


The Swipe to Spend Era: An Analysis of Technology Acceptance Factors Influencing TnG E-Wallet Usage in Daily Consumer Spending

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ABSTRACT

Touch 'n Go (TnG) is an e-wallet service widely used in Malaysia, especially after the COVID-19 pandemic. E-wallets have become increasingly popular worldwide as a convenient digital payment method. This study examines the key factors influencing TnG e-wallet usage in their daily spending, as well as the relationship between continuous usage intention and continuous usage behaviour. The specific objectives are to assess the impact of facilitating conditions, perceived ease of use, perceived risk, perceived trust, and social influence; evaluate how these factors affect users' continued usage intention; and analyze the relationship between continuous usage intention and continuous usage behaviour in the context of the TnG e-wallet service. Data were collected from 150 university students in Malaysia using a purposive sampling method. A quantitative research approach was employed through an online survey distributed to TnG e-wallet users. The findings indicate that perceived ease of use and social influence have a positively significant influence on users' continued usage intention. The findings are anticipated to provide valuable insights for e-wallet providers to enhance user acceptance, thereby promote sustained usage behaviour.

Keywords: E-wallet; Perceived risk; User trust; Attitude, Social influence

INTRODUCTION

In the era of digitalization, electronic transactions have become an essential component of modern economic activities for both buyers and sellers. According to Juniper Research (2020), global digital wallet adoption will rise from 52.6% in 2024 and is expected to grow by 15.3% by 2029. Digital payment systems are becoming popular due to their convenience, speed, reliability and efficiency in financial transactions (Kaim et al., 2024). Users can easily connect their debit or credit cards to smart devices for payment and transactions purposes (Kee et al., 2022a; 2022b). In Malaysia, Touch 'n Go (TnG) e-wallet is one of the famous digital payment systems that allows users to perform various daily transactions such as utility bill payments, food and beverage purchases, and more. The purpose of this study is to examine the key factors influencing TnG e-wallet usage in daily spending. The key factors include facilitating conditions, perceived ease of use, perceived risk, perceived trust and social influence with continuous usage intention serving as the mediator. Additionally, the study aims analyze the relationship between continuous usage intention and continuous usage behaviour in the context of the TnG e-wallet service.

During the COVID-19 pandemic, World Health Organization (WHO) recommended consumers to adopt e-wallet to avoid physical contact (Daragmeh *et al.*, 2021). Previous research by Edeh et al. (2021) and Kee et al. (2022a; 2022b) explored how the citizens began using e-wallets during COVID-19. The pandemic accelerated the shift toward cashless transactions since people wanted to make financial transactions safely and conveniently while minimizing physical contact. As a result, this practice has become a habitual and normalized practice in daily life. Even though users recognize its multiple functions and benefits, they are still concerned about security, privacy, system stability in the cashless society (Dzia-Uddin et al., 2024). Thus, the motivation to conduct this research is to understand user's perceptions and feedback toward TnG e-wallet. By evaluating its usability and reliability, it can provide insight for encouraging more people to adopt it and enhancing sustained usage behaviour.

There are many previous studies have examined the similarly research but mostly focused on general determinants such as perceived ease of use, perceives risk and social influence which based on Technology Acceptance Model (TAM) and Unified Theory of Acceptance and Use of Technology (UTAUT) (Kilani et al., 2023). However, limited research has extended the research model to include facilitating conditions which influence the mediator and in turn predicts continuous usage behaviour. It is important to evaluate user's actual experience and satisfaction. This study aims to address these gaps by examining how these independent factors affect continuous usage behaviour through the continuous usage intention in the context of the TnG e-wallet.

The novelty of this research is that it specifically focuses on users' continued intention and their behaviour toward the ongoing use of the TnG e-wallet in Malaysia. Although many previous studies have mainly analyzed general e-wallet adoption, for example, Kilani et al., (2023) explored how factors like effort expectancy, performance expectancy, trust and hedonic motivation influence the adoption behaviour towards e-wallets, this study specifically examines customers' continuous usage behaviour toward a single platform, which is the TnG e-wallet. To achieve this, the research involves behavioural and experiential factors that go beyond conventional technology acceptance models. Independent variables such as facilitating conditions, perceived ease of use, perceived risk, perceived trust and social influence are included to better understand current trend and how these factors influence customers in their sustained use of the TnG e-wallet, with continuous usage intention serving as the mediator.

