

Determinants of E-Payment Usage in the Klang Valley: Examining the Correlation of Convenience, Security, Speed, and Social Influence

¹Atiqah Akmal Ramli, ²Yuslina Liza Mohd Yusof*, ³Sarah Aida Bt Azhar

^{1,3}Faculty of Business and Management, Universiti Teknologi MARA Selangor, Shah Alam, Selangor, Malaysia

²Faculty of Business and Management, Universiti Teknologi MARA Selangor, Puncak Alam, Selangor, Malaysia

***Corresponding Author**

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ABSTRACT

The rapid expansion of digital technology has profoundly accelerated the adoption of electronic payment (e-payment) systems across Malaysia, most notably within the Klang Valley. This region was deliberately selected as the geographical scope of this research due to its status as Malaysia's most urbanised, economically active, and digitally advanced metropolitan area. Encompassing major urban centres such as Kuala Lumpur, Petaling Jaya, Shah Alam, and Subang Jaya, the Klang Valley collectively records the country's highest levels of internet penetration, smartphone ownership, and financial technology (fintech) integration. However, despite the widespread availability and robust infrastructure supporting these digital transactional tools, actual usage patterns among the public vary significantly. This variance suggests that a complex interplay of multiple underlying factors continuously shapes consumer behaviour and adoption hesitancy. To explore these dynamics, this study investigates the influence of four core determinants on e-payment usage: convenience, security, speed, and social influence. Employing a quantitative, cross-sectional survey design, empirical data was gathered from 208 Klang Valley residents using highly structured questionnaires. The collected data underwent rigorous statistical analysis using SPSS, incorporating descriptive statistics, reliability testing, and Pearson correlation analysis. The empirical results indicate significant, positive relationships between convenience, security, and speed with the overall utilization of e-payment systems among consumers. Interestingly, while the correlation between security and e-payment usage was found to be weaker than convenience and speed, it remains statistically significant. Furthermore, social influence demonstrated the weakest, yet still statistically significant and positive relationship. These findings highlight the importance of peer endorsement and social dynamics in shaping adoption decisions beyond technical attributes. Practical implications suggest that policymakers, financial institutions, and fintech providers should prioritize user convenience, transaction efficiency, and leverage social influence strategies to encourage broader adoption of e-payment systems.

Keywords: E-payment adoption, Convenience, Security, Speed, and Social Influence

INTRODUCTION

Although cash remains a commonly preferred payment option, there has been a gradual shift toward cashless transactions as digital payment technologies continue to evolve. E-payment refers to transactions conducted electronically without the use of physical cash or paper-based instruments, enabling payments through digital platforms such as mobile applications and online banking systems (Kumar et al., 2021). In Malaysia, e-payment systems are promoted as efficient, convenient, and cost-effective mechanisms for transferring funds, offering benefits such as reduced transaction costs, faster processing time, and enhanced accessibility for consumers (Bank

Negara Malaysia, 2023). Despite these advantages, concerns related to consumer privacy and data security remain critical challenges in the adoption of e-payment systems. The exchange of personal and financial information through digital platforms has increased users' vulnerability to data breaches and misuse of information, which may discourage continuous usage. Nevertheless, evidence suggests that Malaysians, including older age groups, have increasingly adopted cashless payment solutions, particularly following the COVID-19 pandemic. Movement Control Order (MCO) restrictions accelerated digital adoption, prompting consumers to shift from cash-based transactions to digital payment methods (Business Today, 2022). Malaysia has also surpassed several regional counterparts in terms of cashless payment acceptance, reflecting strong institutional support and consumer readiness (Ganbold, 2022).

