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Exploring the Impact of Government Incentive Programs on E-Wallet Adoption among Malaysian Youth

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ABSTRACT
This paper focuses on the impact of government incentive programs on the adoption of e-wallets among the youth population in Malaysia. Given the swift growth of digital financial transactions, it is crucial to comprehend the elements that influence the acceptance and use of e-wallets. This study focuses on three primary government initiatives: the Belia e-cash, e-Tunai Rakyat and eMADANIto promote the adoption of e-wallets among the youth population in Malaysia. Data was gathered through an online survey that utilized a quantitative methodology. The survey involved 113 students from Universiti Utara Malaysia and PoliteknikTuanku Syed Sirajuddin. The results show that government incentives have a substantial influence on young people's choices to use e-wallet technology. Factors such as user-friendliness, perceived benefit, and social influence are key determinants in this decision-making process. The study offers valuable information on how policymakers may optimize the efficacy of financial incentives to promote digital financial inclusion among young individuals.

Keywords: E-wallet adoption, Youth financial behavior,Technology Acceptance Model (TAM),and Unified Theory of Acceptance and Use of Technology (UTAUT)

I. INTRODUCTION

E-wallets have emerged as significant tools for electronic payments in Malaysia, storing information in smartphone apps and facilitating transactions. This technology has simplified financial interactions, particularly with the proliferation of various e-wallet providers such as Boost, GrabPay, FavePay, and Touch'nGo. As a novel concept in Malaysia, understanding the factors influencing its adoption is crucial [1]. Information technologies are likely to be adopted when perceived as easy to use and beneficial. Given their widespread use of smartphones and preference for convenience, young people represent an ideal target market for e-wallet growth [2].

This study focuses on the adoption of e-wallets among Malaysian youth, examining the factors that drive their usage, including government incentive programs. It is posited that governmental normative influence significantly affects the decision of young individuals to integrate e-wallets into their daily routines. The introduction of e-wallets has sparked considerable discussion, marking a step towards a cashless society in Malaysia.

II. BACKGROUND OF E-WALLET ADOPTION IN MALAYSIA

It is found that Malaysian consumers typically have a preference for using debit cards and cash when making purchases. Credit cards, though available, are not as popular due to Malaysian aversion to credit due to debt-related cultural taboos. The main user segments for debit cards and credit cards are employed adults and tertiary students, whereas cash is still widely used for day-to-day expenses, especially with youths and low-income groups. [3]This indicates that the older age group of employed adults and tertiary students

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would be more readily adopting e-wallets compared to other consumer segments. This assumption holds as the e-wallet providers Boost and Touch 'n Go have obtained approval to increase the e-money limit to RM 20 million from RM 5 million, showing that the central bank and other financial institutions have more confidence in the capability of e-wallets to promote transactions. [4]This policy change also shows that the private sector e-wallets like Boost and Touch 'n Go have a stronger case in promoting money service business compared to their predecessors such as Mobile Money and uPay, who have less e-money limit and less direct promotion from the central bank.[5]

This part of the chapter generally discusses the background of e-wallet adoption in Malaysia. E-wallets are becoming increasingly prevalent in Malaysia due to the aggressive push by the central bank to boost the migration to e-payment. The high smartphone penetration and internet usage present a strong case for e-wallet adoption in Malaysia, as smartphones are the primary devices used to carry out digital financial transactions.[6] There have been mixed successes in the adoption of e-wallets in Malaysia, with the predominantly cash-based society being the main inhibitor in migrating to digital payment methods. While there is high awareness about e-wallets available in the market, there is a general lack of understanding on how to use e-wallets and the benefits in comparison to traditional cash and card payments

III. OVERVIEW OF GOVERNMENT INCENTIVE PROGRAMS

An extensive analysis has been conducted on the government's incentive programs, pinpointing the 'Belia e-cash' initiative by the Ministry of Youth and Sport as particularly relevant to the study on e-wallet adoption. This program awards RM 50 to the first 100,000 e-wallet users aged 18 to 20, followed by RM 100 to the initial 100,000 users between the ages of 20 and 25. Eligibility requires participants to complete any e-wallet transactions within a specified timeframe. This strategic allocation seeks to incentivize the adoption and use of e-wallets among young Malaysians, directly targeting the demographic most likely to engage with digital payment technologies.With a total of RM 150, taxpayers are hoping for a positive change in the attitude of how the youth spend their money.[7] This was backed by the finance minister Lim Guan Eng stating that this program is to educate the youth to manage their spending. Users must be careful in spending the money as it is a cash back program for any successful transactions made. If users tend to spend the money on unnecessary items, the ministry's effort in educating the youth will be futile. [8]This program is seen as a big push towards the usage of e-wallet as the ministry has targeted over 2 million Malaysian youths with a total allocation of RM 300 million. This program is expected to have a high impact on the usage of e-wallet services among youths as it is directly giving money to the users.

Another program is the 'e-Tunai Rakyat' incentive provided by the Ministry of Finance. This program was intended to encourage the usage of e-wallet among Malaysian citizens. A total of RM 450 million will be allocated for this program and it is eligible for all Malaysians aged 18 years and above and with an annual income of less than RM 100,000. Significantly, youths that fall into this category will be the ones that benefit the most. [9]For the implementation of this initiative, e-wallet service providers such as Boost, Grab, and Touch 'n Go e-wellet have been selected. The government allocates RM 30 to each qualified applicant, who can claim this amount through any of the specified service providers. Applicants have a two-month period to claim their funds on a first-come, first-served basis, with a cap of 15 million participants. This approach is expected to benefit ten million Malaysians, effectively broadening the adoption and use of e-wallet technology across the population. This is seen as a valuable cash injection for the citizens, as the money can be claimed for free and within a short period. The ministry stated that this program is to give something back to the people amidst the economic constraints due to the spike in the cost of living, this will make the people feel a bit easier with the free RM 30.[10] This program is expected to have a high impact on e-wallet usage among Malaysian citizens. Videos, banners, and pamphlets will be made to educate and remind the people about this program. As people tend to forget, these reminder tools will constantly remind the people to claim the money. This shows that the government is very serious about implementing this program, with a lot of tools and a relatively large amount of allocation.

A Malaysia government effort, the eMADANI program was unveiled under the 'Ekonomi MADANI: Memperkasa Rakyat' template. Its main goal is to ease financial strains while encouraging cashless transactions among the broader public. Theinitiative is promote the adoption of cashless transactions among Malaysians. By providing RM100 e-wallet credit for use in physical stores through partner e-wallet

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service providers, the program aims to improve financial burdens for citizens while simultaneously driving the transition towards a digital economy.

The inclusion of additional perks such as coupons, rebates, discounts, and reward points from service providers is a clever strategy to incentivize participation and maximize the program's impact. These incentives not only encourage individuals to utilize the e-wallet credit but also foster long-term engagement with cashless transactions, thereby nurturing a habit that can potentially enhance financial literacy and efficiency.Overall, the program appears to be a well-rounded effort that addresses both immediate financial needs and long-term economic objectives, ultimately benefitting a significant portion of the Malaysian population

IV. FACTORS INFLUENCING E-WALLET ADOPTION

This section aims to extensively focus on identifying, categorizing, and carefully theorizing the determinant factors that have a significant impact on the Malaysian youth in their adoption and integration of e-wallets as a primary medium for their financial transactions and dealings. This research is of utmost importance because,before this era of seamless digital payment methods, there existed no such viable alternative between traditional cash and credit/debit cards. Thus, the transition from cash-based transactions to the adoption of e-wallets poses considerable challenges and requires substantial adjustments. By delving into and comprehensively understanding the driving factors behind this adoption, [11] Numerous technology adoption theories have been developed and extensively studied, providing valuable frameworks for understanding how the rate of technology adoption is influenced by various factors. Among these, the widely acclaimed Diffusion of Innovation Theory (DOI) and the comprehensive Technology Acceptance Model (TAM) have emerged as vital theoretical tools.