This study has significance for explaining consumers' behaviour toward TnG e-wallet in Malaysia. It provides useful insights that can help service providers enhance system quality, security features and consumer's satisfaction. This study will also be useful for policymakers and financial institutions in developing strategies that encourage e-wallet usage and support the government's plan for a cashless society.

In summary, this study examines the factors influencing TnG e-wallet usage in Malaysia and analyzes the relationship between the continued intention and actual user behaviour. It provides insights not only for service providers, policymakers, and financial institution, but also support the government's plan for a cashless society. The novelty of study focuses on continuous usage of a single platform, the TnG e-wallet, while including behavioural and experiential factors beyond traditional models. Overall, it identifies the main factors that would enhance user acceptance and also promote sustained usage behaviour.

LITERATURE REVIEW

2.1 Technology Acceptance Factors Influencing TnG E-Wallet Usage in Daily Consumer Spending

2.1.1 Facilitating condition

According to Venkatesh et al. (2003), facilitating condition define as the degree of user trust to the technical infrastructure and organization exist to support the use of system. Besides, Buraimoh et al. (2023) define facilitating conditions is the availability of resources to support the adoption and usage of mobile technology. For example, the users believe that they have a well perform gadget and knowledge to use the gadget that can support the transaction. Users also believe that merchandiser will provide a Quick Response (QR) code or a scanner to perform transaction through the e-wallet. Besides, the users believe that the organization technical team to connect their bank account to the e-wallet smoothly and there is always a way to contact when they need support. However, Hammouri et al. (2023) found that facilitating condition do not have a significant effect on the usage of e-wallet. Facilitating condition represents the how the customer think the e-wallets are effortless to use and how easy they can learn to use it (Ahmed and Taher Esawe, 2022). Consequently, this study has shown that facilitating conditions will significantly influence consumers' intentions and usage behaviour of e-wallets. Therefore, this leads to following hypothesis:

H1: Facilitating condition positively affects Continuous Usage Intention.

H6: Facilitating condition positively affects Continuous Usage Behaviour.

2.1.2 Perceived ease of use

Perceived ease of use was defined as how much a people believe that using a particular system will free from effort by Davis, F. D. (1989). Effort are sources that only have a limited amount that need to be spread among different task (Radner and Rothschild,1975). Through the discussion of Davis, F. D. (1989), Perceived ease of use is usually highly related to perceived usefulness, there will not be a system that couldn't function but easy to use adapted by people. User are more likely to continue using the system if the system's design, feature and attribute are simple and intuitive (Kumar et al., 2024). When users assume a technology is easy to use and can understand without too much of effort, it will feel more confident to use it effectively (Kee et al., 2025; Liou et al., 2024). High confident level will motivate the user to have an intention to use and at last the behaviour of using the system. Furthermore, previous studies also examined there had a significant and positive relationship between perceived ease of use and behavioural intention to use new technologies such as Information System (IS), self-service technologies, mobile wallet (Jackson et al.,2007; Diatmika et al.,2016; Chen et

al.,2009; Jia et al.,2020).For example, a clear instruction provided, neat home page, suitable colour usage and suitable font size will affect the perceive ease of use. Based on these previous studies, it is shown that have strong evidence proves that perceived ease of use is one of the influential factors in explaining the intention of E-wallet usage among users. Therefore, the hypothesis:

H2: Perceived ease of use positively affects Continuous Usage Intention.

H7: Perceived ease of use positively affects Continuous Usage Behaviour.

2.1.3 Perceived risk

Perceived risks such as financial uncertainties, fraud, misuse of personal information, and unauthorized transactions are not obstacles that prevent users from using e wallet. Users are increasingly adopting e-wallets as they adapt to technological changes in today's digital world, mainly due to the efficiency and convenience these platforms offer. In response, relevant authorities such as commercial banks, financial institutions, and the government have established legal frameworks, regulations, and policies to enhance e-wallet security and privacy to ensure that personal data will not be misused or leaked. These efforts have improved users' perceptions of e-wallets, making them more willing to use them in their daily transactions. When consumers perceive a technology as less risky, their level of trust and confidence increases, making them more inclined to adopt it. In purchasing decisions, consumer behaviour is shaped by an evaluation of both perceived benefits and potential risks, requiring a trade-off between acceptance and caution (Bauer, 1960). Therefore, when individuals perceive a high level of risk in using a digital wallet service, their intention to adopt it decreases, which in turn reduces the likelihood of actual usage. This perception of risk can directly influence both users' intentions and their behaviour in using the digital wallet (Waseem Ahmad Khan and Zain UI Abideen, 2023). Hence, when perceived risks are reduced, users are more likely to develop a strong intention to continue using e-wallets and to maintain consistent usage over time. Therefore, it is hypothesis:

H3: Perceived risk negatively affects Continuous Usage Intention.

