








Factors that Affect Technology Acceptance Model Towards E-Wallet in Business Sector: Systematic Literature Review

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Abstract. In recent years, a brand-new alternate payment method called the e-wallet has arisen. In light of the government's ambition to create a cashless society, mobile payment technology, notably e-wallets, is attracting more attention lately. A thorough examination of these aspects is nevertheless impossible due to a lack of literature. The goal of this research is to thoroughly review the body of e-wallet-related literature. The literature is summarised in terms of theories, contexts, methods employed, and analytical approaches applied. This research employs three stages to carry out a systematic literature review (SLR). Three major themes were used to group the factors that were found. These three themes perceived usefulness, perceived ease of use, and behavioural intention to use are interconnected. Additionally, this study discovered that "perceived security and risk" are the most crucial elements when TAM is expanded as a new component to assess the desire to adopt an e-wallet. This research makes a theoretical contribution by thoroughly identifying the influences of e-wallets on corporate management. The results help e-wallet service providers create effective strategies for planning and boosting customers' intentions to use e-wallets.

Keywords: E-wallet · Perceived Usefulness · Perceived ease of use · Behavioural Intention · Technology acceptance model

1 Introduction

The 2019 coronavirus disease (COVID-19) has spread quickly over the globe. The pandemic caused a dramatic change in consumer spending on goods and services as well as an increase in global e-commerce sales [1]. To enhance coordination and fill in the service gaps, the public and private sectors are working together [2]. In today's competitive business environment, companies must work to give their customers exceptional products and services [3]. E-commerce refers to the rapidly expanding wireless and mobile networks that offer new platforms for businesses to sell their products more effectively.

According to [4] M-commerce is a subset of e-commerce that describes wireless e-commerce in business-to-business (B2B) or business to consumers (B2C) situations. This service is simple, saves consumers time and effort when purchasing and mobile commerce provides consumers with benefits. This situation may persuade small business owners and customers to accept digital payments, which are safer, cashless, and more effective as the payment system has changed from using cash to using electronic money [5]. Transactions made using an e-wallet are now more readily available at all times and influence consumer adoption of digital money.

To provide results that are supported by evidence, this study will undertake a systematic literature review that will identify the factors that affect the technology acceptance model for e-wallets. Therefore, the purpose of this study is to provide an answer to the research question through a systematic literature review that finds and evaluates the pertinent data. The elements that affect consumers' intentions toward e-wallets are examined in this study. This study makes a theoretical contribution by highlighting the variables that could be further developed to persuade consumers to embrace e-wallets. On the other hand, it makes a practical contribution by assisting e-wallet operators in developing a digital payment system that is advantageous to the consumer.

2 Literature Review

E-commerce is mostly how businesses compete in the international market. Due to e-commerce's qualities, such as its accessibility, adaptability, customization, and localization, the strategy has changed from the usual one [6]. Compared to the standard transaction process, customers and business owners deal with payments in cash. The use of e-wallets has increased compared to prior years, nonetheless, because of the COVID-19 epidemic. With the advent of e-wallets, customers and small business owners are encouraged to make digital payments for a transaction that is safer, quicker, and more effective. Cash, credit cards, debit cards, and bank transfers can all be used with the e-wallet. Transferring money between peers and businesses is made easier by e-wallet technology.

The technology acceptance model is based on a theory of reasoned action that investigates the connection between individual adoption and utilisation of new technologies [7]. Perceived usefulness and perceived ease of use are two further aspects that TAM incorporates. Perceived usefulness refers to the extent to which a person believes a system or technology to be advantageous, making that person more likely to embrace it. The perception of perceived ease of use, on the other hand, pertains to people's perceptions of whether it will improve their performance or whether they will utilise it right away [7].

On the other hand, "behavioral intention to use" is a construct that is based on the user's attitude and dictates how they will utilise a new technology [7]. TAM has been used in several research projects and extensively documented in the literature, particularly in the context of e-wallets, and has maintained its popularity throughout the years due to its resilience [8–12]. As a result, the TAM model is the most widely used and dominant theory, and it is highly effective in applied studies, such as the adaptation to new technologies like e-wallets.

However, a previous study has proposed an extended version of TAM because TAM lacks a diversity of variables for explaining a user’s intention [13]. Hence, the study by [14] suggested an additional variable consisting of the unified theory of acceptance and use of technology (UTAUT) to have a better understanding of mobile e-wallet consumers’ intentions and their behaviour. Thus, this study used the SLR technique to examine the additional factors that affect the technology acceptance model for e-wallets. As a consequence, considering the number of factors identified in this literature, it is required to pay attention to the extended TAM that influences e-wallets. This study will provide knowledge about the influential factors that can help e-wallet providers attract more customers.