These theories offer a deep understanding of the factors that impact the adoption rate of e-wallets in Malaysian youth, ranging from individual attitudes and beliefs to social influences and external contexts. By utilizing these theoretical frameworks, researchers and policymakers gain a comprehensive understanding of the adoption behaviours and motivations among Malaysian youth, ultimately leading to the design and implementation of targeted interventions and strategies to facilitate widespread e-wallet adoption. [12] The Diffusion of Innovation Theory, for example, emphasizes the role of communication channels, time, and the characteristics of the innovation itself in influencing adoption rates. This theory recognizes that certain characteristics of e-wallets, such as relative advantage, compatibility, complexity, trialability, and observability, can significantly influence the adoption rate among Malaysian youth. Similarly, the Technology Acceptance Model focuses on individual perceptions and beliefs, such as perceived usefulness and ease of use, as key determinants of technology adoption.

Understanding these theories and their application in the context of e-wallet adoption among Malaysian youth provides valuable insights into the challenges and opportunities in promoting widespread and inclusive utilization of e-wallets. It allows for the identification of specific areas that require improvement, whether it be through education and awareness campaigns, enhancing the user interface and experience, or addressing concerns regarding privacy and security. Moreover, this research aims to go beyond theoretical frameworks and examine the unique cultural, economic, and social factors that influence e-wallet adoption in Malaysia. [13] The context-specific insights gained from this research contribute to the body of knowledge on technology adoption in developing economies, ultimately fostering increased financial inclusion and digital empowerment for Malaysian youth.

V. THEORETICAL FRAMEWORK

Technology Acceptance Model (TAM) is a theory that helps researchers understand why people decide to use or not use new technology. It is a theory that explains user acceptance of technology through a mix of perceptual and actional processes. TAM was proposed to explain user acceptance and use of computer technology. Then, a second version of TAM was developed, which is the same as the first version but with the addition of social influence and cognitive instrumental processes. [14]This theory is ideally suited to explain the study, as it examines the impact of government incentive programs on e-wallet adoption among Malaysian youth. The theory highlights how external factors, such as incentive programs, can influence the perceived usefulness and ease of use of e-wallet transactions, thereby increasing the intention to use them among the youth.

UTAUT, was first developed by Venkatesh et al. (2003)[16] to explain user behavior intention to use a technology. This theory

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provides a major impact on users in influencing their behavior towards new technology. UTAUT is an integration of eight unique models of technology acceptance, and the theory itself consists of four main determinants: effort expectancy, performance expectancy, social influence, and facilitating conditions. According to UTAUT, these determinants must affect the behavioral intention to use and the actual use behavior, which leads to the outcome of adopting this new technology. [17]Based on our study, these incentive programs are a new technology for the youth in adopting e-wallet transactions. Therefore, UTAUT's determinants will be very useful for us to identify the new behavior of youth in adopting e-wallets because of these programs.

The questionnaire was designed to gather information about these factors, which enabled us to evaluate users' attitudes and perceptions of e-wallet apps in a thorough manner. In order to collect data that is consistent with the fundamental ideas of the UTAUT model, questions were asked about e-wallet usage, perceived usefulness, social factors, and simplicity of use. This method gave the study an organized and thorough foundation by allowing us to examine user acceptability and behavior toward e-wallet apps within the context of accepted theoretical frameworks.

VI. METHODOLOGY

Study Design

This study seeks to quantitatively evaluate the influence of government incentive programs on the adoption of e-wallets among young people in Malaysia. The study employs a survey methodology to measure the associations between participant characteristics, their adoption of e-wallets, and their changes in attitudes after receiving government incentives.

Participants

The individuals involved in the study are young Malaysians between the ages of 18 and 30. This age group constitutes a substantial demographic for digital financial services, being the focus of attention for both e-wallet companies and government initiatives. People from different socioeconomic and geographic origins in Malaysia are included in the study to provide a representative sample.

Data Collection

A structured online survey is administered using Google Forms to collect data. The survey comprises sections designed to capture:

Demographics: Age, gender, education level, and region.
E-Wallet Usage: Frequency of use, preferred e-wallet services, and specific features utilized.
Perceptions of Government Incentives: Awareness of, and attitudes towards, various government-led initiatives related to e-wallets.

Instruments

The survey has a combination of multiple-choice questions to gather demographic information and Likert-scale questions to evaluate individuals' attitudes toward e-wallet features and government incentives.Because of the survey's design, a wide range of pertinent data related to understanding the dynamics of e-wallet usage will be collected.

VII. DATA ANALYSIS

Quantitative Analysis:

Descriptive Statistics: The survey calculates fundamental statistical measures, including the average for all quantitative variables. This approach facilitates comprehension of the central tendencies and variabilities of the data.
Data Handling and Preparation: The data extracted from Google Forms and imported into Excel is subjected to a process of cleaning and preparation to facilitate analysis. This task entails the verification and management of absent data, guaranteeing precise data input, and organizing data files for statistical examination.

Ethical Considerations

The design of all study procedures is intended to conform to ethical norms in research. Participants are provided with information regarding the study's objective and their entitlements, such as confidentiality and voluntary involvement, via an online informed consent procedure. The data is subjected to anonymization techniques and securely kept to guarantee privacy.

VIII. LIMITATIONS

The study admits drawbacks, such as the dependence on self-reported data, which may induce response biases. The extent of regional and demographic coverage can potentially impact the applicability of the findings to all Malaysian youngsters.The study had a tight deadline of less than four months, which may have had an impact on the standard and scope of the researchers' effort. Due to time constraints, data collection and

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analysis may have been rushed, which could have affected the validity and consistency of their conclusions. Their capacity to fully investigate various facets or include a wide variety of individuals may have also been limited. Consequently, even though the study is insightful, its overall validity and usefulness may have been undermined by its hasty pace.

Expected Outcomes

This study will use quantitative analysis to gather empirical information regarding the usefulness of government incentives in encouraging the usage of e-wallets. The objective is to provide valuable information on how various adolescent demographics react to these incentives, therefore guiding future policy and marketing approaches in the digital financial industry.

IX. RESULT AND DISCUSSION

This study explores user engagement with e-wallet applications, assessing their usability, effectiveness, and overall satisfaction. Data were gathered from 113 students at Universiti Utara Malaysia (UUM) and PoliteknikTuanku Syed Sirajuddin (PTSS) through an online survey comprising ten sections with approximately five questions each. The objective is to analyze this data to gain insights and pinpoint improvements needed in e-wallet apps. By understanding user feedback, developers can better tailor their products to meet changing needs and ensure smooth integration into the digital marketplace. This analysis will also highlight current trends and future directions in e-wallet technology.

Subgroup Analysis

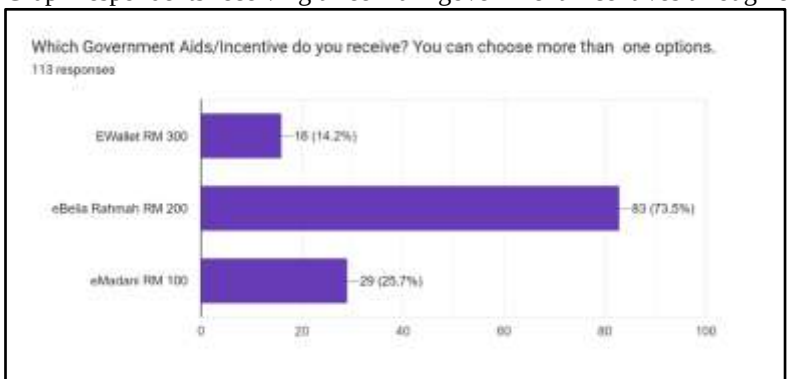
Table 1: Questionnaire Responses Demographic Section

Demographic Characteristic	Description Responses
Age Group Distribution	The majority of respondents fall within the age range of 18 to 14 years old, encompassing both university and polytechnic students. This demographic spans from the youngest participant at 18 years old to the oldest at 46 years old.
Gender Distribution	Our study shows a gender distribution of 34.5% female and 65.5% male among the respondents.
Educational Background	Respondents exhibit diverse educational backgrounds, including STPM, DIPLOMA, DEGREE, and Not Pursuing Any Education levels. 23.3% of students are pursuing a diploma, while 75.7% are pursuing a degree.
Geographic Distribution	Findings reveal a diverse distribution of respondents across Urban Areas (50.4%), Suburban Areas (19.5%), and Village Areas (30.1%), indicating widespread adoption of e-wallets across different geographical settings.

