

## Systematic Literature Review Intention to Use E-Wallet

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### ABSTRACT

The development of the world of technology today is marked by the emergence of several types of communication technology and electronic payment systems. This payment system has revolutionized transaction methods around the world. An electronic wallet or commonly referred to as an E-Wallet is a digital payment instrument through any type of electronic media such as a computer, laptop or cell phone. Due to the ease of using e-wallets in today's daily activities, the purpose of this research is to find out what are the factors that influence people's intention to use e-wallets to carry out all types of transactions in their lives obtained through the System Literature Review method. Literature was collected from 2017-2022 and identified from 131 articles on the Emerald Insign page after several elimination stages, there were 15 articles that met the criteria that had been made. This method is used to identify, review, evaluate and interpret some of the available research on the phenomenon of interest, as well as specific related research questions. The results of this study indicate that the most common factor influencing a person's intention to use an e-wallet is perceived usefulness with the TAM theoretical model.

### Keywords

*Financial Technology; E-Wallet;  
System Literature Review (SLR)*

## INTRODUCTION

technology today is marked by the emergence of several types of communication technology and electronic payment systems. This payment system has revolutionized transaction methods around the world. An electronic wallet or commonly referred to as an e-wallet is a digital payment instrument through any type of electronic media such as a computer, laptop or cell phone.

With the internet, e-wallets are easier to use, this can create positive impacts and also have negative impacts on the use of electronic money services (Faridhal, 2019). E-wallets provide tectonic changes in conventional banking by providing convenient, cost-effective payment services and saving time to be effective and efficient for its users. The increasing number of digital businesses has brought changes in their business models and the adoption of e-wallets has occurred and received a lot of attention because of the benefits that exist in e-wallets.

Due to the ease of using e-wallets in today's daily activities, the purpose of this literature review is to find out what are the factors that influence people's intention to use e-wallets to carry out all types of transactions in their lives. Based on the explanation above, the problem can be formulated, namely what are the factors that influence people's intentions to use e-wallets.

## METHODS

In this study, the method of systematic literature review (SLR) was used to study and understand information related to the main research objectives and topics. SLRs are also prepared based on PRISMA

guidelines (Preferred Reporting Items for Systematic Review and Meta-Analysis). The method used has three flow stages consisting of planning, conducting, and reporting. At the planning stage, the search context, articles, research questions will be determined which will be used as the basis for the treatment of literature studies. The next stage is to look for reference materials or literature sources (search process). And the last stage is reporting, and concluding the results of proposed research activities and discussion activities.

### **Research Questions**

A list of research questions can be made from research needs on the topics discussed. The following is a list of research questions in this Literature Review:

RQ1: Which factors influence the user's intention to use e-wallets in everyday life?

RQ2: What are the theoretical models used in the related articles?

### **Search Process**

The process of searching for scientific articles in this literature review is a database search through Scopus journals in Emerald Insign. The related keywords in the search for articles are "intention e-wallet" and specifically articles that are open access from 2017-2018, 2019-2020, 2021-2022. From the search results, 66 articles were found that analyzed the intention to use e-wallets within 6 years from the 2017-2022 period after that, the next stage is a review which identifies and analyzes according to the criteria that have been made in the feasibility study of selected articles as follows; (1) the articles used are related to the research topic regarding the intention to use e-commerce, (2) all articles published on emerald pages with Scopus journals Q1, Q2, Q3 and Q4, and (3) articles published from 2017-2022. After determining these criteria, unsuitable papers will be selected

### **Quality Assessment**

In this study, the data from the literature review found will be evaluated based on the quality assessment criteria questions and each question will be answered as follows:

QA1: Was the article published in 2017-2022?

QA2: Does the literature discuss a person's intention to using an e-wallet?

QA3: Does the literature provide information on how user intent is in using an e-wallet affected?

From each literature, a score will be given for the answers below for each of the questions above.

Y (Yes): for the literature that corresponds to the questions on the quality assessment

Q (No): for literature that is not in accordance with the questions on the quality assessment

## **RESULTS**

Systematic Literature Review (SLR) research to find out what things influence the intention to use e-wallets. The data used in this study is in the 2017 - 2022 time frame to maintain the latest and latest literature and updates that will be reviewed. Data obtained through the site: <https://www.emerald.com/insight/>. The data used is only related to the intention to use the e-wallet. The results of a literature search that discusses e-wallets conducted on the emerald page are as many as 244 literature, then the papers obtained from the search process will be selected. The first stage is the researcher's review based on the title but has relevance to the keywords according to the keywords that have been determined. In the second stage, the researcher selected according to the paper abstracts that had a suitability of 66, namely 15 papers that met the criteria.