According to the Internet Users Survey conducted by the Malaysian Communications and Multimedia Commission, smartphone penetration in Malaysia exceeded 80 percent across all age groups, with the highest adoption observed among individuals below the age of 35 (MCMC, 2023). Smartphone ownership is also consistently high across income levels, indicating improved affordability and accessibility. The widespread use of mobile devices has become a key driver of digital payment adoption, as smartphones enable users to access e-wallets, mobile banking applications, and other digital payment services conveniently (Foloosi, 2023). Social factors further influence consumers' adoption of e-payment systems. Social influence refers to the extent to which individuals perceive that important others believe they should use a particular technology (Singh & Srivastava, 2020). Consistent with the theory of reasoned action, individuals are more likely to engage in a behaviour when they perceive that people significant to them are also engaging in similar behaviours (Ajzen & Fishbein, 1975; Venkatesh et al., 2022).

LITERATURE REVIEW

E-Payment

E-payment refers to financial transactions that are initiated, processed, and completed electronically without the use of physical cash or paper-based instruments. E-payment systems enable users to transfer funds through digital platforms such as online banking, mobile payment applications, digital wallets, and contactless payment technologies, typically supported by banks, fintech companies, or telecommunication service providers (Kumar et al., 2021). The rapid advancement of information and communication technologies, coupled with increased smartphone and internet penetration, has been a major driver of e-payment adoption globally. E-payment systems allow consumers to conduct transactions efficiently, securely, and conveniently without the need for face-to-face interaction, making them particularly valuable in sectors such as retail, transportation, and e-commerce (Bhatia, 2021). These systems enhance transaction efficiency by reducing processing time, minimizing operational costs, and improving overall user experience.

Convenience

Convenience is widely recognised as one of the most influential factors in consumers' adoption of digital technologies, particularly in the context of e-payment systems. In general, convenience refers to the degree to which a payment method is perceived as easy to use, readily accessible, and compatible with users' daily activities. For e-payment users, convenience is reflected in the ability to complete transactions anytime and anywhere, without the need to carry physical cash, queue at payment counters, or visit banking institutions (Chawla & Joshi, 2020). From a consumer perspective, convenience reduces both physical and cognitive effort. User-friendly interfaces, simple registration processes, and seamless transaction flows allow consumers to integrate e-payment systems into their routines with minimal disruption. As a result, payment methods that offer greater convenience are more likely to be perceived as practical and beneficial, thereby increasing users' willingness to adopt and continue using them (Hariguna et al., 2020; Jones & Walker, 2021).

Security

Security is a fundamental concern in the adoption of e-payment systems, as digital transactions involve the exchange of sensitive personal and financial information. Security refers to the extent to which users believe that

an e-payment system can protect their data from unauthorised access, fraud, and misuse. In the context of e-payments, security encompasses transaction safety, data confidentiality, authentication procedures, and system reliability (Hassan et al., 2020; Nguyen et al., 2022). Despite the convenience offered by e-payment systems, many consumers remain cautious due to perceived security risks. Fear of data breaches, identity theft, and financial loss can discourage users from fully embracing digital payment technologies. Consequently, perceived security plays a critical role in shaping users' trust and confidence in e-payment platforms (Al-Ajam & Nor, 2021). When users perceive a system as secure, they are more likely to engage in transactions without anxiety, which enhances both adoption and continued usage.

Speed

Speed refers to the perceived quickness with which payments are processed and confirmed using e-payment systems. Compared to traditional payment methods such as cash or cheques, e-payments enable near-instantaneous transactions, reducing waiting time and improving efficiency for both consumers and merchants (Madigan, 2022). In modern digital lifestyles, consumers increasingly value speed and efficiency, especially in fast-paced urban environments. Faster transaction processing enhances user satisfaction by eliminating delays associated with manual payment procedures, queueing, or bank processing times. As a result, transaction speed has emerged as a significant determinant of consumers' preference for digital payment systems (Khan et al., 2020). Technological advancements such as Near-Field Communication (NFC), QR code payments, and real-time payment infrastructure have further improved transaction speed, allowing users to complete payments within seconds. These features are particularly attractive in settings such as retail outlets, public transportation, and food services, where efficiency is critical (Jones & Walker, 2021). Empirical evidence suggests that consumers are more likely to adopt e-payment platforms that offer fast and seamless transaction experiences.

