**	.615**	.647**	1
	Sig. (2-tailed)	<.001	<.001	<.001	<.001	<.001	<.001	
	N	151	151	151	151	151	151	151

**. Correlation is significant at the 0.01 level (2-tailed).

Correlations

		E1. There are a lot of incentives for people who use e-wallets, like vouchers, discounts, and cashback.	E2. I believe with a lot of incentives can save more my pocket money.	E3. By using an e-wallet system, I save time and money.	E4. The process of handling transactions such as tracking expenses, billing, history, and records is accurate.	E5. I can redeem all collected vouchers to shop anywhere and anytime.	E6. I use e-wallets to gain and collect vouchers, discounts, and cashback.	E7. The flow of e-wallets is faster.
E1. There are a lot of incentives for people who use e-wallets, like vouchers, discounts, and cashback.	Pearson Correlation	1	.634**	.505**	.491**	.457**	.578**	.505**
	Sig. (2-tailed)		<.001	<.001	<.001	<.001	<.001	<.001
	N	151	151	151	151	151	151	151
E2. I believe with a lot of incentives can save more my pocket money.	Pearson Correlation	.634**	1	.658**	.701**	.517**	.563**	.501**
	Sig. (2-tailed)	<.001		<.001	<.001	<.001	<.001	<.001
	N	151	151	151	151	151	151	151
E3. By using an e-wallet system, I save time and money.	Pearson Correlation	.505**	.658**	1	.644**	.518**	.553**	.611**
	Sig. (2-tailed)	<.001	<.001		<.001	<.001	<.001	<.001
	N	151	151	151	151	151	151	151
E4. The process of handling transactions such as tracking expenses, billing, history, and records is accurate.	Pearson Correlation	.491**	.701**	.644**	1	.585**	.598**	.561**
	Sig. (2-tailed)	<.001	<.001	<.001		<.001	<.001	<.001
	N	151	151	151	151	151	151	151
E5. I can redeem all collected vouchers to shop anywhere and anytime.	Pearson Correlation	.457**	.517**	.518**	.585**	1	.630**	.464**
	Sig. (2-tailed)	<.001	<.001	<.001	<.001		<.001	<.001
	N	151	151	151	151	151	151	151
E6. I use e-wallets to gain and collect vouchers, discounts, and cashback.	Pearson Correlation	.578**	.563**	.553**	.598**	.630**	1	.670**
	Sig. (2-tailed)	<.001	<.001	<.001	<.001	<.001		<.001
	N	151	151	151	151	151	151	151
E7. The flow of e-wallets is faster.	Pearson Correlation	.505**	.501**	.611**	.561**	.464**	.670**	1
	Sig. (2-tailed)	<.001	<.001	<.001	<.001	<.001	<.001	
	N	151	151	151	151	151	151	151

**. Correlation is significant at the 0.01 level (2-tailed).

Correlations

		F1. I believe e-wallets have influenced my awareness of spending habits or financial management more efficiently.	F2. I have recommended e-wallets to my family.	F3. My awareness of using the e-wallet is influenced by the advertisements.	F4. People in my community frequently use e-wallets.	F5. I use e-wallets because I follow market trends.	F6. Using e-wallets has improved my quality of work performance.	F7. I believe using e-wallets will boost my healthy lifestyle.
F1. I believe e-wallets have influenced my awareness of spending habits or financial management more efficiently.	Pearson Correlation	1	.434**	.450**	.476**	.309**	.498**	.516**
	Sig. (2-tailed)		<.001	<.001	<.001	<.001	<.001	<.001
	N	151	151	151	151	151	151	151
F2. I have recommended e-wallets to my family.	Pearson Correlation	.434**	1	.457**	.385**	.476**	.447**	.466**
	Sig. (2-tailed)	<.001		<.001	<.001	<.001	<.001	<.001
	N	151	151	151	151	151	151	151
F3. My awareness of using the e-wallet is influenced by the advertisements.	Pearson Correlation	.450**	.457**	1	.461**	.505**	.522**	.490**
	Sig. (2-tailed)	<.001	<.001		<.001	<.001	<.001	<.001
	N	151	151	151	151	151	151	151
F4. People in my community frequently use e-wallets.	Pearson Correlation	.476**	.385**	.461**	1	.538**	.452**	.445**
	Sig. (2-tailed)	<.001	<.001	<.001		<.001	<.001	<.001
	N	151	151	151	151	151	151	151
F5. I use e-wallets because I follow market trends.	Pearson Correlation	.309**	.476**	.505**	.538**	1	.515**	.382**
	Sig. (2-tailed)	<.001	<.001	<.001	<.001		<.001	<.001
	N	151	151	151	151	151	151	151
F6. Using e-wallets has improved my quality of work performance.	Pearson Correlation	.498**	.447**	.522**	.452**	.515**	1	.699**
	Sig. (2-tailed)	<.001	<.001	<.001	<.001	<.001		<.001
	N	151	151	151	151	151	151	151
F7. I believe using e-wallets will boost my healthy lifestyle.	Pearson Correlation	.516**	.466**	.490**	.445**	.382**	.699**	1
	Sig. (2-tailed)	<.001	<.001	<.001	<.001	<.001	<.001	
	N	151	151	151	151	151	151	151