Demographic Profile of Participants in E-Wallet Adoption Study

Refer on Table on the success and adoption of e-wallets among student is influenced by various demographic factors. In this section, to provide a comprehensive overview of the demographic profile of participants involved in this study on e-wallet adoption.

Figure 1: Graph respondents receiving three main government incentives through e-wallets.



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Government initiatives and incentives play a pivotal role in promoting e-wallet adoption. Figure 1 show respondents in the study report receiving three main government incentives through e-wallets, including the eBelia Rahmah RM200 (73.5%), E-Madani RM100 (25.7%), and RM300 E-Wallet (14.2%). Additionally, some participants have benefitted from government aid through e-wallets on two separate occasions. The choice of e-wallet platform reflects consumer preferences and convenience.

This study indicates that 92% of respondents utilize e-wallets of the Touch 'n Go type, followed by Shopee (41.6%), Grab (27.4%), and Maybank (29.2%). Other e-wallets, including CIMB, Other Bank, Boost, BigPay, Settle, KiplePay, Wise, Sarawak Pay, Public Bank, RHB Bank, Bank Islam, e-Wallet Zakat, and BSN, are also utilized to varying extents. This comprehensive demographic profile provides valuable insights into the characteristics of participants involved in e-wallet adoption. Understanding these demographic factors is essential for devising targeted strategies to enhance e-wallet adoption rates and promote financial inclusion.

Descriptive Statistics Analysis

For each question in the questionnaire, descriptive statistics were calculated to summarize the responses of participants. Refer to Figure 2 the questionnaire has been divided into nine sections and iscoloured with different colours for each section during the data analysis process.

Figure 2:.The questionnaire has been divided into nine sections

Questionnaire divide section		
• **Performance Expectancy Section**	• Risk Section	• Availability Section
• **Effort Expectancy Section**	• Trust Section	• Participation Intention Section
• **Social Influences Section**	• Reliability Section	• Habitual Behaviour Section

Table 1 below displays the average response and range for each questionnaire on Performance Expectancy Section (PE) .

Question	**Average**	**Conclusion**
PE1	4.38	Respondents find the e-Wallet application easy to navigate and utilize its features, as indicated by the high score of 4.38 out of 5. This reflects a positive perception and agreement with the e-wallet application.
PE2	4.21	Respondent agrees that using the e-wallet application can save their time in managing financial transactions.
PE3	4.37	With a score of 4.37 out of 5, the respondent demonstrates high confidence in their ability to complete various tasks using the e-wallet application. This suggests proficiency and capability in tasks such as sending money and checking balances.
PE4	4.17	The respondent expressed high satisfaction (4.17/5) with the overall performance and speed of the e-wallet application in processing transactions.
PE5	4.39	The respondent strongly agrees (score: 4.39/5) towards continuing the use of the e-wallet application in the future, indicating a positive experience and intention to persist with its usage.

Table 1: Questionnaire Responses Performance Expectancy Section (PE)

The summary of questionnaire responses for the Performance Expectancy Section (PE) demonstrates a highly positive attitude and satisfaction among participants. They find the application easy to navigate, believe it saves time, and express confidence in completing various tasks. Additionally, participants are highly satisfied with its overall performance and speed and strongly

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intend to continue using the application in the future. This overall positive sentiment suggests a strong endorsement of the application's effectiveness and utility. Table 2 below displays the average response and range for each questionnaire in Effort Expectancy Section

Question	Average	Conclusion
EE1	4.34	The respondent finds it easy to understand the functionalities and features of the e-wallet application, scoring it at 4.34 out of 5. This indicates a high level of ease in comprehending the application's features and functionalities, suggesting a positive user experience and a low perceived effort required to grasp its workings.
EE2	4.20	The respondent agrees that they do not need to put much effort into performing basic tasks (e.g., sending money, or checking balance) using the e-wallet application, scoring it at 4.20 out of 5. This indicates a perception of ease in executing fundamental actions within the application and reflecting positively on its user-friendliness.
EE3	4.15	The respondent agrees that they do not need to put much mental effort into investing in using the e-wallet application for their financial transactions, scoring it at 4.15 out of 5. This suggests a perception that using the e-wallet application for financial transactions does not require significant mental effort, indicating ease and simplicity in its use for managing financial activities.
EE4	4.20	The respondent feels capable of quickly completing tasks within the e-wallet application without feeling strained or stressed, with a score of 4.20 out of 5. This positive respond that they perceive the application's interface and processes as intuitive and manageable, contributing to a positive user experience without significant feelings of strain or stress.
EE5	4.24	Considering the ease of use of the e-wallet application, the respondent is likely to recommend it to others for their financial transactions, scoring it at 4.24 out of 5. This indicates a positive perception of the application's usability and functionality, suggesting a high likelihood of endorsing it to others for their financial needs.

Table 2: Questionnaire Responses Effort Expectancy Section (EE)

The questionnaire responses on Table 2 from the Effort Expectancy Section reflect a positive perception and usability experience among participants regarding the e-wallet application. Participants find the application easy to understand and utilize its functionalities and features, as indicated by the high average score of 4.23. Moreover, they perceive minimal mental effort required for financial transactions, indicating a seamless user experience. Participants express confidence in their ability to quickly complete tasks without stress, further emphasizing the application's efficiency. Additionally, the likelihood of recommending the application to others underscores the positive sentiment towards its usability. This overall positive endorsement suggests that the e-wallet application is perceived as user-friendly and efficient by respondents. Table 3 below displays the average response and range for each questionnaire Social Influences Section.

Question	Average	Conclusion
SI1	3.86	The respondent indicates that their friends or family have influenced their decision to use the e-wallet application for financial transactions, scoring it at 3.86 out of 5. This suggests an indifferent or not sure of influence from their social circle in adopting the e-wallet application for managing financial transactions.
SI2	3.99	The respondent notes that observing others, including peers or colleagues, using the e-wallet application encourages their own usage, scoring it at 3.99 out of 5. This suggests that social observation has a moderate impact on users' decisions to adopt e-wallet applications for

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		financial transactions, but not enough for persuading them.
SI3	4.00	The respondent indicates that societal norms and trends regarding the use of e-wallet applications influence their own usage behavior, scoring it at 4.00 out of 5. This suggests a agree perception of societal influence on their decision to use e-wallet applications.
SI4	4.14	Opinions and experiences shared by others, such as online reviews or social media posts, hold significant importance for the respondent when deciding to use the e-wallet application, scoring it at 4.14 out of 5. This emphasizes the respondents agree with the influence of external sources in shaping their decision-making process regarding the usage of e-wallet applications.
SI5	4.14	Considering the influence of others on their e-wallet usage, the respondent agree believes that they are likely to continue using it if those around them also use it regularly, scoring it at 4.14 out of 5.

Table 3: Questionnaire Responses Social Influences Section (SI)

Respondents in our survey rated the influence of social factors on their e-wallet usage at an average score of 4.02 out of 5 on Social Influences Section. This suggests that social influences, such as opinions from friends, family, societal norms, and online sources, play a significant role in shaping their decisions about using e-wallets. Additionally, respondents are more likely to continue using e-wallets if they see others in their social circle using them regularly. These findings highlight the importance of social cues and peer influence in both the adoption and ongoing use of e-wallet applications. Table 4 below displays the average response and range for each questionnaire Risk Section.