H8: Perceived risk negatively affects Continuous Usage Behaviour.

2.1.4 Perceived trust

According to McAllister (1995), trust can be described as an individual's positive expectations, confidence, and belief refers to confidence in words, actions, and decisions of others. In the online transactions, trust can be explained as the customer's confidence that the service provider will safeguard their money and personal data, and that their interests will be respected by all parties involved, even if the system is not flawless (Abrazheyich, 2001). Users' intention to use e-wallets strongly influenced by perceived trust. When users feel confident that their personal information, financial data, and transactions are secure, they are more likely to engage with and persist in using e-wallet platforms. Research by Jafri et al. (2024) indicates that users tend to avoid adopting or continue using digital financial services they perceive the system as insecure, unreliable, or lacking transparency. These findings are consistent with earlier studies, such as Yan and Yang (2015), which states that trust positively and significantly affects users' intention to continue using a service similarly, Gao and Waechter (2017) found that trust serves as important antecedent of an individual's continued use of intention in the context of mobile payment. Therefore, the following hypothesis are formed:

H4: Perceived trust positively affects Continuous Usage Intention.

H9: Perceived trust positively affects Continuous Usage Behaviour.

2.1.5 Social influence

According to Venkatesh et al. (2003), social influence is how much someone believes that the social perspective has a big influence using the system. Customers are more likely to utilize a system if many of their friends, family or influential people in the media recommend it (Rahman et al., 2024; Ter Ji-Xi et al., 2021; Yang et al., 2021). The attitudes and behaviours of individuals are influenced by their social environment (Lee and Chen, 2022; Addula, 2025). For instance, younger generations, such as Generation Z, are generally more receptive to adopting e-wallets compared to older generations like Generation X, as they tend to better understand and readily adopt new technologies. Moreover, they often prioritize efficiency and convenience, making them more likely to adopt and continuously use modern financial technologies. Thus, Consequently, social influence plays a significant role in shaping both the initial adoption and ongoing usage intentions of innovative technologies such as e-wallets (Waseem Ahmad Khan and Zain UI Abideen, 2023). Therefore, the following hypothesis are formed:

H5: Social influence positively affects Continuous Usage Intention.

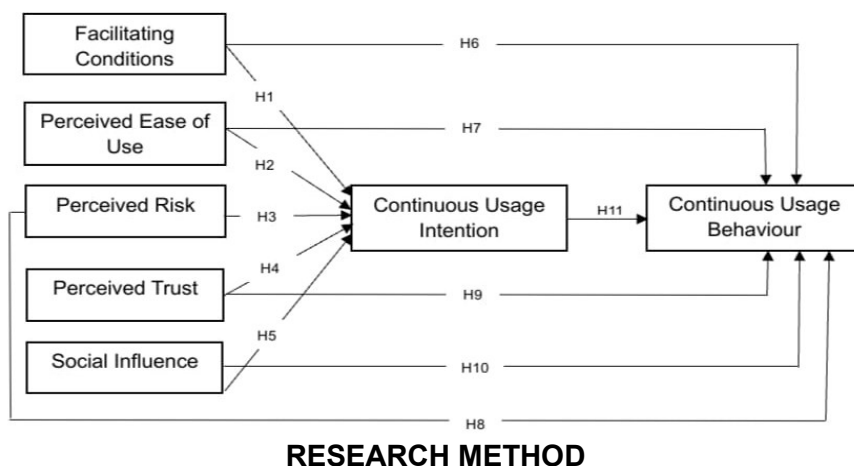
H10: Social influence positively affects Continuous Usage Behaviour.