**. Correlation is significant at the 0.01 level (2-tailed).

Correlations

		G1. When I use my e-wallet app, I feel safe giving out personal information.	G2. I know that e-wallet will handle my transactions safely.	G3. I believe that the laws that govern e-wallets are capable of protecting consumers.	G4. I trust that the e-wallet service provider will handle my personal information in an honest way when they collect, store, process, and manage it.	G5. I believe that an e-wallet system can keep my information safe.	G6. I believe the risk associated with the e-wallet system is low.	G7. Overall, I believe the e-wallet app is a safe method of payment.
G1. When I use my e-wallet app, I feel safe giving out personal information.	Pearson Correlation	1	.719**	.461**	.360**	.487**	.375**	.323**
	Sig. (2-tailed)		<.001	<.001	<.001	<.001	<.001	<.001
	N	151	151	151	151	151	151	151
G2. I know that e-wallet will handle my transactions safely.	Pearson Correlation	.719**	1	.629**	.440**	.553**	.525**	.509**
	Sig. (2-tailed)	<.001		<.001	<.001	<.001	<.001	<.001
	N	151	151	151	151	151	151	151
G3. I believe that the laws that govern e-wallets are capable of protecting consumers.	Pearson Correlation	.461**	.629**	1	.605**	.729**	.595**	.618**
	Sig. (2-tailed)	<.001	<.001		<.001	<.001	<.001	<.001
	N	151	151	151	151	151	151	151
G4. I trust that the e-wallet service provider will handle my personal information in an honest way when they collect, store, process, and manage it.	Pearson Correlation	.360**	.440**	.605**	1	.743**	.570**	.589**
	Sig. (2-tailed)	<.001	<.001	<.001		<.001	<.001	<.001
	N	151	151	151	151	151	151	151
G5. I believe that an e-wallet system can keep my information safe.	Pearson Correlation	.487**	.553**	.729**	.743**	1	.728**	.656**
	Sig. (2-tailed)	<.001	<.001	<.001	<.001		<.001	<.001
	N	151	151	151	151	151	151	151
G6. I believe the risk associated with the e-wallet system is low.	Pearson Correlation	.375**	.525**	.595**	.570**	.728**	1	.603**
	Sig. (2-tailed)	<.001	<.001	<.001	<.001	<.001		<.001
	N	151	151	151	151	151	151	151
G7. Overall, I believe the e-wallet app is a safe method of payment.	Pearson Correlation	.323**	.509**	.618**	.589**	.656**	.603**	1
	Sig. (2-tailed)	<.001	<.001	<.001	<.001	<.001	<.001	
	N	151	151	151	151	151	151	151

**. Correlation is significant at the 0.01 level (2-tailed).

Correlations

		B_Usage_E_Wallet	C_Ease_Use	D_Security	E_Rewards	F_Awareness	G_Trust
B_Usage_E_Wallet	Pearson Correlation	1	.698**	.625**	.627**	.521**	.378**
	Sig. (2-tailed)		<.001	<.001	<.001	<.001	<.001
	N	151	151	151	151	151	151
C_Ease_Use	Pearson Correlation	.698**	1	.617**	.633**	.524**	.399**
	Sig. (2-tailed)	<.001		<.001	<.001	<.001	<.001
	N	151	151	151	151	151	151
D_Security	Pearson Correlation	.625**	.617**	1	.602**	.587**	.588**
	Sig. (2-tailed)	<.001	<.001		<.001	<.001	<.001
	N	151	151	151	151	151	151
E_Rewards	Pearson Correlation	.627**	.633**	.602**	1	.658**	.545**
	Sig. (2-tailed)	<.001	<.001	<.001		<.001	<.001
	N	151	151	151	151	151	151
F_Awareness	Pearson Correlation	.521**	.524**	.587**	.658**	1	.585**
	Sig. (2-tailed)	<.001	<.001	<.001	<.001		<.001
	N	151	151	151	151	151	151
G_Trust	Pearson Correlation	.378**	.399**	.588**	.545**	.585**	1
	Sig. (2-tailed)	<.001	<.001	<.001	<.001	<.001	
	N	151	151	151	151	151	151