Question	Average	Conclusion
RS1	4.22	Although on a somewhat different scale than in the preceding scenario, respondents' average score of 4.22 suggests that they are quite concerned about the security of their financial information when utilizing e-wallet applications.
RS2	4.07	The average score of 4.07 indicates that respondents believe there is a considerable danger of unauthorized access to their e-wallet accounts due to identity theft or hacking. This is a rather high degree of belief.
RS3	3.85	Respondents' moderate to high degree of trust in the e-wallet application's capacity to safeguard their transactions from fraudulent activity.
RS4	3.75	Somewhat believe that using the e-wallet application might result in a financial loss due to technical problems (such app crashes or system difficulties).
RS5	3.84	Respondents appear to be moderately prepared to tolerate the possible hazards of using e-wallet programs in exchange for the advantages they provide.

Table 4: Questionnaire Responses Risk Section (RS)

Respondents express significant concerns about the security of their financial information when using e-wallet applications. Student fear identity theft or hacking, although they generally trust e-wallet apps to protect their transactions from fraud. While respondents have some faith in e-wallet security features, student worry about potential money losses due to technical issues like system malfunctions or app failures. Despite these concerns, they are willing to accept some risks associated with using e-wallets because of the benefits they offer. In summary, participants are apprehensive about the safety of their financial data with e-wallets but still trust the apps' security features. They are willing to take some risk for the advantages e-wallets provide. Table 5 below

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displays the average response and range for each questionnaire Trust Section.

Question	Average	Conclusion
TS1	3.86	Respondents appear to have a modest level of trust in the security precautions the e-wallet application has put in place to safeguard their financial and personal data.
TS2	3.88	Indicates that respondents have a moderate to high degree of confidence in the e-wallet application's ability to perform their transactions consistently and without mistakes or disruptions.
TS3	3.98	Respondents are generally satisfied with the e-wallet application's transparency with regard to its terms of service, privacy policy, and user agreements.
TS4	3.95	Satisfied with the e-wallet application's customer assistance for rapidly addressing their problems and resolving difficulties.
TS5	4.12	Based on their entire experience and confidence in the e-wallet application's dependability and security, the respondents' remarkable average score indicates a very high possibility that they will recommend it to others.

Table 5: Questionnaire Responses Trust Section (TS)

Respondents generally have moderate confidence in the security measures of the e-wallet application but feel there's room for improvement to enhance user trust. They trust the application to process transactions reliably with minimal errors or disruptions. Satisfaction with user support is high, with users believing their issues are promptly resolved, highlighting the importance of efficient customer service in enhancing the user experience. Users are likely to recommend the e-wallet application to others due to their positive overall experience and high trust in its security and reliability. This indicates strong endorsement and potential growth through word-of-mouth recommendations. Overall, respondents had a favourable experience with the e-wallet application, despite areas needing improvement, such as increasing trust in security measures. The high likelihood of recommendation underscores the application's success in delivering a satisfying user experience and building trust in its reliability and security. Table 6 below displays the average response and range for each questionnaire Reliability Section.

Question	Average	Conclusion
RS1	3.84	Low level of satisfaction among respondents regarding technical issues when using the e-wallet application.
RS2	3.99	Moderate level of trust among respondents in the e-wallet application to accurately reflect their current account balance and transaction history.
RS3	3.99	Respondents had a modest degree of confidence that their transaction history and current account balance were appropriately shown in the e-wallet application.
RS4	3.86	A rather frequent occurrence of transaction processing delays while utilizing the e-wallet program.
RS5	4.00	Based on their entire experience and confidence in the e-wallet application's dependability and security, the respondents' remarkable average score indicates a very high possibility that they will recommend it to others.

Table 6: Questionnaire Responses Reliability Section (RS)

In the reliability section of the survey, average score of 3.93 obtained from the survey indicates that users have identified areas in need of improvement regarding the performance and reliability of the e-wallet program. They express dissatisfaction with technical difficulties experienced while using the application. Despite this, users maintain a reasonable amount of confidence in the application's ability to accurately display transaction histories and account balances. While users generally trust the e-wallet application's display of financial data to some

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extent, they highlight frequent transaction processing delays, indicating a need for efficiency and optimization enhancements. Nevertheless, users have a high level of trust in the application's ability to consistently meet their financial demands, despite these obstacles. Overall, the e-wallet application is perceived as reliable and capable of meeting user expectations, as evidenced by the confidence expressed by respondents in its performance, despite areas for improvement. Table 7 below displays the average response and range for each questionnaire Availability Section.

Question	Average	Conclusion
AS1	3.82	Users generally experience minimal downtime or service interruptions, indicating good reliability, but there is room for improvement.
AS2	3.76	The e-wallet application is consistently accessible across different platforms, ensuring convenience for users.
AS3	4.00	Users are highly satisfied with the responsiveness of the e-wallet application's servers, which is crucial for smooth transaction processing.
AS4	3.87	While users typically don't face significant delays, occasional experiences suggest a need for better server management during peak times
AS5	3.96	Users express a high level of confidence in the e-wallet application's availability, indicating strong reliability and trustworthiness.

Table 7: Questionnaire Responses Availability Section (AS)

In the Availability Section with an overall average score of 3.88, users report generally positive experiences with the e-wallet application's performance. Students note minimal downtime, high accessibility, and excellent server responsiveness, and express strong confidence in its availability. However, occasional delays during peak times indicate room for further optimization in server management. Overall, while the application maintains a positive user experience and reliability, there is still potential for enhancement to ensure consistently smooth performance.

Table 8 below displays the average response and range for each questionnaire Participation Intention Section.

Question	Average	Conclusion
PS1	4.15	Users express a strong intention to continue using the e-wallet application for their financial transactions in the future, indicating high satisfaction and trust.
PS2	4.10	Users are inclined to recommend the e-wallet application to others for their financial needs, suggesting positive experiences and confidence in its capabilities.
PS3	4.02	The e-wallet application is considered as a primary method for managing finances by users, highlighting its importance and reliability in their financial activities.
PS4	4.00	Users are motivated to explore and utilize all the features and capabilities offered by the e-wallet application, indicating a positive attitude towards its functionalities.
PS5	4.07	Users show willingness to actively engage with new updates and improvements introduced by the developers, reflecting a desire to stay updated and benefit from enhancements.

Table 8: Questionnaire Responses Participation Intention Section (PS)

With an average score of 4.07, the Participation Intention Section reveals a high level of satisfaction and trust among users towards the e-wallet application. Users express strong intentions to persist in using it, recommending it to others, and relying on it as their primary method for financial management. Furthermore, users exhibit a motivation to explore the application's features and engage with updates, signaling a positive user

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experience and promising prospects for the application's future growth and adoption.

Table 9 below displays the average response and range for each questionnaire Habitual BehaviourSection.

Question	Average	Conclusion
HB1	4.20	Users express a strong tendency to frequently use the e-wallet application for their financial transactions, indicating high engagement and reliance on the platform.
HB2	4.22	Users are highly likely to automatically open the e-wallet application when making purchases or payments, suggesting ingrained usage habits and convenience.
HB3	4.20	The e-wallet application is considered a routine part of daily financial activities by users, indicating seamless integration into their everyday routines.
HB4	3.99	While users generally use the e-wallet application without much conscious thought, there is slight consideration of alternative payment methods, indicating some room for improvement in habit formation.
HB5	4.01	Users express a preference for using the e-wallet application in their financial behaviour, even when other payment options are available, highlighting strong loyalty and satisfaction.

Table 9: Questionnaire Responses Habitual Behaviour Section (HB)

With a score of 4.12, the Habitual Behaviour Section reflects strong user habits and preferences towards the e-wallet application. Users exhibit frequent usage patterns, automatic opening behaviour, and routine incorporation into daily financial activities. While there's a slight consideration of alternative payment methods and room for improvement in unconscious usage, overall, users demonstrate a high level of loyalty and preference for the e-wallet application in their financial behaviour.

