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Assessing the Factors Influencing Behavioural Intention of the Continued Usage of E- Wallets: The Moderating Role of Perceived Technological Innovativeness and Trust

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ABSTRACT
The study's main objectives were to identify the variables influencing behavioral intention and to measure the influence of perceived technological innovation and trust as moderators on the intention to continue using e-wallets. 525 respondents—mostly Indian e-wallet users—completed the survey that yielded the information. In this study, intentional sampling was used to collect data from a sample of 436 respondents. A research tool can be evaluated using three primary methods: multiple linear regression testing, validity and reliability testing, and hypothesis testing, which includes the t-test, F-test, and coefficient of determination tests. The findings indicated that perceived usefulness and perceived security are the two most important factors influencing the behavioral intention to continue using e-wallets. The results show that a number of factors have a substantial impact on the desire to continue using e-wallets as a new payment method in the future. The study's findings are helpful for organizations like e-wallet providers, the government, and even the general public when analyzing e-wallet payment systems and assessing how sustainable the shift to cashless transactions is.

Keywords: *Perceived Ease of Use, Perceived Usefulness, User Satisfaction, Perceived Security, Perceived Risk, Continued Usage of E-Wallet, Perceived Technological Innovativeness, Trust*

1. INTRODUCTION

A smartphone or computer can be used to access an e-wallet account, which is a convenient cashless payment method. Funds from the bank account are stored there via online banking, debit/credit cards, or e-wallet usage. (Bangla & Sancheti, 2018).

In light of this, the government of India's "Digital India" program, which places a strong focus on digital money, aims to digitally empower society and recognize the concept of a "Faceless, Paperless, Cashless" economy. (Goel et.al. 2019). The introduction of UPI and BHIM in 2018 marked a turning point in the Indian retail sector's payment revolution. Improvements in information and communication technologies have made it possible for a multitude of players to offer various cashless options for making payments, such as credit and debit cards from banks, bank Prepaid cards, mobile wallets, Unified Payments Interface (UPI), Point of Sale (PoS), Unstructured Supplementary Service Data (USSD), Aadhaar Enabled Payment System (AEPS), Internet banking, mobile banking, micro ATMs, and so on.

The rapid increase in consumer knowledge of e-wallet payments raises concerns about how customers will perceive and utilize e-wallets going forward. If not, there can be a problem where e-wallet providers stop developing new goods and stop improving their current offerings. As a result, it is critical that businesses and other stakeholders assess the elements that support customers' ongoing usage of e-wallet services. (Singh, Srivastava, &Sinha, 2017). These elements will enable us to comprehend the factors that led individuals to choose to consistently use e-wallet services for their transactions. This seeks to encourage sustainable use for all transactions on a daily basis, not simply on special occasions or for a limited amount of time.

Numerous research look at things like pre- and post-adoption continuation intentions and the desire to use mobile payments and related technologies continuously. (Gupta et al., 2020). Nevertheless, there is currently a dearth of empirical data about the relationships between a few variables and consumers' e-wallet users' intentions to stick with them, including their perceptions of their utility, usability, disconfirmation, perceived behavioral control and the subjective norm and satisfaction. (Gupta et al., 2020).

The population under study is specifically Indian consumers, as the majority of them exhibit a high level of knowledge of Malaysian services for electronic wallets. The goal of this study is to help e-wallet providers become more competitive and sustainable in the financial services market. It also intends to help the government encourage using electronic wallets in India's paperless society.

2. LITERATURE REVIEW

2.1 E-Wallets

With an electronic wallet, or prepaid account, users can set aside funds for use in subsequent online transactions. To access an e-wallet, you need to have a password. You can pay for groceries, internet transactions, and plane tickets, among other things, with an e-wallet. Software and data are an e-wallet's two primary components. The software component offers data protection and encryption while storing personal information. The information component consists of a database that contains user-supplied data such as name, shipping address, mode of payment, amount owed, credit or debit card information, etc.

2.2 Behavioral Intention

"The degree to which someone is designed to utilize a particular technology" is one way to define behavioral intention. In light of several aspects or factors that can influence technology use; alternatively, It can be described as a person's inclination to utilize technology or to continue using it at their current level. Tang et al (2022) This study forecasts customers' usage habits based on their declared objectives, however other studies (e.g. Alassafi (2022) showed that consumers' real Their behavioral intentions impact their actions. Despite the fact that a significant number of research (e.g. Huang (2023) Hooda et al (2022) Less emphasis was placed on using mobile payments and financial technology (Hu et al. (2023).