The results of the Quality Assessment on the selected literature which can be used as a reference for answering RQ1 can be seen in table 1.

**Table 1. Quality Assessment on the selected literature**

No	Literature	Year	QA1	QA2	QA3	Results
1	Understanding the consumer's intention to use the e-wallet services (Ariffin et al., 2021)	2021	Y	Y	Y	✓
2	Understanding mobile e-wallet consumers' intentions and user behaviour (Esawe, 2022)	2022	Y	Y	Y	✓
3	A meta-analysis of e-Wallet adoption using the UTAUT model (Bommer et al., 2022)	2022	Y	Y	Y	✓
4	Consumers' perceived value and use intention of cashless payments in the physical distancing context: evidence from an Asian emerging market (Wang et al., 2022)	2022	Y	Y	Y	✓
5	Modelling the intention and adoption of cashless payment methods among young adults in Malaysia (Munikrishnan et al., 2022)	2022	Y	Y	Y	✓
6	Go digital: can the money-gift function promote the use of e-wallet apps? (Lim et al., 2022)	2022	Y	Y	Y	✓
7	Understanding intentions and actual use of mobile wallets by millennials: an extended TAM model perspective (Sarmah et al., 2021)	2021	Y	Y	Y	✓
8	Predicting mobile network operators users m-payment intention (Leong et al., 2021)	2020	Y	Y	Y	✓
9	Investigating consumer	2020	Y	Y	Y	✓

No	Literature	Year	QA1	QA2	QA3	Results
10	intention to accept mobile payment systems through unified theory of acceptance model: An Indian perspective (Gupta & Arora, 2020)	2022	Y	Y	Y	✓
11	Intention to adopt mobile-based online payment platforms in three Asian countries: an application of the extended Technology Acceptance Model (Jawad et al., 2022)	2021	Y	Y	Y	✓
12	Factors influencing the adoption of mobile payment systems in Indonesia (Lisana, 2021)	2019	Y	Y	Y	✓
13	Consumer attitude and intention to adopt mobile wallet in India – An empirical study (Chawla & Joshi, 2019)	2022	Y	Y	Y	✓
14	Determining factors of continuance intention in mobile payments: fintech industry perspective (Laksamana et al., 2022)	2022	Y	Y	Y	✓
15	Identifying unobserved heterogeneity in mobile wallet adoption – A FIMIX-PLS approach for user segmentation (Joshi & Chawla, 2023)	2022	Y	Y	Y	✓
	Understanding the key drivers in using mobile payments among Generation Z (Lisana, 2022)	2022	Y	Y	Y	✓

Symbol Description:

- ✓ : For literature or data used in research  
 Y : For literature or data that is not used in research.

### RQ1. What factors influence a user's intention to use an e-wallet in everyday life?

**Table 2. displays a grouping of factors that influence the intention to use E-Wallet**

No	Factors Affecting Intentions	Total
1	Perceived Ease of Use	5
2	perceived usefulness	6
3	Social Influence	3
4	Trust	2
5	Security	1
6	Performance Expectations	3
7	Effort Expectations	1

Based on table 2, the thing that most influences a person's intention to use an e-wallet in the literature (2017-2022) is perceived usefulness. If adopting a new system, people usually prioritize the function of the system, usually things that have a positive impact on life that facilitate activities will be the main reason for people to adopt or use a system. E-wallet is a payment system that is considered quite useful for some people in making transactions.

### RQ2. What is my Theory Maudel used most frequently in the linked article?

The theoretical model most often used to adopt a new system or in this case to use an e-wallet can be seen in table 3 below.

**Table 3. Theoretical Models for Adoption of New Systems**

No	Theory	Total
1	TAM	11
2	UTAUT	3
3	TPB	1

Based on table 3 the most frequently used theoretical model is TAM, this model is put forward to predict and explain how technology users accept and use technology related to the work of its users. In accordance with the factors most often used in the literature, namely the factors that become variables in the TAM model, namely perceived usefulness and perceived ease of use.

## CONCLUSION

Based on the results of the research that has been done, some conclusions can be drawn are (1) the related literature in the discussion referred to by RQ1 is regarding what factors influence a person's intention to use an e-wallet or to adopt and accept a new system, namely its ease of use, and (2) the related literature in the discussion referred to by RQ2, namely which theoretical models are most often used in the literature is the TAM (Technology Acceptance Model).

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