**. Correlation is significant at the 0.01 level (2-tailed).

Appendix 6: Regression Analysis

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	G_Trust, C_Ease_Use, F_Awareness, D_Security, E_Rewards[b]	.	Enter

a. Dependent Variable: B_Usage_E_Wallet

b. All requested variables entered.

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics: R Square Change	F Change	df1	df2	Sig. F Change
1	.762[a]	.581	.567	.61070	.581	40.274	5	145	<.001

a. Predictors: (Constant), G_Trust, C_Ease_Use, F_Awareness, D_Security, E_Rewards

b. Dependent Variable: B_Usage_E_Wallet

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	75.102	5	15.020	40.274	<.001[b]
	Residual	54.079	145	.373		
	Total	129.181	150			

a. Dependent Variable: B_Usage_E_Wallet

b. Predictors: (Constant), G_Trust, C_Ease_Use, F_Awareness, D_Security, E_Rewards

Coefficient Correlations[a]

Model			G_Trust	C_Ease_Use	F_Awareness	D_Security	E_Rewards
1	Correlations	G_Trust	1.000	.099	-.276	-.324	-.174
		C_Ease_Use	.099	1.000	-.095	-.359	-.358
		F_Awareness	-.276	-.095	1.000	-.159	-.346
		D_Security	-.324	-.359	-.159	1.000	-.121
		E_Rewards	-.174	-.358	-.346	-.121	1.000
	Covariances	G_Trust	.005	.001	-.002	-.002	-.001
		C_Ease_Use	.001	.006	-.001	-.002	-.002
		F_Awareness	-.002	-.001	.007	-.001	-.002
		D_Security	-.002	-.002	-.001	.006	-.001
		E_Rewards	-.001	-.002	-.002	-.001	.007

a. Dependent Variable: B_Usage_E_Wallet

Collinearity Diagnostics[a]

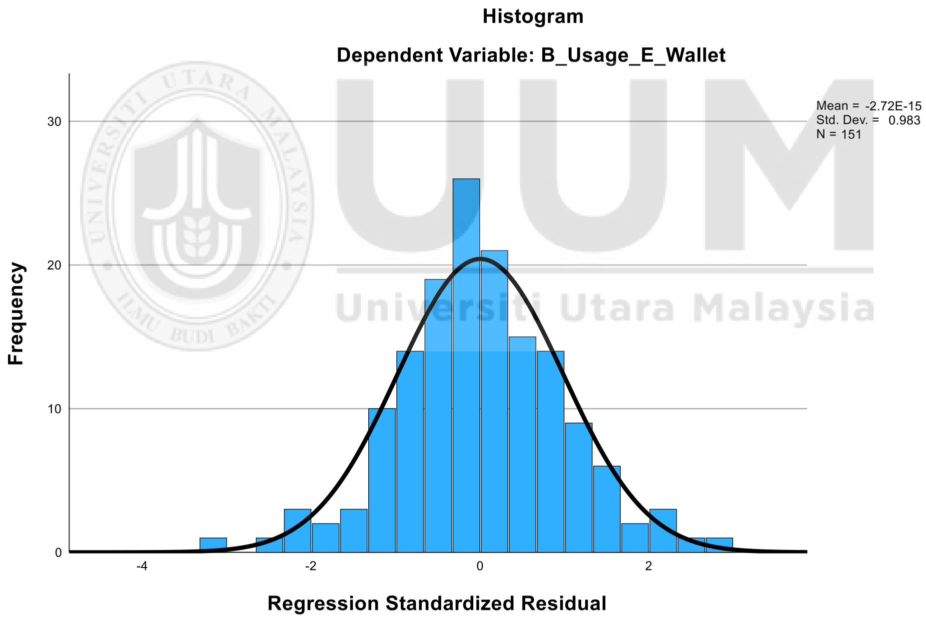
Model	Dimension	Eigenvalue	Condition Index	Variance Proportions (Constant)	C_Ease_Use	D_Security	E_Rewards	F_Awareness	G_Trust
1	1	5.876	1.000	.00	.00	.00	.00	.00	.00
	2	.036	12.692	.25	.11	.05	.00	.00	.46
	3	.031	13.658	.40	.10	.28	.02	.01	.17
	4	.024	15.737	.19	.01	.33	.32	.21	.02
	5	.018	18.103	.02	.25	.20	.10	.54	.30
	6	.014	20.137	.14	.53	.14	.55	.23	.06