2.1.6 Continuous Usage Intention and Continuous Usage Behaviour

Continuous usage intention refers to a user’s ongoing willingness to repeatedly use a technology over time (Bhattacharjee, 2001; Daragmeh et al, 2021). This concept is particularly important for many business-to-consumer (B2C) electronic commerce firms, such as traditional online banks and online retailers. It is because sustained usage is a key factor supporting business survival and long-term profitability (Bhattacharjee, 2001). Usage intention plays a crucial role in predicting whether consumers will continue their usage behaviour, as previous studies have shown a strong link between continuous usage intention and actual usage behaviour (Al-Emra et al., 2020; S.Lee & D.Lee, 2020). The concept has been examined in various settings, such as in the banking sectors (Rahi et al.,2021), and e-wallets (Abdul-Halim et al., 2022, Daragmeh et al; Phuong et al.,2020). Continuous usage intention is determined as the customer's intention to use the product in future (Zhao and Diem, 2019). Continuous usage intention is important in creating high performance and profit by keeping the existing customer. It has been indicated in previous studies that continuous usage intention has a direct and significant impact on continuous actual use (Cheng and Yuen 2018; Joo et al. 2016). According to Ajzen (1991), a stronger intention to engage in a specific behaviour increases the likelihood that the behaviour will be performed, particularly when it is under the individual's volitional control. Therefore, the following hypothesis is suggested:

H11: Continuous Usage Intention positively affects Continuous Usage Behaviour

Figure1. Research Framework



Sample and Procedures

In this study, the data were collected through an online survey from university students in Malaysia and India. This survey method was selected for its efficiency, cost-effectiveness and highly structured approach. University students were chosen in this study because they always use the TnG e-wallet for a variety of transactions, such as purchasing foods and drinks, paying for transportation, and managing other daily expenses. The purpose of this study is to evaluate the key factors influencing TnG e-wallet usage in students' daily spending. A total of 150 responses were collected from participants across both countries, and the data were subsequently analyzed using SPSS software in order to examine the relationships between variables.

Measures

All items in this study, including those related to facilitating condition, perceived ease of use, perceived risk, perceived trust, social influence, continuous usage intention and continuous usage behaviour (see Appendix A), are measured using a five-point Likert scale. The scale ranges from 1 ("Strongly Disagree") to 5 ("Strongly Agree").

Facilitating Condition: Four items assessed the extent to which students have the necessary resources, knowledge and support to use the TnG e-wallet. These measurement items were adapted from Venkatesh et al., (2003); Alalwan, (2020). An example item is: "I have the resources necessary to use the TnG E-Wallet system."

Perceived Ease of Use: Four items were developed to evaluate how easy it is for students to learn, navigate, and operate the TnG e-wallet. These measurement items were adapted from Phuong et al., (2020); Teo et al., (2020); Olatokun & Owoye (2012). An example item is: "TnG E-wallet is easy to use."

Perceived Risk: Four items measured students' concerns about potential negative outcomes when using the TnG e-wallet such as financial loss, fraud or data breaches. These measurement items were adapted from Razif et al., (2020). An example item is: "There may not cause fraud or lost money when using TnG E-Wallet platform."

Perceived Trust: Four items captured students' confidence in the TnG e-wallet provider and the protection of their personal information. These measurement items were adapted from Chawla & Joshi, (2020); Maqableh et al., (2021); Krisnawati et al., (2021). An example item is: "I believe the TnG E-Wallet provider is honest and trustworthy."

Social Influence: Four items examined the extent to which individuals who are important to students influence their use of the TnG e-wallet. These measurement items were adapted from Tu Nhat Vy, (2019). An example item is: "People who are important to me are likely to recommend using TnG E-Wallet."

Continuous Usage Intention: Three items assessed the extent to students' intention to continue using the TnG e-wallet over time. These measurement items were adapted from Sang Hyun Kim, (2008); Venkatesh et al., (2012). An example item is: "I intend to use my TnG E-Wallet as long as I have access to it."

Continuous Usage Behaviour: Three items measured students' actual behaviour in continuing to use the TnG e-wallet. These measurement items were adapted from Gefen et al., (2003); Venkatesh et al., (2012). An example item is: "I usually use my TnG E-Wallet repetitively over a given month."

RESULTS

Table 1. Summary of Respondent's Demography (N=150)

Response	Frequency	Percent
Sex		
Male	61	40.7
Female	89	59.3
Age		
18-25 years old	104	69.3
26-35 years old	38	25.3
36-45 years old	8	5.4
Race		
Chinese	84	56
Malay	37	24.7
Indian	28	18.7
Cina	1	0.6
Education Level		
Bachelor's Degree	97	64.7
Master's Degree	30	20
Phd Degree	23	15.3
Frequency of use of E-wallet		
Daily	84	56
A few times a week	38	25.3
A few times a month	21	14
Rarely	7	4.7
Purpose of Use of E-Wallet		
Food & Beverage / Dining	56	37.3
Bill payments (utilities, phone, etc.)	13	8.7
Online payments	43	28.7
Shopping (in-store)	26	17.3
Transportation	12	8