3 Methodology

The purpose of this study is to determine the impact of the Theory Technology Acceptance Model on e-wallets in the business sector. To completely answer the research question and achieve this goal, the systematic literature review (SLR) approach is employed in this work. SLR is a great tool for summarising the current level of knowledge on a topic [15, 16]. They may also point up knowledge gaps in the area, providing fresh avenues for future study [17, 18].

This research uses the SLR approach to carry out a thorough examination of the existing literature on e-wallets to find any perceptual gaps that advance the study of e-wallets. The authors of this SLR study adhered to a pre-established protocol, as advised by [19] much like [20, 21] did, to minimise any research biases. The four steps were used to build the technique (see Fig. 1).

To analyse relevant recent literature, [19] advised using the SLR. Before starting the actual process, decisions were made regarding the research question to be addressed, the search strategy and tools to be used to find the primary studies, the inclusion and exclusion criteria for selecting the candidate studies, the data extraction strategy, and the assessors who will conduct the review. This process is outlined in Fig. 1.

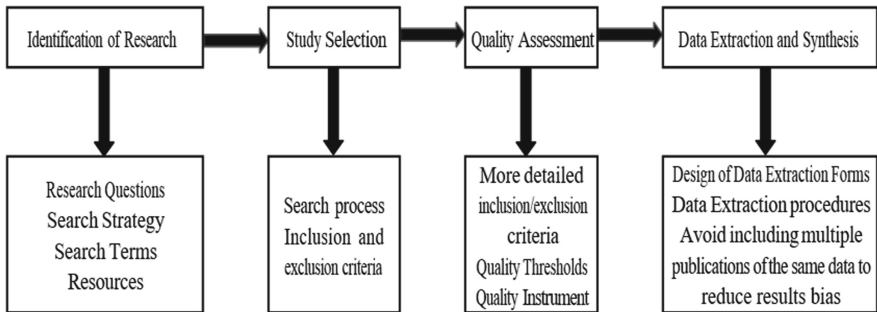


Fig. 1. Stages of Systematic Literature Review

Table 1. An Overview of the SLR Method

Item	Description
Research question	What factors affect of technology acceptance model towards e-wallets in the business sector?
Created a set of search parameters	Database used: SCOPUS, WoS and Springer Time range: 2018–2022
Search Criteria	Topic choice: e-wallet The initial search in SCOPUS was followed by WoS and Springer Search words: e-wallet Search loop: “electronic money”, “electronic commerce”, “mobile payment”, “payment system”, “electronic payment”, “fintech”, “cashless payment”, “mobile application”
Journal paper selection	Criteria for inclusion English paper, paper published between 2018 and 2022, abstract related to the research question Criteria for exclusion Any none English paper, paper published before 2018, abstract and keyword not related to the research question
Conducting and reporting the review	Searching for suitable paper, inclusion or exclusion based on title and abstract, inclusion or exclusion based on the overall introduction and the conclusion, final selection of main related studies, and reporting the review

3.1 Stage 1: Identification of Research

The goal of a systematic review is to discover as many primary studies as is practical that address the research issue using an objective search methodology [19]. Therefore, judgements must be made at this point regarding the research question, the search phrase, the search string, and the data sources. Business, social sciences, and economics were the researchers’ areas of expertise. The study topic was analysed to choose the search phrases and build the search string. The search terms, including any alternate spellings, are selected in line with the research question. The search string that has been carried out (search words and search loop as shown in Table 1) is based on the title, abstract, and keywords of the publications indexed in this database.

For the purpose of this work, data were gathered from academic databases such as Scopus, Web of Science (WOS), and Springer. Searches were conducted on the titles, abstracts, and keywords of the indexed papers in various academic databases using the custom search string. Publications from 2018 through 2022 are covered by the search. The end outcome was the collection of 510 studies.

