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**A STUDY ON FACTORS INFLUENCING USERS' INTENTION TO  
USE DIGITAL WALLET: A CASE STUDY OF UNIVERSITI UTARA  
MALAYSIA (UUM)**

**By**



**ZHAN BAIHUI**

**UUM**  
Universiti Utara Malaysia

**Thesis Submitted to  
Othman Yeop Abdullah Graduate School of Business,  
Universiti Utara Malaysia,  
in Fulfillment of the Requirement for the Degree of Master of Science  
(International Accounting)**



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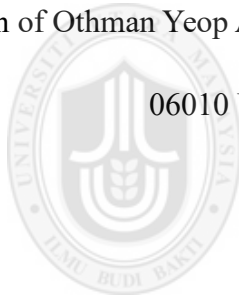
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## ABSTRACT

The digital wallet can be regarded as a kind of advanced means of payment and a new way of payment, has brought great convenience to the users. It is very important to do research into the digital wallet, in order to enhance users' to use digital wallet, which can promote the development of the new way of payment. The study is based on the theory of technology acceptance model, combined with the diffusion of innovations theory, and based on the characteristics of the actual research object. This study is constructed the user's intention model to use digital wallet, and provide some suggestions for the development of the digital wallet. A survey was distributed through e-questionnaire focuses on students and staff in UUM. A number of 374 copies of questionnaires have been returned however, only 336 valid questionnaires have been gathered after eliminating the invalid questionnaires. This study employed SPSS and SmartPLS for data analysis and verify the correctness of measurement model hypothesis. The findings of this study indicate perceived usefulness, perceived ease of use and the compatibility has significant positive influence on the intention to use digital wallet.

**Keywords:** digital wallet; technology acceptance theory; diffusion of innovations theory; intention



## ABSTRAK

Dompot digital merupakan cara pembayaran yang lebih maju dan baru yang memberikan kemudahan kepada pengguna. Adalah sangat penting untuk melaksanakan penyelidikan mengenai dompet digital, demi untuk meningkatkan bilangan pengguna menggunakan dompet digital serta mempromosikan pembangunan kaedah pembayaran baru ini. Kajian ini berdasarkan pada teori model penerimaan teknologi, digabungkan dengan teori penyebaran inovasi, berdasarkan ciri-ciri objek penyelidikan sebenar. Kajian ini membina model niat pengguna untuk menggunakan dompet digital, dan menyediakan beberapa cadangan untuk pembangunan penggunaan dompet digital. Kaji selidik dilaksanakan melalui e-questionnaire yang mengfokuskan kepada pelajar dan kakitangan di UUM. Sejumlah 374 soal selidik telah dikembalikan, walaubagaimanapun, hanya 336 soal selidik yang sah telah dikumpulkan setelah mengeneipkan soal selidik yang tidak sah. Kajian ini menggunakan SPSS dan SmartPLS untuk data analisis dan mengesahkan ketepatan hipotesis model pengukuran. Penemuan kajian ini menunjukkan kegunaan yang dirasakan, mudah digunakan dan keserasian mempunyai pengaruh positif yang signifikan terhadap niat untuk menggunakan dompet digital.

**Kata kunci:** dompet digital; teori penerimaan teknologi; teori penyebaran inovasi; niat.

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Time flies, the years go by, and my two-year postgraduate career is about to end. Looking back, I found myself in the beautiful campus of UUM, leaving a lot of memories and reluctance. When I think about it, I am very glad that I can choose such a beautiful university study. I am also able to meet so many knowledgeable teachers and students. I really appreciate that God has made this wonderful thing. I can't forget every moment in UUM, I can't forget the teacher, the students accompany me, and everyone is worthy of my thanks.

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# CHAPTER 1

## INTRODUCTION

### 1.1 Background of the Study

With the rapid development of e-commerce in the world, third-party payment has become more and more occupied in the world payment market (Guo, & Bouwman, 2016). At the same time, along with the development of third-party payment, the popularity of mobile smart terminal devices such as smart phones and tablets has also made digital wallets with financial benefits and social functions integrated into the limelight. Digital wallet such as GrabPay, Google Pay, PayPal, KiplePay and others are heterogeneous wallets that are gradually leading the traditional based market (Zhou, 2010). This confirms the predictions that have been made by some organisations many years ago that the era when user no longer need to carry their wallets will arrive soon (Clemons & Madhani, 2010). Although this phenomenon is still not very clear until today. However, digital wallets provide financial benefits, shopping entertainment, and social interaction and can change the user life.

