

Title of Thesis	Barriers of Resistance towards E-wallet: A Study of Working Adult in Miri
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ABSTRACT

This study is to study the resistance towards the E-wallet of working adults in Miri. The concern of this study would be adopted to the IRT theory where the six independent variables that provoke the resistance of E-wallet. Based on the theory of IRT, there are usage barrier, value barrier, risk barrier, traditional barrier, and image barrier. Besides that, E-wallet is also a novel innovation because of its small market share in Malaysia. Hence the extra variable which is perceived novelty will be embedded in this study. Contemporarily, Bank Negara Malaysia has issued more than 40 E-wallet licenses in Malaysia. This shows that the trend of E-wallets as a payment tool has great potential to transform Malaysia into a cashless society even before the expected deadline of 2050. Although Malaysia is becoming a currency-defunct economy, the use of E-wallets is still a drawback in places where consumers have little response to them. Hence, for this research, the researcher adopted quantitative method and the data was through self-designed questionnaire to get the research data. The data will be composed and further utilised in this study. Lastly, the focused population chosen for this study are consumers who are working adults from the age 15 to 64 years old who have or have not use E-wallet in their lifetime since working adults have the purchasing power to conduct financial transaction, but they might resist against the usage of E-wallet due to several

reasons. The population will be geographically bounded in Miri and with an estimated number of 200 people. Therefore, this study aims to determine the significance of contributing toward the resistance towards the E-wallet.