Table 1 presents the demographic characteristics of the 150 respondents. The gender distribution reveals a relatively balanced distribution, with a higher proportion of female respondents (59.3%) compared to male respondents (40.7%). In terms of age, the majority of participants were between 18–25 years old (69.3%), indicating a predominantly young sample. This is followed by respondents aged 26–35 years old (25.3%) and a small proportion aged 36–45 years old (5.4%). For ethnicity, the majority respondent is Chinese (56%), followed by Malay (24.7%), Indian (18.7%), and A minimal proportion reported as Cina (0.6%). For educational level, Bachelor’s degree respondent builds up the big proportion (64.7%), followed by master's degree holders (20%) and PhD holders (15.3%). This indicates that the sample consists largely individuals that receive a high education level. In terms of frequency of e-wallet usage, more than half of the respondents reported using e-wallets daily (56%), while 38 respondents (25.3%) used them a few times a week, 21 respondent (14%) used them a few times a month, and only 7 respondents (4.7%) used e-wallets rarely. Regarding the purpose of using e-wallets, the most common purpose was Food & Beverage/Dining (37.3%), followed by online payments (28.7%), in-store shopping (17.3%), bill payments such as utilities and phone services (8.7%), and lastly transportation (8%). Overall, the demographic profile shows that the respondents are mostly young, educated individuals who actively use e-wallet services, primarily for dining, online purchases, and shopping.

Table 2. Descriptive Statistics, Cronbach’s Coefficients Alpha and Zero-order Correlations for All Study Variables

Variable	1	2	3	4	5	6	7
Facilitating Condition	0.927						
Perceived Ease of Used	.792**	0.931					
Perceived Risk	.626**	.621**	0.907				
Perceived Trust	.690**	.672**	.761**	0.912			
Social Influence	.734**	.667**	.606**	.734**	0.926		
Continuous Usage Intention	.670**	.743**	.646**	.728**	.731**	0.908	
Continuous Usage Behaviour	.747**	.703**	.646**	.737**	.760**	.764**	0.913
Number of Item	4	4	4	4	4	3	3
Mean	3.816	4.06	3.303	3.363	3.591	3.923	3.863
Standard Deviation	1.0302	0.9877	1.012	0.977	1.064	0.979	1.07

Note: N=150; *p < 0.05, **p < 0.01, ***p < 0.001. The diagonal entries indicate Cronbach's alpha.

Table 2 presents the descriptive statistics, reliability coefficients (Cronbach's alpha), and zero-order correlations for the seven study variables. All constructs demonstrated excellent internal consistency, with Cronbach's alpha values ranging from 0.908 to 0.931, where exceeding the recommended threshold of 0.70, thereby the reliability of this measurement scale are confirmed. The mean scores for all variables ranged between 3.303 and 4.06, indicating generally holds a positive perception toward the constructs measured. Perceived ease of use recorded the highest mean which is 4.06 which suggest a strong agreement that this system is easy to use. Standard deviations ranged from 0.977 to 1.064, suggesting moderate variability among respondents. With respect to correlations, our finding reveals that significant positive correlation ($p < 0.01$) among all variable, where this indicates that a strong interrelationship. For example, perceived ease of use shows the strong correlation with facilitating condition ($r = .747, p < 0.01$), continuous usage intention ($r = .743, p < 0.01$) and continuous usage behaviour ($r = .703, p < 0.01$). Similarly, Continuous Usage Intention had strong associations with Perceived Ease of Use ($r = .743, p < 0.01$), Social Influence ($r = .731, p < 0.01$), and Continuous Usage Behaviour ($r = .764, p < 0.01$). The result tells us that the user continued use of the technology are positively associated with perceived ease of use.