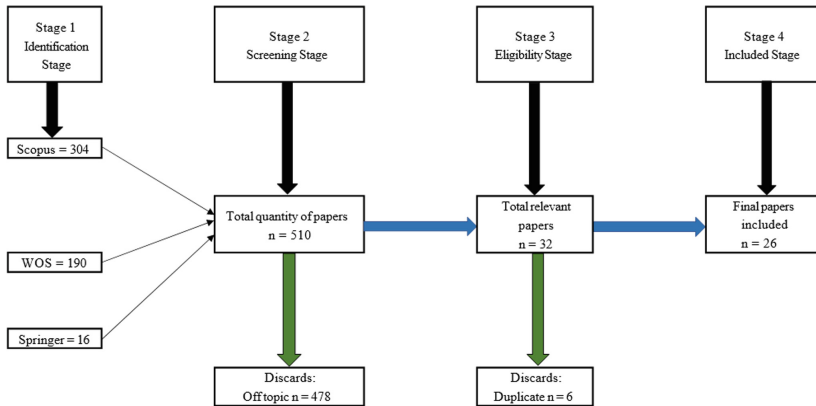


Fig. 2. Search Process

3.2 Stage 2: Study Selection

After gathering the potential primary studies, it is necessary to evaluate their actual importance. To make sure there were no duplicate results, the authors applied the inclusion and exclusion criteria before using the quality evaluation criteria. Figure 2 illustrates the retrieval of 510 documents in total. After looking for duplicate words in the retrieved papers' titles, the list was whittled down to 32 papers. The inclusion and exclusion criteria were applied to the remaining papers in the evaluation (see Table 1). All papers that weren't in English were rejected. Disqualified papers included those that did not detail how one's attitude toward e-wallets affected that field's business sector. By using this strategy, the list is reduced to 26 papers.

3.3 Stage 3: Quality Assessment

The quality of each source can be used to determine whether it is appropriate for the research topic. Each criterion was rated in relation to each source, with 1 denoting the best possible fit, 0.5 the best possible partial fit, and 0 the worst possible non-fit. The authors classified the total score of each source into three groups, taking into consideration sources with a total score of at least 3.5, following the heuristics principles advised by [22]. To ensure the validity of the paper's quality assessment, the authors calibrated and compared their findings for a variety of sample studies using comparable quality assessment scores. From the analysis, the authors excluded six studies because they did not meet the minimum quality assessment score. Therefore, this study found 26 studies that were suitable and met the required standards for quality.

3.4 Stage 4: Data Extraction and Synthesis

To ensure the reliability and consistency of data extraction, 26 were picked at random and inspected by all authors. The analysis's consistency among researchers was then assessed using comparison and calibration. Once it had attained a high level of consistency, the remaining papers were divided into two sets and examined separately by two

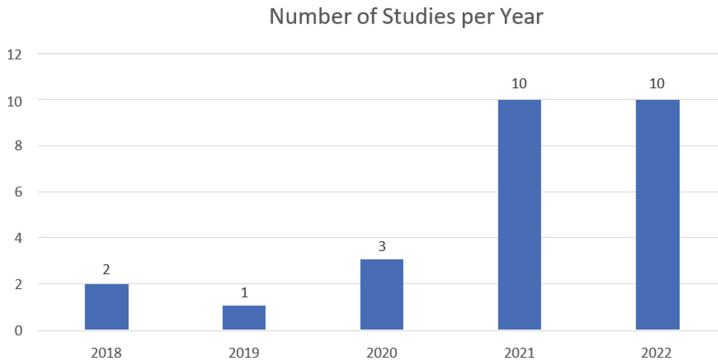


Fig. 3. Number of studies per Year

writers for each set. Conflicts between the researchers were resolved by arbitration or consensus by a different independent researcher or subject-matter expert after reviewing the data that the two researchers had retrieved. Following the completion of the data extraction, thematic analysis was used to ascertain the impact of attitudes toward online food delivery applications on the business sector. To identify relevant group effects with similar meanings and explain their relationship, heuristics were used. The writers conducted the thematic analysis in the ways stated below: Understanding the underlying ideas in each of the sources was followed by a methodical process of selecting the pertinent themes based on the body of current literature. The literature review from Sect. 2 served as the basis for the themes. Making use of Excel, the writers methodically carried out the thematic analysis.

4 Result and Discussion

This study found 26 papers, the total number of research studies on e-wallets after filtering. According to the results of the systematic literature review, the papers explore the effect of the TAM model on e-wallets in the business sector. Figure 3 displays the annual number of studies, whereas Fig. 4 displays the various formats in which the chosen studies were published. The majority of the publication is comprised of articles, as seen in Fig. 4.

5 Factor Derived from Systematic Literature Review

The results were classified into three main themes: perceived ease of use, perceived usefulness and behavioural intention to use. Table 2 shows these factors with the gathered evidence.

