

# Understanding the Determinants of E-wallet Continuance Usage Among Millennials in Klang

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## Abstract

Digital wallets have gained widespread popularity as financial transaction tools, primarily due to their innovative features that enhance user convenience. This study aims to assess millennials' satisfaction levels and their continued usage of e-wallets, by applying the Technology Continuance Theory. The data were collected using a questionnaire survey among consumers in Klang. The findings reveal a significant and positive relationship between user satisfaction and continued usage of e-wallets. Additionally, all selected determinants of satisfaction and continuance usage were found to be significantly related, supporting all hypotheses proposed in the study. These insights contribute to the current understanding of e-wallet adoption and provide valuable guidance for e-wallet developers seeking to improve their services to better meet users' expectations.

## 1. Introduction

Technological advancements, particularly in information and communication technology (ICT), have significantly transformed both the commercial and financial sectors. In Malaysia, this transformation is reflected in the rising digital engagement among consumers, with internet penetration increasing from 87.4 percent in 2018 to 92.7 percent in 2022 (Malaysian Communications and Multimedia Commission, 2022). Widely used platforms such as Touch 'n Go, GrabPay, Boost, ShopeePay, and JomPAY have become increasingly embedded in the financial behavior of younger users. In response to this shift, the Malaysian government has launched strategic initiatives aimed at fostering a cashless society, targeting individuals between the ages of 18 and 30 who demonstrate high receptivity to mobile technologies. Concurrently, the banking industry has evolved with the integration of virtual platforms and mobile payment technologies, contributing to the modernization of financial services. The rapid proliferation of mobile payment technologies particularly catalysed by the COVID-19 pandemic has profoundly transformed how users engage in digital transactions, underscoring the critical role of perceived security and trust in virtual financial ecosystems (Singh & Sivasubramaniam, 2022). Advancements in mobile technologies have further expanded users' access to financial services, allowing them to seamlessly perform transactions, manage payments, and store digital financial records through user-friendly smartphone applications (Malik *et al.*, 2019). In this evolving digital landscape, electronic wallets (e-wallets) have emerged as indispensable tools, enabled secure, cashless transactions while offering a convenient platform for storing and managing financial information electronically (Yapp, 2022). Despite these advancements, a substantial portion of the population continues to rely on physical cash. According to the United Nations Statistics Division, 65.4 percent of Malaysians aged 15 to 64 still utilize conventional payment methods. This behavioural divergence underscores the need to examine factors influencing satisfaction and continuance usage of e-wallets. To address this gap, the present study applies Technology Continuance Theory to investigate user engagement, with practical implications for service providers seeking to enhance digital payment systems.

While urban areas have benefitted from this digital evolution, e-wallet usage remains limited in rural regions due to inadequate internet infrastructure and low levels of technological literacy (Kasirye *et al.*, 2021). As Malaysia advances toward a cashless economy, resolving these disparities is critical to ensuring inclusive adoption. The government has increased efforts to encourage digital payment usage, yet previous research reveals a lack of empirical data regarding e-wallet adoption among the millennial demographic (Rosli *et al.*, 2023). Accordingly, this study aims to assess millennials' satisfaction with e-wallet services and their continuance usage patterns. The findings are expected to provide valuable insights for e-wallet developers and related stakeholders in enhancing system features to better meet user expectations.

## 2. Literature Review

### 2.1 Technology Continuance Theory

Technology Continuance Theory (TCT) offers a robust model to assess technology usage beyond the initial adoption stage. Developed through the synthesis of the Technology Acceptance Model (TAM), Expectation-Confirmation Model (ECM), and Cognitive Model (COG), TCT effectively captures user behaviour across short- and long-term engagement. It introduces six core constructs: confirmation, perceived usefulness, perceived ease of use, satisfaction, attitude, and continuance intention while this study extends it to include trust and habit. Compared to TAM, ECM, and COG, TCT offers enhanced explanatory power and applicability for studying continuous technology use. In the context of e-wallet adoption, it is particularly relevant for understanding behavioral retention among millennials. Recent studies have expanded the Technology Continuance Theory (TCT) by integrating emerging constructs and contextual variables. For instance, Huang and Huang (2025) explored AI-enabled mobile banking and found that perceived intelligence and anthropomorphism significantly influenced continuance intention. Similarly, Sultana *et al.* (2025) investigated cashless payment technologies among SME entrepreneurs, showing that sustainability concerns can mediate post-adoption usage behaviors. In the health tech domain, Ries (2025) proposed new measurement models within TCT to better explain long-term engagement with telemedicine and fitness apps. Meanwhile, Aprilia and Amalia (2023) demonstrated that perceived security was a key factor in users' satisfaction and continued use of mobile wallets. Finally, Sharma *et al.* (2025) evaluated TCT alongside TAM and UTAUT, recommending hybrid approaches to understand technology adoption in rapidly evolving landscapes like blockchain and the metaverse.