Table 3. Summary of Regression Analysis

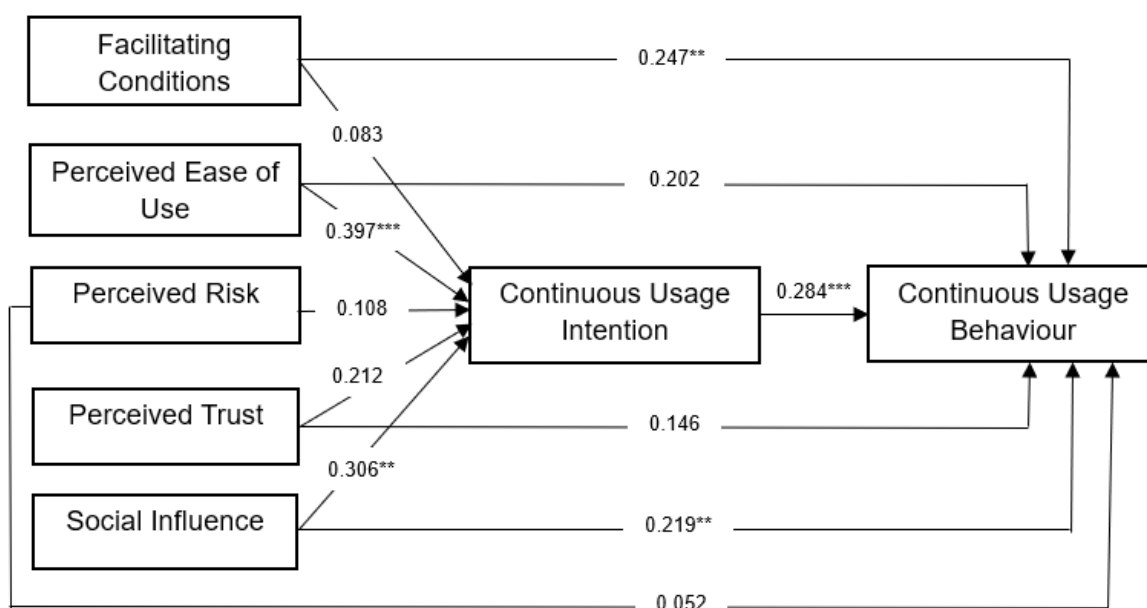
Variable	Continuous Usage Intention	Continuous Usage Behaviour
Facilitating Condition	0.083	0.247**
Perceived Ease of Used	0.397***	0.202
Perceived Risk	0.108	0.052
Perceived Trust	0.212	0.146
Social Influence	0.306**	0.219**
Continuous Usage Intention		0.284***
R-Square	0.687	0.724
F-Value	63.602	62.846
Durbin-Watson Statistic		2.072

Note: N=150; *p < 0.05, **p < 0.01, ***p < 0.001. Standardized coefficients Beta are reported.

Table 3 presents the results of the regression analysis examining the predictors of Continuous Usage Intention and Continuous Usage Behaviour among users. Consistence with H2, which findings reveal that Perceived Ease of Use is a have a positive significant predictor of Continuous Usage Intention ($\beta = 0.397, p < 0.001$), indicating that users are more likely to intend continued use when the system need minimum effort to use. H5 purpose that social influence will positively affect the continuous usage intention. The result also shows a significant positive effect on Continuous Usage Intention ($\beta = 0.306, p < 0.01$), suggesting that peer and societal expectations contribute to users' intention to keep using the system. Hence, H5 is supported. In the second model, Facilitating Condition ($\beta = 0.247, p < 0.01$) and Social Influence ($\beta = 0.219, p < 0.01$) significantly predict Continuous Usage Behaviour. This result support the H6 and H10 which is both facilitating condition and social influence will positively affect continuous usage behaviour. This result demonstrating that the

availability of resources/support and social pressure influence actual sustained system usage. Additionally, H11 purpose that continuous usage intention will positively affect continuous usage behaviour. As the result, Continuous Usage Intention has a strong effect on Continuous Usage Behaviour ($\beta = 0.284$, $p < 0.001$), confirming that intention translates into real behavioural outcomes. Therefore, H11 are supported. The R-square values of 0.687 and 0.724 indicate that both models explained a substantial proportion of variance in continuous usage intention and behaviour, respectively. The Durbin-Watson statistics (2.072) fall within the acceptable range, suggesting no autocorrelation and ensuring the reliability of the regression results. Overall, the results highlight that continuous usage intention, social influence and facilitating conditions are key determinants of continued usage behaviour. Furthermore, intention plays a critical mediating role between perceptions and actual behaviour, supporting technology acceptance and usage theories such as TAM and UTAUT.

Figure 2. Hypothesized Model



DISCUSSION

This study aims to investigate the key factors that influence users' intention to continuously use the Touch'n Go (TnG) e-wallet and examine extent to how it drives continuous usage behaviour. Many previous studies have discussed e-wallet usage but few have included facilitating conditions as one of the factors. Additionally, there is limited research to examine all the independent variables directly effect on continuous usage behavior. By addressing these gaps, this study offers a clear insight and in-depth understanding of how these factors influence users' intention and shape their continuous usage behaviour.