5.1 Perceived Ease of Use

According to [7], “perceived ease of use” refers to the degree to which users identify that usage of the IT system would be easy to learn. Previous research has found that

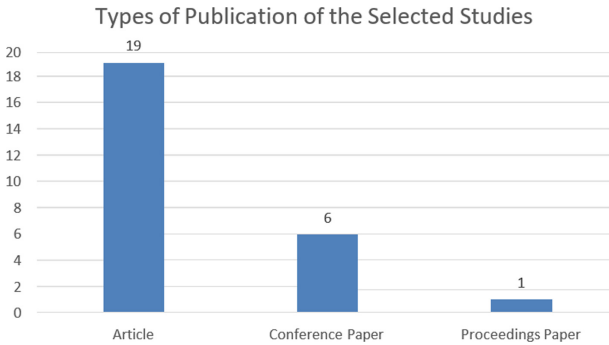


Fig. 4. Types of Publication of the selected studies

Table 2. Factors affecting the technology acceptance model towards e-wallets and studies reference

Factors Category	Studies
perceived ease of use	[8, 9, 23–33, 36]
perceived usefulness	[8, 9, 24, 26–29, 31, 32, 34–36]
behavioural intention to use	[5, 8, 9, 23, 24, 26–29, 31, 32, 34, 39]

perceived ease of use has a direct impact on the intention to use an e-wallet as a payment method for purchases [23, 26, 27, 30, 31]. Similar studies found mobile application quality is a crucial determinant of perceived ease of use [24, 25]. These findings revealed that high-quality mobile applications will support customers in finding the information system beneficial and positively affect customer satisfaction. As a result, e-wallet service providers, marketers, and policymakers must focus on the characteristics of the payment system when developing an e-wallet platform.

5.2 Perceived Usefulness

Perceived usefulness relates to the acceptability of using specific systems to improve the performance of the IT platform [7]. According to [34], perceived usefulness mediated government support for the use of e-wallets in Malaysia and Indonesia. Previous research has indicated that e-wallet payment service providers should emphasise the benefits of their services if they wish to draw customers to them [23, 24, 26].

Similar studies also highlighted that consumer attitudes toward e-wallets will progressively alter if the usefulness issues are taken into account, which will lead to an increase in the popularity and regularity of e-wallet usage [8, 9]. Hence, mobile wallet providers should improve their platform design and services to retain users.

5.3 Behavioural Intention to Use

Numerous studies have found using an e-wallet has a direct impact on behavioural intention [8, 29]. Several studies consistently found that perceived usefulness and perceived ease of use are strong predictors of intention to use an e-wallet, explaining why consumers accept the application [31, 32]. In addition, prior research has emphasised the TAM model, which has been widely used in the literature to analyse consumer intent to adopt e-wallet services and relate to the concepts of perceived ease of use and perceived usefulness of specific technologies or systems [23, 37, 38]. Therefore, policymakers should plan and improve their strategies to attract consumers to support e-wallet service providers and a cashless society.

5.4 Most Frequent Factor Extended in TAM

The TAM model had been evaluated and expanded with new factors or constructs to gauge the intention to adopt an e-wallet. Table 3 summarises the most frequent factors extended in the TAM model. This is based solely on the 26 studies analysed that use TAM as their theoretical model for e-wallet studies. According to the findings, “perceived security and risk” are the most important factors in the articles. This factor had been extended in the e-wallet studies, in which TAM was used as the baseline model. Furthermore, most studies found that perceived security and risk have an indirect effect on the TAM model’s predictions of e-wallet adoption. Next, followed by “perceived social influence,” which appears in six studies, The finding indicated that family, friends, or people who are part of the same social group will influence an individual’s belief in the use of a new system such as an e-wallet. Besides that, the factors “perceived compatibility” and “trust” indicated in five studies have also been discovered. Both factors play important roles in shaping the e-wallet industry because attractive alternatives, such as credit cards and online banking, exist. However, it appears that previous studies on the TAM model have placed less emphasis on “government support” (3), “reward” (2), “personal innovativeness” (1), and “task-technology fit” (1).

Table 3. Most frequent factors extended in TAM

Factors Category	No. of publication	Studies
Perceived security and risk	8	[23, 24, 28, 34, 35, 41–43]
Perceived social influence	6	[5, 23, 26, 30–32]
Perceived compatibility	5	[5, 8, 9, 28, 32]
Trust	5	[5, 24, 32, 37, 44]
Government support	3	[30, 34, 35]
Reward	2	[25, 35]
Personal innovativeness	1	[26]
Task-technology fit	1	[9]

6 Conclusion

In conclusion, 26 publications from 2018 to 2022 were reviewed for this study. Based on themes developed from the systematic literature review, this paper has successfully recognised the impact of the TAM model on e-wallets in the business sector. Thematic analysis was used to find the components, understand their meaning, and group them into the appropriate themes. This paper fills a theoretical gap in the literature about the use of the TAM model in e-wallets. The factors that were found provide a new angle on the subject of the study and establish the framework for future research. The findings of this study are beneficial for businesses and e-wallet providers who want to provide outstanding customer service and meet the expectations of their customers.

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