2.3 Perceived Ease of Use

A recent investigation by To and Trinh (2021) discovered that behavioral Perceived usability plays a significant role in Vietnamese consumers' inclination to use mobile wallets. An additional investigation by Karim et al (2020) verified that behavioral Perceived simplicity of use favorably impacted Desire to Utilize

Electronic Wallet. The results demonstrated how customers' intentions to utilize electronic wallets are positively impacted by user-friendly e-wallet applications. In the interim, Keni et al (2020) observed that the propensity The decision of users to utilize is significantly influenced by their perception of the ease of use mobile payment services.

Additionally a research by Singh et al (2020) claimed that perception has a significant influence on the choice to adopt mobile wallets. The results demonstrated that consumer intentions to utilize Mobile wallets are going to be heavily impacted by simplicity of use. Yang et al (2021) additionally demonstrated that adults' Perceived simplicity of use has a significant positive influence on e-wallet adoption aspirations. The results of the study confirmed a different study by Chawla and Joshi (2020) customers discovered that using e-wallets, which they thought were simple to use, had advantages in terms of time, money, and simplicity of use.

H1: Perceived Ease of Use has significant impact on Continued Usage of E-Wallet.

2.4 Perceived Usefulness

A study carried out by Nag and Gilitwala (2019) shown an excellent association between the perceived usefulness of an e-wallet and the desire to use one in Thailand. An additional investigation conducted by Pertiwi et al (2020) exhibited the Y generation's Surabaya intended to utilize an e-wallet for payment. mechanism had a substantial positive association with perceived usefulness. An analogous investigation by Camilleri (2019) additionally confirmed that the readiness to utilize online government services is positively correlated with people's perceptions of usefulness.

Additionally, a recent investigation by To and Trinh (2021) demonstrated that Vietnam's behavioral inclination Perceived utility has a big impact on whether or not people utilize mobile wallets. The results are consistent with the investigation by Madan and Yaday (2016) We discovered a strong correlation between behavioral intention to utilize mobile wallets and perceived utility. Madan and Yaday (2016) additionally came to the conclusion that people' intentions to embrace a new technological revolution are highly motivated by perceived usefulness. Consequently, the subsequent theory is established:

H2: Perceived Usefulness has significant impact on Continued Usage of E-Wallet.

2.5 User Satisfaction

When a product or service performs better than the user expects it to, they are said to be satisfied. Whether a user will continue to use their m-wallet as their primary method of making digital payments depends on how satisfied they are with it. (Wixom and Todd, 2005). Customer satisfaction has been shown in previous research to positively and considerably influence payment services users' intentions to keep utilizing them. (Chu et al., 2012; Hashmi S and Pathak R. 2020).

The main factor influencing a customer's decision to stick with a good or service, such as a mobile wallet, is their level of happiness with it, which is determined by their post-choice evaluation of the entire performance. Whether or not a user sticks with an e- wallet as their primary means of transferring money digitally relies on how satisfied they are with it. (Wixom & Todd, 2005; Ahlawat R and Patankar R. 2020).

H3. User Satisfaction has significant impact on Continued Usage of E-Wallet.

2.6 Perceived Security

Generally speaking, data integrity, non-repudiation, authentication, and secrecy are security considerations. (Suh & Han, 2003). Varsha and Thulasiram (2016) found that the main element influencing young customers' propensity to embrace e-wallets is perceived security. Regarding The security of financial transactions and digital payments was the younger generation's main worry. (Kalra & Batra, 2016). This suggests that enhancing Users will be deterred from using e-wallets by their security.

On the other hand, a lack of customer confidence could prevent this kind of payment service from taking off. Aydin & Burnaz (2016) According to a recent study, existing users are very conscious of providing when making such payment transactions, the digital wallet service providers with their contact details (phone number, address, date of birth, and credit card number), indicating that they are concerned about the issue of trust with organizations that are involved in the payment process and operations of the digital wallet.

Chaveesuk et al (2018) Creating a good user experience might help to decrease consumer insecurity. Zhou (2011).

H4: Perceived Security has significant impact on Continued Usage of E-Wallet.

2.7 Perceived Risk

The other most researched component is perceived risk because consumers are constantly worried about making financial payments (Mangla D and Parkar B. 2021). According to similar studies, risk is defined as the notion that one will lose something in order to achieve a desired result (Jain et al., 2014). A strong correlation was discovered between perceived risk and the inclination to shop online, but not much of one with convenience. (Zhou et.al. 2007).