X. CONCLUSION

Analyzing feedback from nine different sections has provided valuable insights into the sentiments of students regarding the usage of e-wallet apps, particularly in the context of government incentives. By posing pertinent questions, valuable information has been gleaned concerning users' experiences and preferences. Overall, students express appreciation for these incentives, finding e-wallets user-friendly and dependable for their financial needs, with government incentives serving as an added benefit. Despite existing concerns, such as security and occasional technical glitches, most students intend to continue using e-wallets. This suggests that government incentives may positively influence their satisfaction levels. However, it is worth noting that some respondents did not strongly agree with the statements, indicating room for improvement. This highlights the need for further research to identify key requirements to ensure proper usage of e-wallets, even in the absence of government incentives. This deeper understanding will enable developers to enhance e-wallet apps and address other factors such as infrastructure and internet access that can affect user experience.

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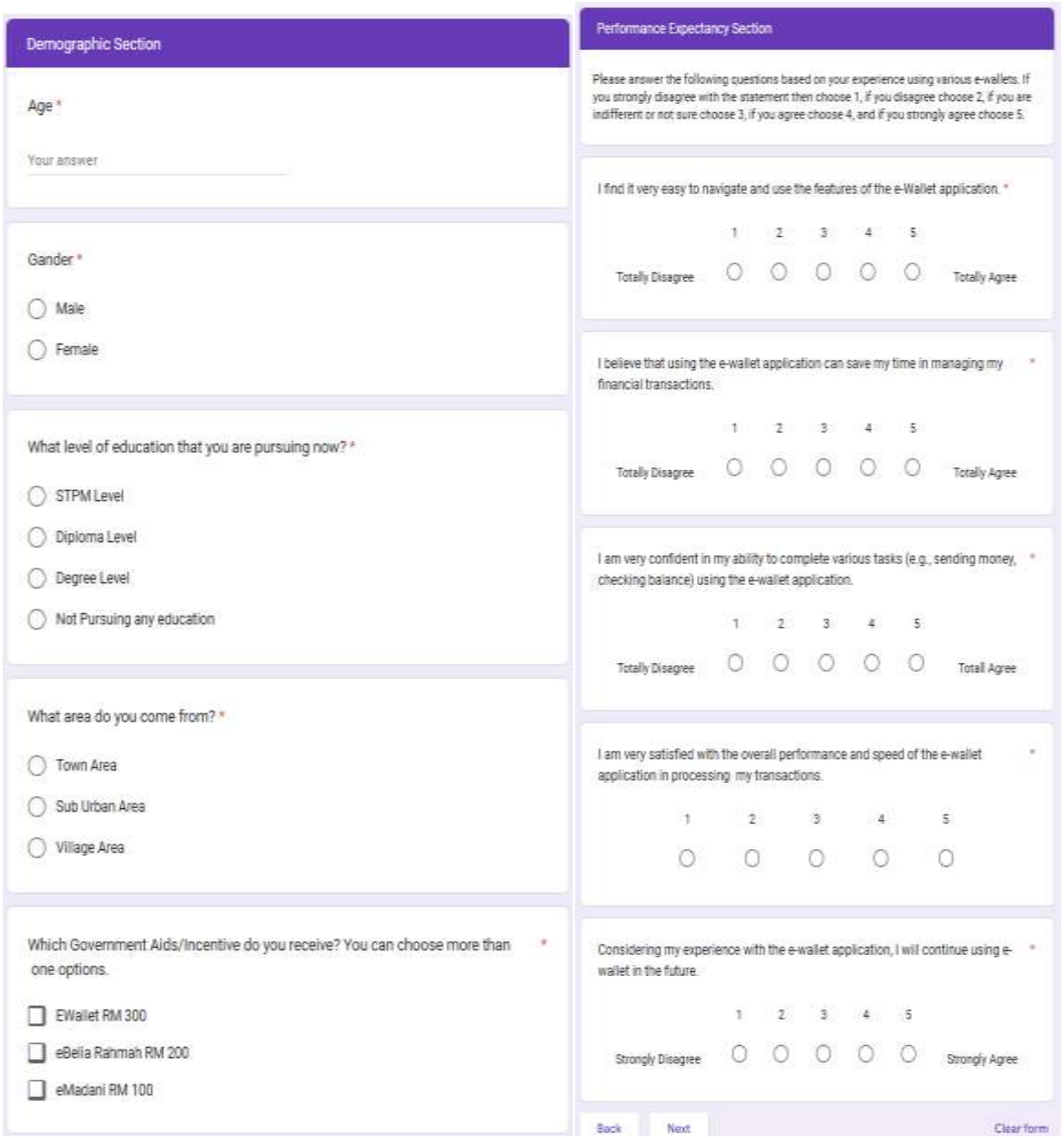
Appendix A
Questionnaire



Demographic Section

Age *

Your answer

Gander *

Male

Female

What level of education that you are pursuing now? *

STPM Level

Diploma Level

Degree Level

Not Pursuing any education

What area do you come from? *

Town Area

Sub Urban Area

Village Area

Which Government Aids/Incentive do you receive? You can choose more than one options. *

EWallet RM 300

eBelia Rahmah RM 200

eMadani RM 100

Performance Expectancy Section

Please answer the following questions based on your experience using various e-wallets. If you strongly disagree with the statement then choose 1, if you disagree choose 2, if you are indifferent or not sure choose 3, if you agree choose 4, and if you strongly agree choose 5.

I find it very easy to navigate and use the features of the e-Wallet application. *

1 2 3 4 5

Totally Disagree Totally Agree

I believe that using the e-wallet application can save my time in managing my financial transactions. *

1 2 3 4 5

Totally Disagree Totally Agree

I am very confident in my ability to complete various tasks (e.g., sending money, checking balance) using the e-wallet application. *

1 2 3 4 5

Totally Disagree Totall Agree

I am very satisfied with the overall performance and speed of the e-wallet application in processing my transactions. *

1 2 3 4 5

Considering my experience with the e-wallet application, I will continue using e-wallet in the future. *