In 2016, digital wallet payments accounted for USD 2.37 trillion, as a result of the implementation of the global B2C e-commerce payment model. This

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## Appendix: Questionnaire

### **A STUDY ON FACTORS INFLUENCING USERS' INTENTION TO USE DIGITAL WALLET: A CASE STUDY OF UNIVERSITI UTARA MALAYSIA (UUM)**

Dear Respectable Professor, Associate Prof., Dr, Sir, Madam,

You are cordially invited to participate in my research project as part of the requirement of MSc. International Accounting. This research project is focuses on the factors influencing UUM staffs and student using digital wallets. The digital wallet refers to payment applications via third-party such as WeChat Pay, PayPal, Kipple Pay and etc., used by mobile terminals such as mobile phones and tablet computers. The survey is only used for academic purposes. Please answer all items.

Information obtained from this survey **WILL BE TREATED STRICTLY CONFIDENTIAL** and will be used solely for academic purposes. Kindly note that completing the survey takes no longer than 10 minutes. Your voluntariness, sincerity, and truthfulness in answering the survey completely are fully appreciated.

Sincerely,



Zhan Baihui

MSc (International Accounting)

Othman Yeop Graduate School (OYA)

Universiti Utara Malaysia (UUM)

Email: zhanbaihui1214@gmail.com

Phone No: 017-6401396

### SECTION A: EXCLUSION CRITERIA QUESTIONS

1. Please specify what types of digital wallet you have used before?

- Paypal
- Wechat pay
- Kiple pay
- Alipay
- other \_\_\_\_\_

2. Which services do you generally use for digital wallets?

- Transfer credit card repayment
- Online and offline transaction payments
- Living expenses such as paying utility bills, etc.
- Entertainment such as purchasing movie tickets, game recharge cards, etc.
- Investment and financial management

3. How long you have been using digital wallets?

a. ( ) < 1 Year

b. ( ) > 1 Year

c. ( ) Never

### SECTION B : SURVEY QUESTIONS

Direction: Please select the appropriate scale from 1 to 5 with 1 means Strongly Disagree, 2 means Disagree, 3 Neutral, 4 Agree and 5 Strongly Agree.

Statement		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
No	Statement	1	2	3	4	5
1	Using a digital wallet allows me to complete payment transactions quickly.					
2	Using a digital wallet can bring me financial convenience					
3	Using a digital wallet easy to manage funds.					
4	Using a digital wallet matches my daily payment habits					
5	In general, digital wallets are useful to me.					
6	I found digital wallet is easy to use					

7	For me, learning how to apply digital wallet is easy.					
8	I found it easy to become skillful in using digital wallets.					
9	I found digital wallet is convenient to use.					
10	Use digital wallets to avoid carrying large amounts of cash and cards					
11	I use a digital wallet to meet my consumer needs					
12	Using a digital wallet is compatible with my lifestyle.					
13	In general, I am very comfortable with the use of digital wallets.					
13	I am worried that the password account leakage of a digital wallet will cause property damage.					
14	Digital wallets are widely used and can be used in many aspects of life.					
15	Digital wallet can bind multiple bank cards at the same time to achieve cross-line service					
16	I am interested in using a digital wallet.					
17	I think using a digital wallet is a wise decision.					
18	I support the use of digital wallets.					
19	In general, my evaluation of digital					

	wallets is positive.					
20	I think using digital wallet is a trend.					
21	I am willing to use a digital wallet.					
22	I will often use digital wallets in the future.					
23	I will recommend digital wallets to others.					
24	I am willing to make digital wallet a priority					
25	Get some offers with a digital wallet					

### SECTION C: DEMOGRAPHIC PROFILE

Please tick (/) against the appropriate response or answer the questions with the appropriate answers.

1. Gender :  male  female
2. Age :  Under 20 years old  20-29 years old  
 30-39 years old  40-49 years old  Above 50 years old
3. Career :  student  staff  other, please state \_\_\_\_\_
4. Educational level :  Bachelor  Master  PhD  
 Other, please state \_\_\_\_\_
5. Monthly income :  less than MYR 1,000  MYR 1,000-2,999

- MYR 3,000-4,999       MYR 5,000-8,000       above MYR  
8,000

**Thank you for your participation and support!**