Regarding Bauer Bauer (1960) Consumer behavior involves risk since each choice they make they make will have effects that they cannot reasonably predict, some of which will probably be unpleasant. However, from a technological standpoint, perceived risk is different. Risk is the term used to describe the potential loss that a customer may experience when completing a mobile payment transaction, which may include both financial loss and the disclosure of personal data. Marriott & Williams (2018) Furthermore, certain elements have always existed, such as the feeling of risk brought on by privacy concerns. Humphries et al (2019) that discourage users from embracing new technology like digital wallets. The provider of digital wallet services is directly impacted by consumers' interest in mobile payment services. However, customers' mistrust might keep this payment method from becoming popular. Quansah (2016) Shetu et al (2022) To Tian et al. (2023) Consumers' major concerns regarding the privacy and trustworthiness of companies offering mobile wallet services transaction-based operations. Users are aware that in order to make financial transactions using digital wallet services, they must provide the providers of those services access to sensitive information. Four features are commonly used by consumers when discussing digital wallets: optimism, creativity, discomfort tolerance, and acceptance readiness. chances. This is because providing a user-friendly and safe interface helps to lower customers' perceived risks and safety concerns. Pillai et al (2022) Therefore, it has been demonstrated that usage is encouraged by decreased levels of perceived risk and trust. habits that boost the use of services for digital wallets. Aldammagh & Associates (2021) Consequently, the theory that follows is put forth:

A study carried out by Wong and Mo (2019) showed that customers' perception of Risk negatively affects their propensity to use mobile payments. An additional study Gupta et al (2018) discovered that visitors' behavioral intentions toward smartphone apps were significantly impacted by their perception of danger. Compared to PC users, mobile users' decisions were found to be hampered by perceived risk. (Cozzarin and Dimitrov, 2016).

Furthermore, the results by Lu et al (2011); Cham et al (2018); Aw et al (2022) demonstrated how customers' opinions of the risk associated with using Their propensity to utilize and accept mobile payment services is negatively impacted. In the area of mobile applications, Several earlier studies have shown a statistically significant negative relationship between behavioral intention and perceived risk. (Gupta et al., 2018; Khurana and Jain, 2019; Piarna et al., 2020). Consequently, the theory that follows is put forth:

H5: Perceived Risk has significant impact on Continued Usage of E-Wallet.

2.8 Perceived Technological Innovativeness

The perception of a technology's novelty and advancement over current alternatives is known as technological innovativeness. Lowe & Alpert (2015) An innovation must be viewed as innovative by the consumer in order for it to be adopted. Balakrishnan & Shuib (2021) Relative advantage components include aspects like cost and social position that are related to the invention's purpose. Here, the electronic wallet is a way to redefine The customary mode of payment that the customer uses due to its affordability and ability to meet social status requirements. Schmidthuber et al (2020) Generally speaking, businesses that highlight their technological prowess in their marketing can draw in more clients, which improves the return on their innovation-driven investments. Ramos-de-Luna et al (2016) Additionally, studies revealed that clients of businesses using cutting-edge technology had higher levels of participation on the internet and were more inclined to suggest the technology and advantages of the service providers. Oliveira et al (2016) One of the

key elements to improving the impression of a platform's usefulness and innovation is customers' familiarity with technology. Setiawan et al (2021).

H6: Perceived Technological Innovativeness has significant impact on Continued Usage of E-Wallet.

H7: Perceived Technological Innovativeness positively moderate the relationship between Perceived Ease of Use and Continued Usage of E-Wallet.

H8: Perceived Technological Innovativeness positively moderate the relationship between Perceived Usefulness and Continued Usage of E-Wallet.

H9: Perceived Technological Innovativeness positively moderate the relationship between User Satisfaction and Continued Usage of E-Wallet.

H10: Perceived Technological Innovativeness positively moderate the relationship between Perceived Security and Continued Usage of E-Wallet.

H11: Perceived Technological Innovativeness positively moderate the relationship between Perceived Risk and Continued Usage of E-Wallet.