### 2.2 Continuance Usage Intention

The continuance usage intention of e-wallets among youth in Malaysia is shaped by many factors. Youths aged 15 to 30, often referred to as digital natives, are highly receptive to mobile financial technologies due to their familiarity with smartphones and app-based ecosystems. Hence, a complex interplay of technological, social, and psychological can be the major factors. Moreover, gamification and rewards such as cashback, loyalty points, and promotional vouchers are particularly effective in retaining youth users. During the COVID-19 pandemic, incentives like the eBelia program and government-backed campaigns significantly boosted e-wallet engagement among university students (Ministry of Finance Malaysia, 2021). These programs not only encouraged initial adoption but also reinforced habitual use through perceived value and social validation. In summary, continuance usage intention among Malaysian youth is driven by a feedback loop of positive experiences, peer influence, perceived utility, and lifestyle integration. These insights are crucial for e-wallet providers and policymakers aiming to foster long-term engagement in Malaysia's evolving digital economy. These hypotheses form a streamlined model focusing on core drivers of continuance intention among millennial e-wallet users. Drawing from the literature and TCT framework, the following seven hypotheses are proposed:

#### 2.2.1 Confirmation

Confirmation refers to how well user expectations are met during post-adoption. It influences satisfaction and perceived usefulness, which subsequently shape the intention to continue using technology. When e-wallets meet user expectations offering clarity, functionality, and performance users tend to report higher satisfaction and engagement.

**H1:** Confirmation is significantly associated with satisfaction.

#### 2.2.2 Perceived Usefulness

Perceived usefulness (PU) is defined as the degree to which users believe that using an e-wallet will enhance their transaction efficiency and overall performance. Numerous studies confirm PU's pivotal role in shaping satisfaction, attitude, and behavioural intention (Shaw & Sergueeva, 2019). Perceived usefulness such as the ability to conduct fast, convenient transactions is a key driver of continued e-wallet usage among young Malaysians (Wong Xin Yan, 2023).

**H2:** Perceived usefulness is significantly associated satisfaction.

### 2.2.3 Perceived Ease of Use

Perceived ease of use (PEU) reflects the extent to which users perceive an application as intuitive and effortless (Chawla & Joshi, 2019). A well-designed system reduces barriers to usage and increases perceived usefulness, which positively influences satisfaction (Sinha *et al.*, 2019). Previous studies indicate that ease of use and intuitive design significantly enhance user satisfaction, although some findings suggest that effort expectancy may not always be a decisive factor (Krishna Moorthy *et al.*, 2022).

**H3:** Perceived ease of use is significantly associated satisfaction.

### 2.2.4 User Satisfaction

Satisfaction reflects the user's overall positive evaluation of their experience with an e-wallet and is widely regarded as a critical determinant of continued usage. When users find that their initial expectations are confirmed such as through smooth transactions, intuitive design, and reliable functionality they tend to evaluate the service more favourably (Tran *et al.*, 2019). This confirmation process is reinforced by ease of use and perceived usefulness, which are shown to have a strong influence on satisfaction across various technological platforms (Syifa & Tohang, 2020). The link between satisfaction and attitude is also emphasized in the literature, particularly in studies applying the Expectation Confirmation Model (ECM), where satisfaction forms the emotional foundation for long-term behavioural intention (Ariffin *et al.*, 2021). Youth users, in particular, exhibit stronger continuance tendencies when e-wallets offer transparent value and consistent performance, highlighting satisfaction as both a psychological and functional touchpoint. Findings from Al Amin *et al.* (2023) further suggest that satisfaction is positively associated with e-loyalty, reinforcing the user's preference for using the same platform over alternatives.

**H4:** Satisfaction positively is significantly associated Continuance Usage Intention.

### 2.2.5 Attitude

Attitude plays a pivotal role in shaping youth users' continuance intention toward e-wallets. Attitude represents the user's psychological disposition toward using the service and serves as a mediator between satisfaction and continued usage intention. When users experience high satisfaction and perceive the e-wallet as useful, they are more likely to develop a positive attitude, which in turn reinforces their commitment to ongoing use. This attitudinal alignment not only reflects emotional engagement but also strengthens behavioural consistency, especially among youth who are highly responsive to intuitive and rewarding digital experiences.