1 2 3 4 5

Strongly Disagree Strongly Agree

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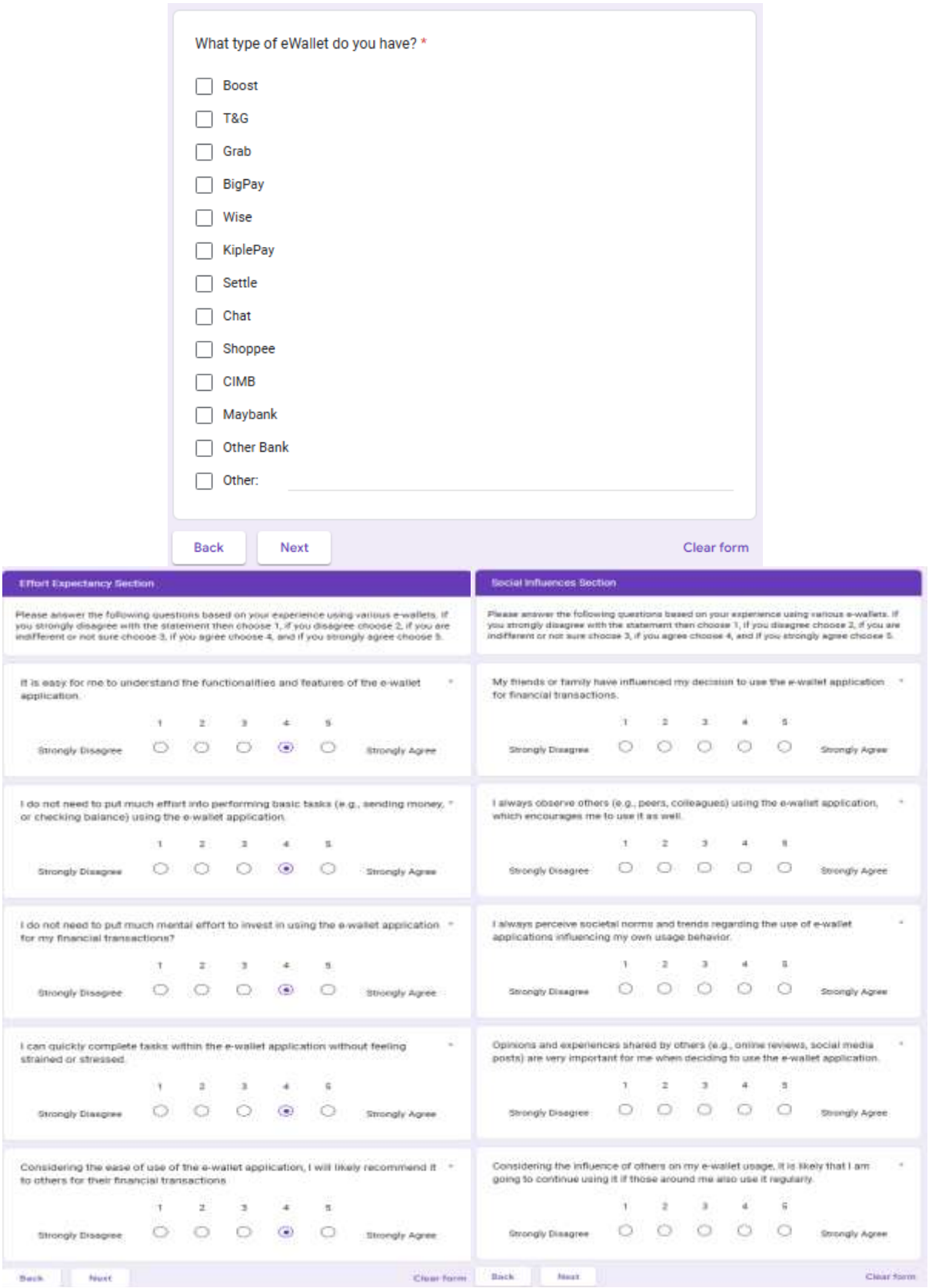

What type of eWallet do you have? *

- [ ] Boost
- [ ] T&G
- [ ] Grab
- [ ] BigPay
- [ ] Wise
- [ ] KiplePay
- [ ] Settle
- [ ] Chat
- [ ] Shoppee
- [ ] CIMB
- [ ] Maybank
- [ ] Other Bank
- [ ] Other:

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Effort Expectancy Section

Please answer the following questions based on your experience using various e-wallets. If you strongly disagree with the statement then choose 1, if you disagree choose 2, if you are indifferent or not sure choose 3, if you agree choose 4, and if you strongly agree choose 5.

It is easy for me to understand the functionalities and features of the e-wallet application. *

1 2 3 4 5
Strongly Disagree ○ ○ ○ ◉ ○ Strongly Agree

I do not need to put much effort into performing basic tasks (e.g., sending money, or checking balance) using the e-wallet application. *

1 2 3 4 5
Strongly Disagree ○ ○ ○ ◉ ○ Strongly Agree

I do not need to put much mental effort to invest in using the e-wallet application for my financial transactions? *

1 2 3 4 5
Strongly Disagree ○ ○ ○ ◉ ○ Strongly Agree

I can quickly complete tasks within the e-wallet application without feeling strained or stressed. *

1 2 3 4 5
Strongly Disagree ○ ○ ○ ◉ ○ Strongly Agree

Considering the ease of use of the e-wallet application, I will likely recommend it to others for their financial transactions. *

1 2 3 4 5
Strongly Disagree ○ ○ ○ ◉ ○ Strongly Agree

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Social Influences Section

Please answer the following questions based on your experience using various e-wallets. If you strongly disagree with the statement then choose 1, if you disagree choose 2, if you are indifferent or not sure choose 3, if you agree choose 4, and if you strongly agree choose 5.

My friends or family have influenced my decision to use the e-wallet application for financial transactions. *

1 2 3 4 5
Strongly Disagree ○ ○ ○ ○ ○ Strongly Agree

I always observe others (e.g., peers, colleagues) using the e-wallet application, which encourages me to use it as well. *

1 2 3 4 5
Strongly Disagree ○ ○ ○ ○ ○ Strongly Agree

I always perceive societal norms and trends regarding the use of e-wallet applications influencing my own usage behavior. *

1 2 3 4 5
Strongly Disagree ○ ○ ○ ○ ○ Strongly Agree

Opinions and experiences shared by others (e.g., online reviews, social media posts) are very important for me when deciding to use the e-wallet application. *

1 2 3 4 5
Strongly Disagree ○ ○ ○ ○ ○ Strongly Agree

Considering the influence of others on my e-wallet usage, it is likely that I am going to continue using it if those around me also use it regularly. *

1 2 3 4 5
Strongly Disagree ○ ○ ○ ○ ○ Strongly Agree

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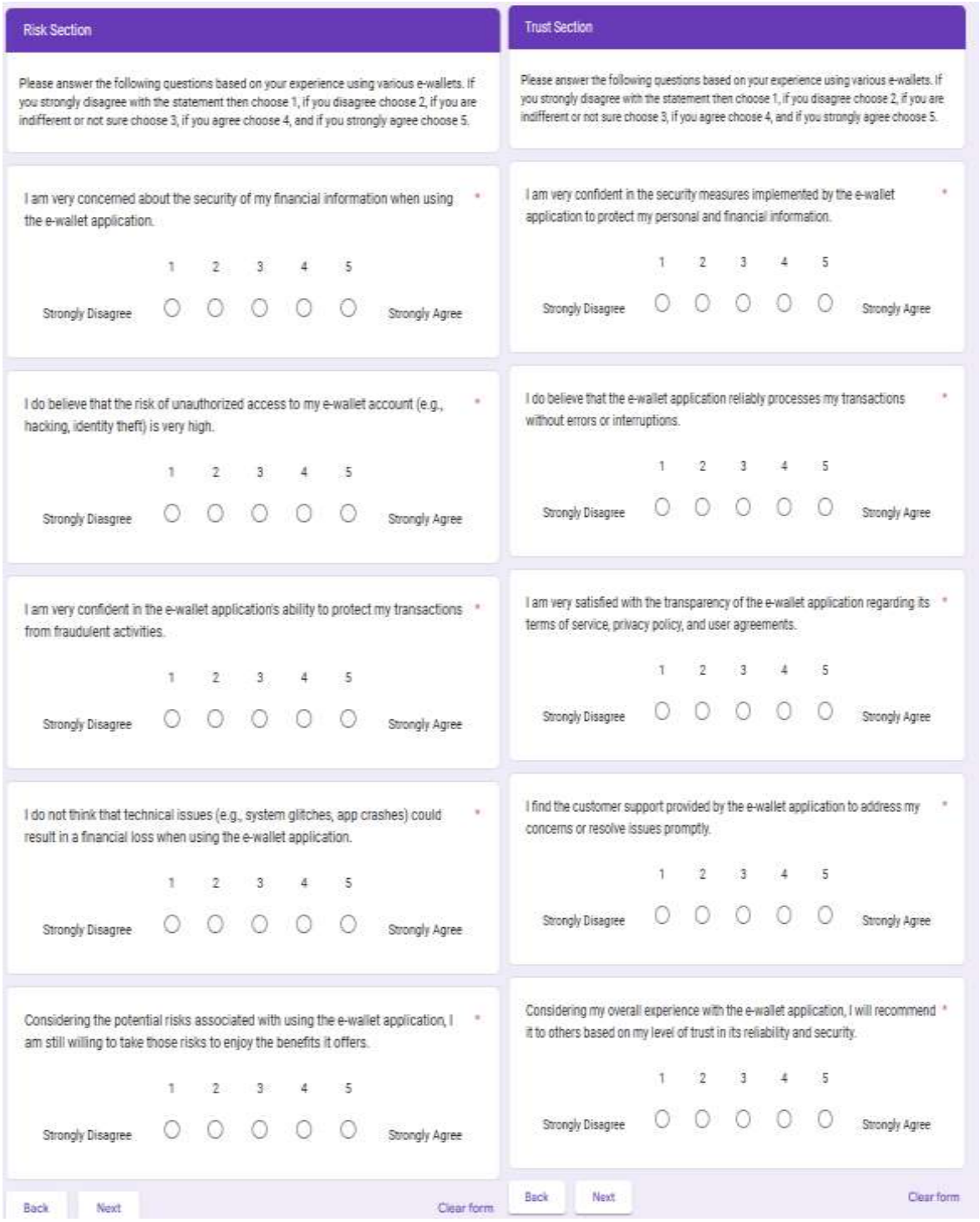

