

Title of Thesis	A Study on Factors Affecting the Intention to Adopt Electronic Wallet among IBS College Students in Miri
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### **ABSTRACT**

Technologies of mobile has rapidly advanced and changed the shoppers' life from numerous points of view, particularly the way they make payment for their goods & services. Both mobile and digital wallets are considered as electronic wallets (e-wallets) which are used for transactions made online through smartphones or computers. The purpose of this study is to examine how the relevant factors that affecting the intention to adopt E-wallet among IBS college students in Miri. The relevant factors are security risk, value, perceived cost and complexity that have been identified in the literature review that may affect the intention to adopt E-wallet. Hence, this research is to investigate the relationship and significance of the independent variables with the dependent variable. The targeted respondents of this study are focused among IBS college students in Miri. The research survey was conducted to collect primary data for this research by using questionnaires method which distributed to 50 respondents conveniently from the target group. The findings of this study show that respondents are more concern on the security risk as they are worried and feeling insecure for their money to be stored in their E-wallet especially when their mobile devices been stolen by thief. Besides that, perceived cost has the great influence in affecting the intention to adopt E-wallets compared with other factors in this research due to the majority of the respondent are considered as young adults without any fixed monthly income. This study also suggests that government should take part in implementing and promoting the E-wallet to the public in the context of pushing the society from cash to cashless in order to reduce cash circulation which could also promoting financial inclusion, preventing illegal uses, cutting cost and boosting digital economic growth.