**H5:** Price positively is significantly associated Continuance Usage Intention.

### 2.2.6 Trust

Trust and security remain central concerns. Youths are more likely to continue using e-wallets when platforms offer robust security features and transparent data handling practices. Research by Zainuddin *et al.* (2022) highlights that perceived trust and social influence especially from peers and family play a significant role in shaping continuance intention among rural youth in Malaysia. This aligns with findings from Meng *et al.* (2023), who applied the Unified Theory of Acceptance and Use of Technology (UTAUT) to show that social norms and facilitating conditions positively impact e-wallet adoption and sustained use. Trust encompasses users' belief that their personal and financial data will be handled securely. Trust positively impacts satisfaction and continuance intention. When users believe the system is secure and reliable, they are more likely to continue using it (Sarika & Vasantha, 2018; Duy Phuong *et al.*, 2020).

**H6:** Trust positively is significantly associated Continuance Usage Intention.

### 2.2.7 Habit

Habit reflects the extent to which e-wallet usage becomes routine over time. Established users integrate e-wallets into their daily lives through repeated and reinforced behaviour. Habit significantly influences continuance intention (Chávez Herting *et al.*, 2020; Yapp, 2022). As users become accustomed to the convenience and reliability of e-wallets, their reliance transitions from conscious choice to automatic behaviour, reinforcing long-term engagement with the platform (Abdul-Halim *et al.*, 2022; Wong, 2023).

**H7:** Habit positively is significantly associated Continuance Usage Intention.

### 3. Research Methodology

This study employed a quantitative research approach using a structured questionnaire for data collection. The instrument comprised 33 items, adapted from previous peer-reviewed studies, and was distributed via social media platforms including WhatsApp, Instagram, and Twitter. The questionnaire was developed using Google Forms, and distribution posts included the study location to help target the intended respondents millennials residing in Klang. A 95% confidence level was applied to determine the minimum required sample size, which was calculated to be 386 respondents. However, the study received a total of 280 complete responses, forming the final sample for analysis. The questionnaire was organized into four sections: Section A: Demographic information including gender, age, education level, occupation, income, and primary e-wallet usage. Section B: Constructs related to e-wallet usage, covering variables such as confirmation, perceived usefulness, perceived ease of use, price benefit, trust, and habit. Section C: User satisfaction. And Section D: Continuance usage of e-wallet services. Responses were measured using a seven-point Likert scale, ranging from 1 – Strongly Disagree, to 7 – Strongly Agree.

### 4. Results and Discussion

#### 4.1 Descriptive Statistics

Table 1 presents the mean and standard deviation for the level of continuance usage of e-wallets. Perceived usefulness recorded the highest mean score ( $M = 4.489$ ,  $SD = 1.366$ ), while price benefit showed the lowest ( $M = 4.414$ ,  $SD = 1.417$ ). Overall, respondents expressed positive feedback across all variables related to the continuance usage of e-wallets. To assess whether the dataset follows a normal distribution and to determine the likelihood of the underlying variables being normally distributed a normality test was conducted. As the sample size in this study exceeded 50 ( $n = 280$ ), the Kolmogorov-Smirnov test was employed. The results indicated that p-values for all variables were less than 0.05, suggesting a rejection of the null hypothesis. Consequently, the data were not normally distributed.

**Table 1** Mean and standard deviation of level continuance usage of e-wallet

	Min	Max	Mean	Std. Deviation
Level of continuance usage of e-wallet	1	7	4.435	1.402
Confirmation	1	7	4.293	1.453
Perceived usefulness	1	7	4.489	1.366
Perceived ease of use	1	7	4.463	1.386
Price benefit	1	7	4.414	1.417
Trust	1	7	4.415	1.320
Habit	1	7	4.435	1.320
Satisfaction	1	7	4.480	1.337

#### 4.2 Correlation Analysis

The purpose of the correlation analysis was to identify the relationship between the independent variables confirmation (CO), perceived usefulness (PU), perceived ease of use (PEU), price benefit (PB), trust (TRU), habit (HB), and satisfaction (SAT) and the dependent variable, which is the level of continuance usage of e-wallets (LOC). Since the normality test indicated that the data were not normally distributed, Spearman's rank correlation analysis was applied. Table 2 presents the results of the correlation analysis. The relationship between confirmation (CO) and satisfaction (SAT) showed a moderate positive correlation, with a coefficient value of 0.474 ( $p < 0.05$ ). Similarly, perceived usefulness (PU) and satisfaction (SAT) demonstrated a moderate positive correlation ( $r = 0.534$ ,  $p < 0.05$ ), and the correlation between perceived ease of use (PEU) and satisfaction (SAT) was also moderate and positive ( $r = 0.449$ ,  $p < 0.05$ ). Furthermore, satisfaction (SAT) and the level of continuance usage of e-wallets (LOC) exhibited a moderate positive correlation ( $r = 0.514$ ,  $p < 0.05$ ). Additional correlations were found between LOC and price benefit (PB), trust (TRU), and habit (HB), each indicating a moderate positive relationship, with respective correlation coefficients of 0.437, 0.577, and 0.440 ( $p < 0.05$ ). Based on these results, all proposed hypotheses are supported, indicating statistically significant relationships among the variables.