Social Influence

Social influence refers to the extent to which an individual perceives that important other, such as family members, peers, or colleagues, believe they should use a particular technology. In the context of e-payment adoption, social influence has been recognised as an important behavioural mechanism that shapes users' perceptions, attitudes, and usage decisions, particularly in socially connected and urban environments. Convenience reflects the degree to which e-payment systems are perceived as easy to use, accessible, and compatible with users' daily activities. While convenience has been shown to directly influence e-payment usage, its effect may also be strengthened through social influence. When individuals observe peers frequently using convenient e-payment systems, such behaviour reinforces positive perceptions and normalises usage within social groups. Previous studies have demonstrated that consumers are more likely to adopt digital payment systems when convenience is reinforced by peer endorsement and social acceptance (Tan et al., 2022; Koo et al., 2020). In highly urbanised regions such as the Klang Valley, where digital interactions and peer networks are prominent, social influence may amplify the effect of convenience on actual usage behaviour. Empirical evidence suggests that social influence can reduce perceived risk and uncertainty by providing reassurance through peer behaviour and social validation (Lim & Ooi, 2020; Rahman et al., 2021).

METHODOLOGY

This study focuses on individuals aged 18 years and above, as this group represents legally independent adults who are eligible to open bank accounts, register for e-wallets, and conduct financial transactions autonomously. Individuals within this age group typically possess smartphones and have regular exposure to digital platforms, making them appropriate respondents for examining perceptions of convenience, security, transaction speed, and social influence in relation to e-payment usage. Overall, selecting the Klang Valley adult population ensures that the study captures relevant and meaningful insights into e-payment usage behaviour within Malaysia's most digitally mature and economically active region.

Thus, four section constructs were measured by 25 items as shown in Table 1 as follows.

Table 1.1: Measurement of Construct

CODE	MODIFIED CONTENT	SOURCES
CV1	It is easy for me to use an e-payment system.	Edeh, Friday & Aryani, Dwi & Subramaniam, Tanuja & Kee, Daisy & Samarth, Tejas & Nair, Rajesh & Kannappan, Thirumagal & Tan, Yee & Teh, Yi. (2021).
CV2	E-payment system is my primary payment method because it is convenience to use.	
CV3	My engagement with the e-payment system is straightforward and understandable.	
CV4	E-payment system usage is more convenience than cash since it saves time.	
CV5	Using e-payment system eases me to purchase	
SC1	I believe an e-payment system is secure for me.	Jusoh, Z. M., & Jing, T. Y. (2019).
SC2	I believe the information about transaction is secure.	
SC3	I believe that the e-payment system will protect my privacy in the system.	
SC4	I believe that immoral parties are not able to view my personal information during transaction on e-payment system.	
SC5	I feel confident making payment through e-payment system.	
SP1	E-payment can save my time while using it.	Abdul Rashid, K., Aziz, A., Abd Rahim, S., & Aziz, S. (2023).
SP2	Using e-payment system is faster than the traditional payment method.	
SP3	I can use e-payment system at anytime and anywhere.	
SP4	I can save my time to track transaction record in e-payment system.	
SP5	I feel that using e-payment system will speed up transactions.	
SI1	My family influenced me to use the e-payment system.	Teo, S. C., Law, P. L., & Koo, A. C. (2020).
SI2	My friends influenced me to use the e-payment system.	
SI3	The media influenced me to use an e-payment system.	
SI4	People that have an influence on my behaviour believe I should use the e-payment system.	
SI5	People whose opinions I respect influence me to use the e-payment system.	
ePM1	E-payment system is easy to use.	
ePM2	I plan to use e-payment more frequently in the future.	
ePM3	E-payment systems make my daily tasks easier.	
ePM4	Using e-payment system is the trend for the modern lifestyle.	
ePM5	I plan to continue to use e-payment system in the future.	

This study employed a non-probability convenience sampling method to select respondents who actively use e-payment systems in Klang Valley. The choice of convenience sampling was guided by the nature of the research objectives, the characteristics of the target population, and practical considerations related to access and feasibility. The questionnaire was distributed electronically to potential respondents to facilitate wider reach and efficient data collection. Online distribution is particularly suitable for this study, as the target respondents are users of digital payment systems and are therefore likely to be familiar with online platforms.

