

# Age as Moderator between Factors Influencing and Adoption of E-Wallet in Malaysia.

- **Author(s):** Wong Chee Hoo ,Joycelin Ooi Kah Yan ,Tan Peng Liang ,Alex Hou Hong Ng
- **Abstract:** The research is aimed to examine the moderating effect on the factors that influence the adoption of e- Wallet among Malaysians. The moderating factor is the age, moderating on four constructs: Convenience, Social Influence, Security and Speed, which are the independent variables. The formulation of the research model is done based on UTAUT theory. A total of 418 online survey forms were successfully collected and analyzed. SmartPLS 3 was used for data analysis in the research. The results concluded that the independent variables of Convenience, Security and Speed have significant relationships towards the adoption of e-Wallet amongst the Malaysian public. Surprisingly, Social Influence has an insignificant effect on E-wallet acceptance. Age moderation on Speed and Security is significant, meanwhile not significant on Social Influence and Convenience. Some limitations and suggestions are included in this study to provide a better idea for future researchers and e-Wallet service providers to enhance e-Wallet adoption in Malaysia.
- **Keywords:** Adoption of E-Payment, Age, Convenience, Security, Speed