**Table 2** Correlation analysis between satisfaction level, LOC and factors

Variable	SAT	CO	PU	PEU		
Satisfaction (SAT)	1.000					
Confirmation (CO)	.474**	1.000				
Perceived usefulness (PU)	.534**	.488**	1.000			
Perceived ease of use (PEU)	.449**	.513**	.564**	1.000		
	LOC	SAT	PB	TRU	HB	
Level of continuance usage (LOC)	1.000					
Satisfaction (SAT)	.514**	1.000				
Price benefit (PB)	.437**	.490**	1.000			
Trust (TRU)	.577**	.478**	.469**	1.000		
Habit (HB)	.440**	.505**	.464**	.385**	1.000	

This study contributes to a deeper understanding of millennials' adoption behaviour within the context of digital financial services, through the application of TCT. The findings underscore satisfaction as a critical intermediary between initial evaluative perceptions namely perceived usefulness, confirmation, and ease of use and the intention to continue using e-wallets. According to TCT, continuance intention is influenced not only by prior beliefs but also by affective responses and habitual engagement.

In this respect, the roles of trust, habit, and perceived price benefit are particularly pronounced among millennial users, whose technology usage is often governed by convenience, reliability, and value. Trust enhances users' sense of security during digital transactions, while habit reflects the routine integration of e-wallets into everyday financial activities. Moreover, perceived economic value strengthens users' motivation to maintain consistent usage. Collectively, these insights highlight the nature of technology continuance and underscore the importance for service providers to prioritise user-centric design, seamless digital experiences, and trust-building strategies that resonate with the expectations and behavioural tendencies of millennial consumers

### 5. Conclusion

This study aimed to assess millennials' satisfaction and their continued use of e-wallets through the lens of TCT. The findings offer compelling evidence that satisfaction plays a pivotal role in shaping continuance intention, while factors such as perceived usefulness, trust, habit, and price benefit emerge as significant antecedents. By validating key constructs of the theory in the context of e-wallet adoption, this research enriches the existing literature on post-adoption behaviour and provides practical insights for digital financial service providers. In particular, the study highlights the importance of cultivating trust, delivering value, and designing seamless user experiences that align with the expectations and behavioural patterns of millennial users. These insights are especially valuable for informing strategies aimed at user retention and long-term engagement in a highly competitive fintech landscape. Based on these findings, several practical recommendations can be proposed to enhance millennials' satisfaction and continued usage of e-wallets. Firstly, service providers should prioritise interface simplicity and intuitive design to reinforce perceived ease of use, thereby improving overall satisfaction. Secondly, ensuring consistent system performance and reliability can strengthen user trust a critical determinant of continuance intention. Thirdly, encouraging habitual engagement through reward mechanisms, personalised features, or seamless integration into everyday financial routines may promote sustained use. Additionally, highlighting the economic benefits of e-wallets such as cost savings, discounts, or cashback incentives can enhance perceived value and encourage long-term retention.

Finally, targeted marketing initiatives and educational campaigns should be developed in line with millennial preferences, emphasising convenience, security, and compatibility with contemporary lifestyles. While the findings contribute meaningfully to the understanding of e-wallet usage among millennials, several limitations warrant reflection. The study employed a quantitative design based on structured, fixed-scale questionnaires. Although suitable for statistical generalisation, this approach limits the depth of insight into individual user experiences, attitudes, and motivations. Moreover, some participants provided careless or incomplete responses, which may have affected data reliability. The use of social media platforms for survey distribution may also have introduced hesitation among potential respondents due to concerns about online scams or data privacy, potentially hindering participation and engagement.

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## Conflict of Interest

Authors declare that there is no conflict of interests regarding the publication of the paper.

## Author Contribution

The authors confirm contribution to the paper as follows: **study conception and design:** Nur Amirah Adilah Zulkefley, Kamilah Ahmad; **data collection:** Nur Amirah Adilah Zulkefley; **analysis and interpretation of results:** Nur Amirah Adilah Zulkefley, Kamilah Ahmad, **draft manuscript preparation:** Nur Amirah Adilah Zulkefley, Kamilah Ahmad. All authors reviewed the results and approved the final version of the manuscript.

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