RESULTS

All 228 participants own a smartphone, reside in Klang Valley, and have prior experience using e-payment systems. The age distribution reveals a youthful demographic, with the majority falling between 18 to 39 years old (74.6%), followed by smaller proportions in older age groups, including only 0.9% aged 60 and above. Regarding gender, females dominate the sample, comprising 64.5%, while males account for 35.5%, indicating a higher representation of women. In terms of educational background, most participants hold a bachelor's degree (46.9%), with 28.9% having a diploma, 12.7% a master's degree, and only 1.3% a PhD. Meanwhile, 10.1% of respondents reported secondary school as their highest educational qualification. The marital status data shows that a majority (58.8%) are married, with single respondents making up 41.2%. Religious affiliation is predominantly Muslim (93.9%), with small representations from Christians (3.1%), Hindus (2.6%), and Buddhists (0.4%).

Reliability Analysis

The variable use of e-payment demonstrates the highest reliability with a Cronbach's alpha of $\alpha = 0.95$. This suggests that the items designed to measure this construct are highly consistent in capturing the intended concept, reflecting strong confidence in the scale's reliability. The variables security ($\alpha = 0.93$) and speed ($\alpha = 0.91$) also exhibit excellent reliability. These results indicate that the scales for these constructs are robust and effectively assess users' perceptions of e-payment system security and efficiency. The high reliability for security is particularly significant, as user trust is often a critical factor in adopting technological systems. Similarly, speed, as a performance indicator, aligns well with user expectations for fast and seamless transactions.

Table 2.1 Reliability Coefficients for the Major Variables

Variables	Total Item	Reliability (α)
Convenience	0.90	5
Security	0.93	5
Speed	0.91	5
Social influence	0.90	5
Use of e-payment	0.95	5

Pearson Correlation Analysis

The results of the Pearson correlation analysis presented highlight significant positive relationships between convenience, security, and speed with the use of e-payment among customers in the Klang Valley. All correlations are statistically significant at the 0.01 level ($p = 0.00$), indicating evidence that these factors influence the adoption and frequency of e-payment usage. Among the variables, speed exhibits the strongest positive correlation with the use of e-payment ($r = 0.85$), suggesting that customers highly value the efficiency and time-saving benefits of e-payment systems. This finding underscores the importance of providing swift transaction processing to enhance customer satisfaction and encourage frequent usage. Closely following is convenience, with a strong positive correlation ($r = 0.83$). This indicates that the ease of use and accessibility of e-payment systems significantly drives their adoption, reinforcing the need for user-friendly platforms.

While the correlation between security and e-payment usage is weaker in comparison ($r = 0.46$) and followed by social influence and e-payment is the weakest ($r = 0.43$), but it remains statistically significant and positive. This finding suggests that while security and social influence are important considerations for customers, their influence on usage is less pronounced than that of convenience and speed. Customers may prioritise ease and efficiency over security features, particularly if the e-payment system is perceived as secure enough for daily use.

Overall, these results suggest that enhancing the speed and convenience of e-payment systems should be a priority for service providers aiming to increase customer adoption and usage rates. At the same time, ensuring adequate security measures remains essential to maintain user trust, even though it may not be the primary driver of usage. These insights provide a clear direction for optimising e-payment systems to meet customer expectations in Klang Valley.

Table 3.2 Pearson Correlation Analysis

Variables	Use of e-payment
	Pearson Correlation
Convenience	0.83
Security	0.46
Speed	0.85
Social Influence	0.43

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

DISCUSSION

The correlation between convenience and e-payment usage is also very strong at 0.83. This means that the easier it is to use an e-payment system, the more people will embrace it. Consumers appreciate platforms that are simple to navigate, widely accepted, and compatible with multiple devices. In Klang Valley, where digital transactions are becoming the norm, users want payment options that fit seamlessly into their daily lives whether it is scanning a QR code at a café, tapping a card for public transport, or making online purchases without unnecessary steps. The high correlation suggests that businesses and financial institutions should focus on making e-payments as user-friendly and accessible as possible to encourage adoption. The significant relationship between convenience and e-payment usage among customers in Klang Valley is supported by existing research. For instance, a study by Tan et al. (2020) investigated factors influencing the adoption of e-payment systems in Malaysia and found that convenience significantly impacts users' decisions to adopt these systems.