The Influence of Independent Variables on Continuous Usage Intention

From the research findings, perceived ease of use shows the strongest effect on users' continuous intention with the highest beta value ($\beta=0.397$). Kumar et al. (2024) found the same result which show a significant effect on usage intention. These findings indicate that continued use of the TnG e-wallet is encouraged when the system design is simply used and reduces cognitive effort during transactions, thereby enhancing overall user efficiency. (Karim et al., 2020).

Next, social influence is also a significant predictor ($\beta=0.306$). This suggests that social norms are the primary factors driving users' intention to continue using the TnG e-wallet. It refers to the influence of important people around them who encourage or recommend the system. According to Picoto and Pinto (2020), social influence is not limited to word-of-mouth but also social pressure which motivates users to follow their actions. This result is also consistent with the report from Belmonte et al. (2024), who found that social influence positively shapes users' intention to use e-wallet services, suggesting that peer recommendation and perceived expectation strongly motivate continued usage.

In contrast, facilitating conditions have the lowest beta value ($\beta=0.083$) which show positive but non-significant effect on continuous usage intention. Facilitating conditions less strongly influence because TnG e-wallet already provides sufficient system support. Then, perceived trust has a beta value ($\beta=0.212$) which is positive but non-significant on usage intention. Although prior research has indicated that trust is critical determinant of users' usage intention of mobile payment services (Apriani et al. 2023; Tian & Chan, 2024).

Lastly, perceived risk ($\beta=0.108$) also is positive but not statistically significant. This happens because users are already familiar with TnG e-wallet and perceive it is secure. According to Sandhu et al. (2022), users' perception of risk positively influences their engagement with mobile payment services. In addition, some users may have experienced security issues or lack awareness of risk.

The influence of Continuous Usage Intention and Independent Variables on Continuous Usage Behaviour

Continuous usage intention exerts the strongest effect on users' actual continued usage behaviour ($\beta = 0.284$). This indicates that user's actions mainly depend on their intention rather than external factors. This is consistent with theories of TAM and UTAUT which state that intention directly determine system use. According to Khan and Abideen (2023), behaviour intention strongly affects e-wallet usage.

The influence of Independent Variables on Continuous Usage Behaviour

Facilitating conditions have a beta value ($\beta = 0.247$), showing that positive significant effect on usage behaviour. TnG e-wallet have well technical support and system resources which make banking activities smoothly and faster.

Then, social influence ($\beta = 0.219$) also has positive and significant effects on behaviour. This variable plays a meaningful role in shaping both usage intention and behaviour. People around users act as key drives that motivate them to use digital wallets. Users often start or continue using TnG e-wallet because important people keep sharing positive experiences and recommendations.

Other factors include perceived ease of use ($\beta = 0.202$), perceived trust ($\beta = 0.146$) and perceived risk ($\beta = 0.052$) are positive but not statistically significant effect on continuous usage behaviour. Users may initially use the system because of its good quality such as fast transactions and easy interface. For perceived trust and risk, users may already habit to use TnG e-wallet but the system's stable and reliable performance reduces their direct influence on usage behaviour.

Theoretical Implications

In terms of theory, this research contributes to a deeper insight into how user intention influences their continued usage of TnG e-wallet. From the analysis, perceived ease of

use strongly influences usage intention when users perceive it as simple and convenient to use. Based on Technology Acceptance Model (TAM), users' intention is guided by perceived benefit and system usability. Users are more inclined to maintain usage of the platform when it is useful and easy to operate.

Additionally, Unified Theory of Acceptance and Use of Technology (UTAUT) also has shown factors such as social influence and facilitating conditions is direct significant affect usage behavior. This highlights how recommendations from important peer and helpful resources can encourage actual system use. Furthermore, the findings indicate that the best indicator of usage behavior is continuous usage intention which aligns with the Theory of Planned Behavior (TPB). In other words, user's attitude toward using a system, perceived social pressure and perceived self-efficacy jointly influence their intention which turn in affect usage behaviour.

Finally, once users are familiar with TnG e-wallet, trust and risk will have less impact on their behaviour. Experience and habits have more effect on the adoption stage. Overall, the study highlights how system features, social influence and user intention shape actual usage. By combining TAM, UTAUT and TPB, it gives a clear picture of what drives users to continue using TnG e-wallet.

Practical Implications

This study provides practical recommendations for TnG e-wallet service providers, digital markets, retailers and other stakeholders to enhance user experience, engagement and loyalty. Firstly, continuous usage intention is the strongest predictor of continuous usage behaviour. This suggests that providers should focus on enhancing users' willingness to continue usage rather than solely improve system features. For example, TnG e-wallet could provide personalized promotions or rewards programs to encourage repeated usage because user's actions are mainly guided by their intention.

