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NURTURING HOSPITALITY, TOURISM AND WELLNESS WORLD

TOURISM CLUSTER

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Usage Intention on M-Wallet Application Among Tourist in Malaysia

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ABSTRACT

Recently, millions of travelers have shifted to a mobile wallet (M-wallet) to purchase travel products. This cashless electronic transaction has made traveling easier and hassle free. However, the low merchant acceptance rates in Malaysia and security issues of M-wallet are the reasons behind the low-level acceptance of M-wallet among tourists. Thus, this study aims to explain the usage intention of M-wallet application among tourists in Malaysia by using the Technology Acceptance Model (TAM). Self-administrated questionnaires were used to collect responses from 300 tourists at KL Sentral, Merdeka Square, the National Mosque and an airport. Results indicated that perceived usefulness, perceived ease of use and perceived expressiveness have a positive influence towards tourist usage intention on M-wallets. The authors believe that this study will benefit those who plan to improve their business performance by starting to use M-wallets in the tourism industry and be an accountable reference for future research study.

Keywords: Mobile wallet, M-wallet, Technology Acceptance Model (TAM), Usage Intention, Perceived Usefulness, Perceived Ease of Use, Perceived Expressiveness.

INTRODUCTION

In today's world, smartphone has become an important tool for daily life. The percentage of smartphone users has raised daily since smartphones became more affordable. From the statement eMarketer (2014), there were a total of almost 1 billion smartphone users in 2012 and 1.75 billion in 2014. This rapid shifting to mobile continues to achieve major milestones when the numbers of Internet usage by mobile and tablet devices exceeded number of desktops worldwide in 2016 (Comscore, 2014).

Due to the advancement of technology, smartphones not only function as communication devices, but also function as a money transaction tool (Rajgopal, 2012). M-wallet is becoming a convenient way for mobile users to complete their payment and business transaction in a faster, safer and much easier method. Among the leading M-wallets in Malaysia are GrabPay, Touch n'Go e-Wallet and Boost. GrabPay recorded the highest number of users in Malaysia at 26.8%. Touch n'Go came second at 19%, while Boost recorded 19% (Carousell Malaysia, 2018).

Despite the fact that M-wallets are simple to use and beneficial to consumers, its adoption among consumers in Malaysia is still relatively lower compared to other countries across the globe (Tan, Ooi, Chong, & Hew, 2014). In 2019, the M-wallet only make up about 10% of the total payments in the country. This is far behind from China that accounts for 47% of total payment (Kana, 2019). Malaysians still prefer to pay in cash as the report by Nielsen (2019) pointed out that majority are concerned over security issues as they believe that e-wallets can lead to credit and debit card fraud, missing transactions and lost handphones while making transactions.