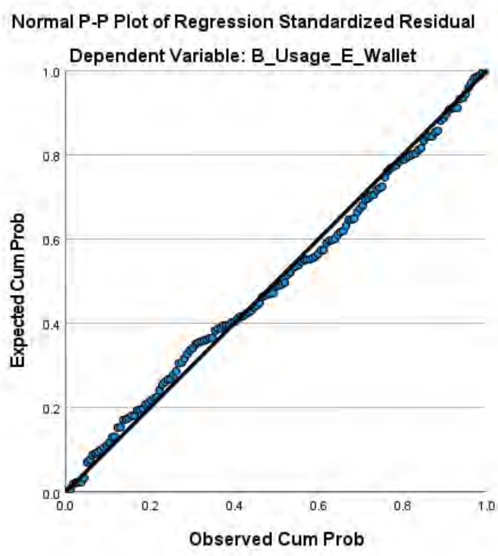
a. Dependent Variable: B_Usage_E_Wallet

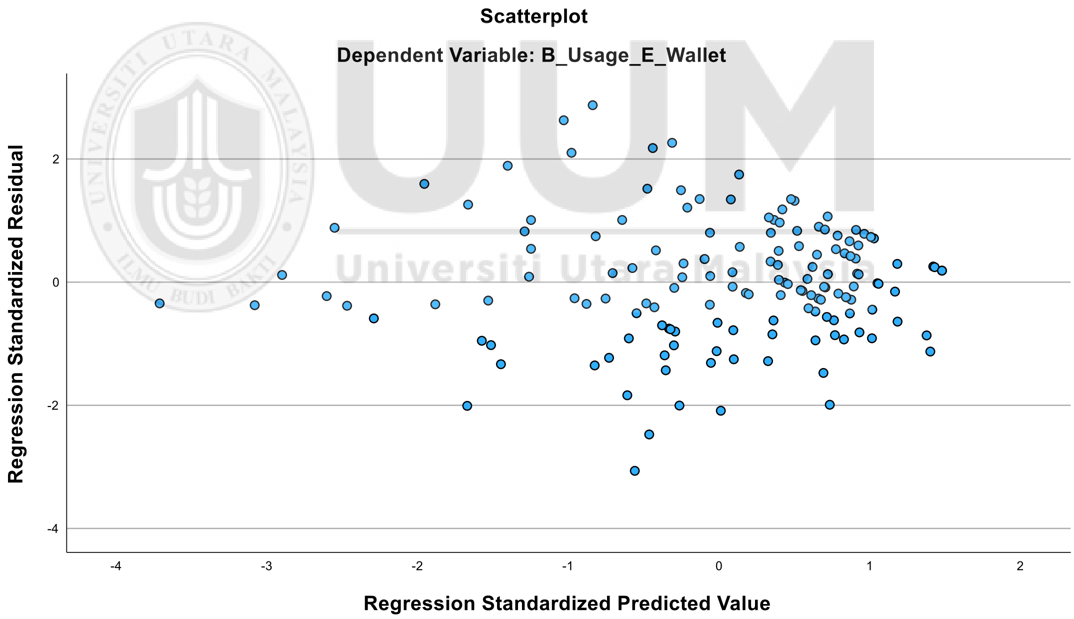
Residuals Statistics[a]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	1.2107	4.8860	3.8401	.70759	151
Residual	-1.87142	1.75497	.00000	.60044	151
Std. Predicted Value	-3.716	1.478	.000	1.000	151
Std. Residual	-3.064	2.874	.000	.983	151

a. Dependent Variable: B_Usage_E_Wallet




Normal P-P Plot of Regression Standardized Residual
Dependent Variable: B_Usage_E_Wallet
Expected Cum Prob
Observed Cum Prob
0.0
0.2
0.4
0.6
0.8
1.0


Scatterplot
Dependent Variable: B_Usage_E_Wallet
Regression Standardized Residual
Regression Standardized Predicted Value
2
0
-2
-4
-3
-1
1