Secondly, social influence serves as the important motivators that encourage users on both usage intention and behaviour. Providers should invest in social sharing campaigns, referral programs, and peer-to-peer incentives to attract and retain more users. Thirdly, system quality must include usability, reliability, and security. According to TnG's official website, users value fast transactions, stable performance and secure payment.

Fourth, ongoing user feedback is crucial for improvement. TnG can identify problems early and act immediately by monitoring real-time feedback and providing responsive user support to meet user needs. Finally, these strategies can help to reduce potential risk, improve user satisfaction and ensure a long-term strategic advantage within the digital payment industry.

CONCLUSION

The results confirm that perceived ease of use positively influences users' continuous usage intention of the Touch'n Go (TnG) e-wallet. Users value the simple interface, smooth navigation, and fast transaction process, which make daily payments more efficient and convenient. When the system is easy to understand and requires minimal effort, users are more willing to continue using the e-wallet in their everyday activities.

Social influence also plays an important role in shaping continuous usage intention. Users are more likely to continue using the TnG e-wallet when people around them, such as friends, family members or peers, recommend or regularly use the platform. This social encouragement increases users' confidence and motivation, reinforcing their intention to maintain long-term usage of the e-wallet.

The study further confirms that continuous usage intention strongly influences continuous usage behaviour. Users who have a strong intention to continue using the TnG e-wallet are more likely to use it repeatedly for their financial transactions. In addition, facilitating conditions positively affect continuous usage behaviour, as sufficient technical support, system compatibility, and available resources enable users to use the e-wallet smoothly.

On the other hand, perceived trust and perceived risk show positive but non-significant effects on both intention and behaviour. This indicates that users generally perceive the TnG e-wallet as secure and reliable, reducing concerns related to risk and trust once familiarity is established. Overall, the findings suggest that a positive usage experience driven by ease of use, social influence, strong intention, and supportive conditions to encourage continued usage of the TnG e-wallet and supports the development of a cashless society.

LIMITATION and FUTURE RESEARCH

While this study provides valuable insights into continuous usage of intention and behaviour within the context of the TnG e-wallet service, several limitations should be considered. Firstly, the sample size of 150 respondents in Malaysia and India may limit the generalizability of the findings to the broader population. This is because the relatively small sample size may not adequately capture the full diversity of students in term of demographics, education level, financial habits or familiarity with TnG e-wallet service. Future research could expand the sample size to at least 250 respondents to obtain more reliable results and reduce sampling error.

Secondly, this study only focused on students from Malaysia and India, which may limit the generalizability of the findings to users in other regions. By concentrating on these two countries, the research may not fully represent the diversity of user opinions, experiences, and expectations that exist in other cultural, economic, and technological contexts. Future studies may consider incorporating more diverse samples into different countries to assess the results. It not only enhances the external validity of the study but also provides a broader and accurate understanding of global user behaviour on TnG e-wallet.

Third, the cross-sectional design of this study restricts the ability to establish casual relationships between variables, as it only captures a single point in time. Therefore, the researchers are unable to observe changes, trends or development in students' usage intention and behaviour over an extended period. In order to address this limitation, researchers should consider using longitudinal data to track any changes in users' continuous usage intention and behaviour over time. This is because user perceptions may vary across different situations.

Fourth, this study examined the continuous usage intention as a mediating variable but did not consider other potential mediators. This limits the understanding of how these factors might influence students' continuous usage behaviour of the TnG e-wallet. Future research can explore variables as mediators to influence continuous usage behavior such as user satisfaction or perceived enjoyment. By incorporating these mediators, researchers can gain richer insights into the factors that enhance user engagement and retention in e-wallet services.

Finally, this study only focused on the TnG e-wallet, which means that the results may not be directly applicable to other e-wallet services or digital payment platforms. Each e-wallet platform may offer different facilitating conditions, perceived ease of use,

perceived risk, perceived trust, and social influence, which user behaviour and continuous usage intentions. Thus, additional research may be needed to validate these findings for other platforms. This process could potentially waste time and resources. Future research could compare different e-wallet platforms such as Grab Pay or Boost to identify unique factors influencing continuous usage.

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DECLARATION OF CONFLICTING INTERESTS

The authors have formally declared that there is no conflict of interest in this research or in its publication. All opinions and conclusions are fully those of the authors.

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