Security, while still significant, has a moderate correlation of 0.46 with e-payment usage. This suggests that while security is important, it may not be the top concern driving users' decisions to adopt digital payments. Many users may assume that financial institutions and payment providers have already implemented adequate security measures, reducing their worry about fraud or data breaches. However, for those who remain sceptical, security concerns might still act as a barrier to adoption. This finding implies that while improving security is necessary, it should be balanced with ease-of-use overcomplicating security features could discourage users rather than attract them. One of the strongest findings from this analysis is the relationship between speed and e-payment usage, with a correlation of 0.85. This suggests that the faster and more efficient an e-payment system is, the more likely people are to use it. In Klang Valley, where life moves at a fast pace, people value transactions that save time. Whether it is paying for groceries, booking a ride, or settling bills, customers prefer payment methods that are quick, seamless, and hassle-free. If an e-payment system lags, requires multiple verification steps, or has frequent downtimes, users may avoid it. This highlights the importance of optimising transaction speed to encourage wider adoption.

Social influence plays a significant role in the adoption of digital financial services, demonstrating a moderate correlation of 0.43 with e-payment usage. In today's interconnected digital landscape, consumer behavior is deeply shaped by peer recommendations and shared experiences. When individuals observe influencers, celebrities, or trusted colleagues endorsing an e-payment platform, they often experience increased confidence and motivation to adopt technology themselves. Furthermore, the prevalence of e-payment services within social circles particularly in regions like the Klang Valley, creates a powerful observational ripple effect. As users perceive the safety and reliability of digital payments through the experiences of their peers, the social validation reinforces their own intent to adopt these services. This dynamic social influence not only drives individual adoption but also acts as a catalyst in accelerating the broader societal transition toward a cashless economy.

CONCLUSION

This study elucidates the primary determinants of e-payment adoption within the Klang Valley, revealing that convenience and transactional efficiency are the predominant drivers of consumer usage. Conversely, the findings indicate that security concerns and social influence exert less significant impacts on adoption decisions than anticipated. Notably, users appear to prioritize functional benefits—namely, the ease and speed of transactions

over peer driven recommendations or explicit security considerations. The diminished salience of security in this context suggests that users may implicitly trust the prevailing e-payment infrastructure, perceiving safety as a baseline expectation rather than a primary barrier to adoption. While security remains a critical operational necessity, service providers must ensure that robust backend protection is paired with interface designs that maintain consumer confidence. Furthermore, the limited impact of social influence implies that consumer decisions are increasingly autonomous, driven by individual utility rather than peer pressure or marketing campaigns. Consequently, business strategies should pivot from heavy reliance on influencer marketing toward offering tangible, direct incentives such as cashback, discounts, and loyalty rewards.

Despite these contributions, this research acknowledges several limitations that warrant consideration. The scope was geographically confined to the Klang Valley; thus, the findings may not be generalizable to diverse demographics or rural regions where digital literacy and infrastructure differ significantly. Moreover, the reliance on self-reported data introduces potential subjective bias, as participants' responses reflect perceived attitudes rather than observed behavioral patterns. Finally, this study concentrated on four specific constructs convenience, speed, security, and social influence, potentially overlooking other salient factors such as financial literacy, institutional trust, and structural incentives. Future research should address these variables and adopt longitudinal designs to capture the evolution of user behavior. In conclusion, for practitioners aiming to accelerate e-payment adoption, the evidence suggests a strategic emphasis on optimizing user experience through seamless functionality and value-added incentives. As the digital ecosystem matures, maintaining this user-centric approach will be paramount in establishing e-payments as the standard for everyday financial transactions.

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