Risk Section

Please answer the following questions based on your experience using various e-wallets. If you strongly disagree with the statement then choose 1, if you disagree choose 2, if you are indifferent or not sure choose 3, if you agree choose 4, and if you strongly agree choose 5.

I am very concerned about the security of my financial information when using the e-wallet application. *

1 2 3 4 5

Strongly Disagree ○ ○ ○ ○ ○ Strongly Agree

I do believe that the risk of unauthorized access to my e-wallet account (e.g., hacking, identity theft) is very high. *

1 2 3 4 5

Strongly Diasgree ○ ○ ○ ○ ○ Strongly Agree

I am very confident in the e-wallet application's ability to protect my transactions from fraudulent activities. *

1 2 3 4 5

Strongly Disagree ○ ○ ○ ○ ○ Strongly Agree

I do not think that technical issues (e.g., system glitches, app crashes) could result in a financial loss when using the e-wallet application. *

1 2 3 4 5

Strongly Disagree ○ ○ ○ ○ ○ Strongly Agree

Considering the potential risks associated with using the e-wallet application, I am still willing to take those risks to enjoy the benefits it offers. *

1 2 3 4 5

Strongly Disagree ○ ○ ○ ○ ○ Strongly Agree

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Trust Section

Please answer the following questions based on your experience using various e-wallets. If you strongly disagree with the statement then choose 1, if you disagree choose 2, if you are indifferent or not sure choose 3, if you agree choose 4, and if you strongly agree choose 5.

I am very confident in the security measures implemented by the e-wallet application to protect my personal and financial information. *

1 2 3 4 5

Strongly Disagree ○ ○ ○ ○ ○ Strongly Agree

I do believe that the e-wallet application reliably processes my transactions without errors or interruptions. *

1 2 3 4 5

Strongly Disagree ○ ○ ○ ○ ○ Strongly Agree

I am very satisfied with the transparency of the e-wallet application regarding its terms of service, privacy policy, and user agreements. *

1 2 3 4 5

Strongly Disagree ○ ○ ○ ○ ○ Strongly Agree

I find the customer support provided by the e-wallet application to address my concerns or resolve issues promptly. *

1 2 3 4 5

Strongly Disagree ○ ○ ○ ○ ○ Strongly Agree

Considering my overall experience with the e-wallet application, I will recommend it to others based on my level of trust in its reliability and security. *

1 2 3 4 5

Strongly Disagree ○ ○ ○ ○ ○ Strongly Agree

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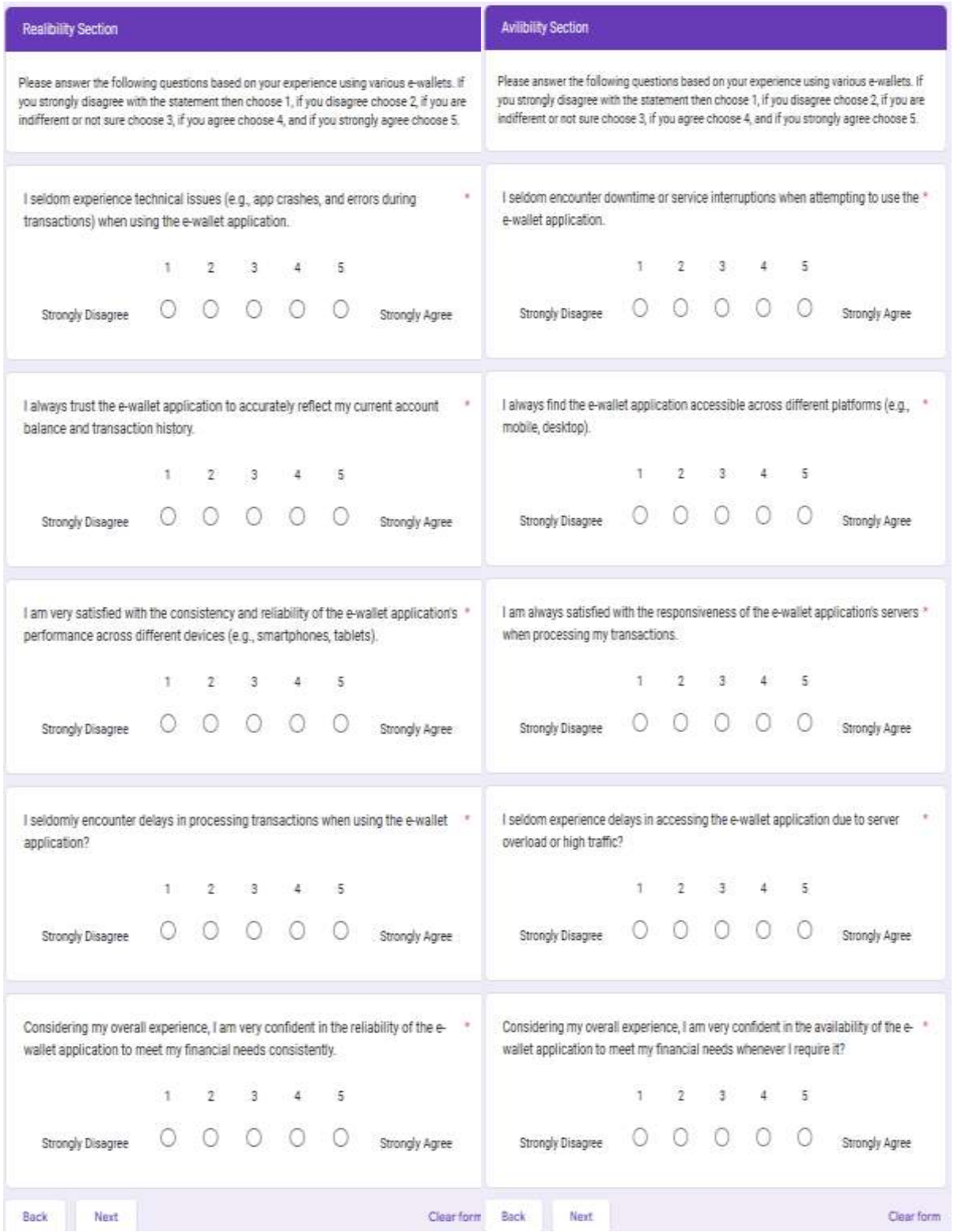

Realibility Section

Please answer the following questions based on your experience using various e-wallets. If you strongly disagree with the statement then choose 1, if you disagree choose 2, if you are indifferent or not sure choose 3, if you agree choose 4, and if you strongly agree choose 5.

