Boosting the E-Wallet Usage through Performance Expectancy and Perceived Enjoyment

Anusuyah Subbarao [1,3], Aysa Siddika [2,3], Hasliza Hassan [1,3]*

[1] Centre for Management and Marketing Innovation, COE for Business Innovation and Communication, Multimedia University, 63100 Cyberjaya, Selangor, Malaysia
[2] Centre for Accounting, Finance and Economics, COE for Sustainability and Governance, Multimedia University, 63100 Cyberjaya, Selangor, Malaysia
[3] Faculty of Management, Multimedia University, 63100 Cyberjaya, Selangor, Malaysia

https://doi.org/10.35609/gcbssproceeding.2026.1(20)

ABSTRACT

As the usage of the internet and technology immerses into modern lifestyle, various products and services have been digitised, including e-wallets. With an ever-increasing number of users, this research is discovering the potential ways to boost e-wallet usage through performance expectancy and perceived enjoyment. A quantitative survey questionnaire was distributed to working adults in the Klang Valley, Malaysia. A total of 142 responses were used for descriptive analysis and structural equation modelling. Both performance expectancy and perceived enjoyment influence the behavioural intention to use an e-wallet. Performance expectancy is more important than perceived enjoyment in ensuring the continuous usage of the e-wallet. The digitalisation momentum in e-wallet usage can be further stimulated by emphasising performance expectancy and perceived enjoyment. It is expected that more people will move towards digital payment transactions, specifically by using e-wallets, if the system is reliable and convenient to use.

JEL Codes:

Keywords: *behavioural intention, digital, e-wallet, payment, perceived enjoyment, performance expectancy*