I seldom experience technical issues (e.g., app crashes, and errors during transactions) when using the e-wallet application. *

1 2 3 4 5

Strongly Disagree ○ ○ ○ ○ ○ Strongly Agree

I always trust the e-wallet application to accurately reflect my current account balance and transaction history. *

1 2 3 4 5

Strongly Disagree ○ ○ ○ ○ ○ Strongly Agree

I am very satisfied with the consistency and reliability of the e-wallet application's performance across different devices (e.g., smartphones, tablets). *

1 2 3 4 5

Strongly Disagree ○ ○ ○ ○ ○ Strongly Agree

I seldomly encounter delays in processing transactions when using the e-wallet application? *

1 2 3 4 5

Strongly Disagree ○ ○ ○ ○ ○ Strongly Agree

Considering my overall experience, I am very confident in the reliability of the e-wallet application to meet my financial needs consistently. *

1 2 3 4 5

Strongly Disagree ○ ○ ○ ○ ○ Strongly Agree

Back Next Clear form

Avilibility Section

Please answer the following questions based on your experience using various e-wallets. If you strongly disagree with the statement then choose 1, if you disagree choose 2, if you are indifferent or not sure choose 3, if you agree choose 4, and if you strongly agree choose 5.

I seldom encounter downtime or service interruptions when attempting to use the e-wallet application. *

1 2 3 4 5

Strongly Disagree ○ ○ ○ ○ ○ Strongly Agree

I always find the e-wallet application accessible across different platforms (e.g., mobile, desktop). *

1 2 3 4 5

Strongly Disagree ○ ○ ○ ○ ○ Strongly Agree

I am always satisfied with the responsiveness of the e-wallet application's servers when processing my transactions. *

1 2 3 4 5

Strongly Disagree ○ ○ ○ ○ ○ Strongly Agree

I seldom experience delays in accessing the e-wallet application due to server overload or high traffic? *

1 2 3 4 5

Strongly Disagree ○ ○ ○ ○ ○ Strongly Agree

Considering my overall experience, I am very confident in the availability of the e-wallet application to meet my financial needs whenever I require it? *

1 2 3 4 5

Strongly Disagree ○ ○ ○ ○ ○ Strongly Agree

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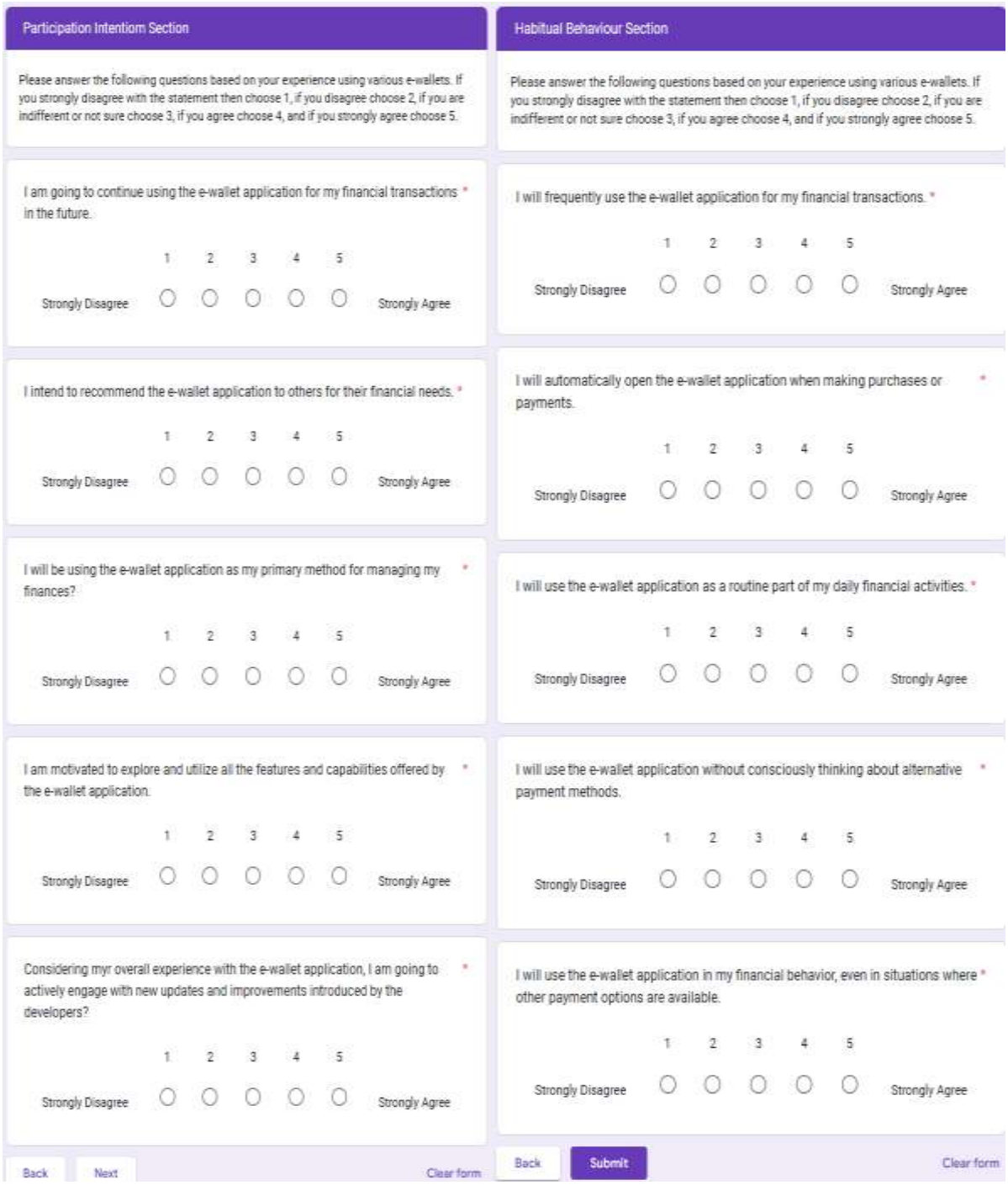

Participation Intentiom Section

Please answer the following questions based on your experience using various e-wallets. If you strongly disagree with the statement then choose 1, if you disagree choose 2, if you are indifferent or not sure choose 3, if you agree choose 4, and if you strongly agree choose 5.

I am going to continue using the e-wallet application for my financial transactions * in the future.

1 2 3 4 5

Strongly Disagree ○ ○ ○ ○ ○ Strongly Agree

I intend to recommend the e-wallet application to others for their financial needs. *

1 2 3 4 5

Strongly Disagree ○ ○ ○ ○ ○ Strongly Agree

I will be using the e-wallet application as my primary method for managing my finances? *

1 2 3 4 5

Strongly Disagree ○ ○ ○ ○ ○ Strongly Agree

I am motivated to explore and utilize all the features and capabilities offered by the e-wallet application. *

1 2 3 4 5

Strongly Disagree ○ ○ ○ ○ ○ Strongly Agree

Considering myr overall experience with the e-wallet application, I am going to actively engage with new updates and improvements introduced by the developers? *

1 2 3 4 5

Strongly Disagree ○ ○ ○ ○ ○ Strongly Agree

Back Next Clear form

Habitual Behaviour Section

Please answer the following questions based on your experience using various e-wallets. If you strongly disagree with the statement then choose 1, if you disagree choose 2, if you are indifferent or not sure choose 3, if you agree choose 4, and if you strongly agree choose 5.

I will frequently use the e-wallet application for my financial transactions. *

1 2 3 4 5

Strongly Disagree ○ ○ ○ ○ ○ Strongly Agree

I will automatically open the e-wallet application when making purchases or payments. *

1 2 3 4 5

Strongly Disagree ○ ○ ○ ○ ○ Strongly Agree

I will use the e-wallet application as a routine part of my daily financial activities. *

1 2 3 4 5

Strongly Disagree ○ ○ ○ ○ ○ Strongly Agree

I will use the e-wallet application without consciously thinking about alternative payment methods. *

1 2 3 4 5

Strongly Disagree ○ ○ ○ ○ ○ Strongly Agree

I will use the e-wallet application in my financial behavior, even in situations where other payment options are available. *

1 2 3 4 5

Strongly Disagree ○ ○ ○ ○ ○ Strongly Agree

Back Submit Clear form