2.9 Perceived Trust

The term "trust" refers to a person's optimistic expectation, which is based on their trust and confidence in other people's deeds, statements, and viewpoints. Tian et al (2023) Neha et al (2020) As per Gefen (2000) The purpose of users in the direction of a technologically anticipated result and their trust that the service provider will satisfy their responsibilities are two definitions of trust. As stated by Pillai et al. (2022) Regarding digital wallets, it may be argued that a person's perceived level of trust in digital payments is a significant aspect that directly affects their technological behavior intentions. Behavioural intention and actual use are positively correlated when an individual has a high degree of self-perceived trust. Hanaysha (2022) proved that trust is an essential and pertinent prerequisite because of this, it stands to reason that people who are more trustworthy are more likely to accept and use electronic wallets.

An investigation carried out by Madan and Yadav (2016) demonstrated a favorable connection between customers' intention to use behavior and new smartphone technology and their level of trust. An additional investigation by Saprikis (2018) verified that trust directly affects behavior intents to use the electronic wallet platform. This element has been identified as a reliable indicator of mobile wallet intents to adopt. (Dahlberg et al., 2003; Shin, 2009; Amoroso as well as Pham and Ho, 2014). Additionally, Suresh and Rani (2020) additionally discovered that The e-wallet's behavioral goal to be used is significantly influenced by trust.

Conversely, however, Alfansi and Daulay (2021) noted that the millennial generation's intention to use e-money is negatively impacted by trust. This is corroborated by Goh (2017) They discovered a negative correlation between e-payment intention and trust. Examining trust's function in e-wallet intention-mediating procedure is crucial given the conflicting results and dearth of empirical research on the e-wallet configuration.

H12: Trust has significant impact on Continued Usage of E-Wallet.

H13: Trust negatively moderates the relationship between Perceived Ease of Use and Continued Usage of E-Wallet.

H14: Trust positively moderates the relationship between Perceived Usefulness and Continued Usage of E-Wallet.

H15: Trust positively moderates the relationship between User Satisfaction and Continued Usage of E-Wallet.

H16: Trust positively moderates the relationship between Perceived Security and Continued Usage of E-Wallet.

H17: Trust positively moderates the relationship between Perceived Risk and Continued Usage of E-Wallet.

3. RESEARCH OBJECTIVES

- To Assess the factors influencing behavioural intention of the Continued Usage of E- Wallets
- To assess the moderating role of Perceived Technological Innovativeness and Trust between independent influencing factor s and behavioural intention of the Continued Usage of E- Wallets

4. CONCEPTUAL MODEL

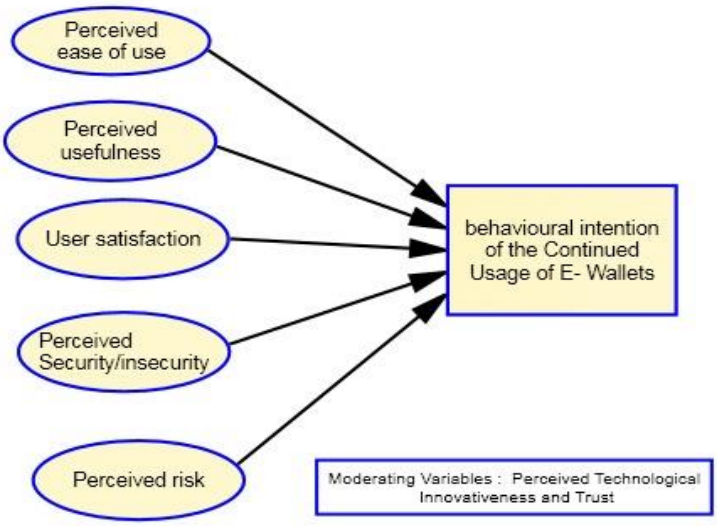

Figure1: Conceptual model showing the relationship of factors influencing Continued Usage of E-Wallet and moderating impact of perceived technological innovativeness and trust between selected influencing variables and Continued Usage of E-Wallet.

5. RESEARCH METHODOLOGY

The researchers combined quantitative methods with an exploratory survey approach for this study. To collect pertinent data, the researchers represented each study variable with an indicator. The results of the study were corroborated by secondary and primary data. An online survey with an online questionnaire was used to collect the initial set of data. The Google Form link will take you to online questionnaires where all the data used in this study was collected. Meanwhile, secondary data were generated indirectly from earlier study breakthroughs. Every research participant made use of electronic wallets. Thus, the screening question "Do you have experience using e-wallet services?" is included in the research to identify respondents who have expertise using these services in order to choose legitimate results.

Purposeful selection and non-probability sampling were used to choose the study sample. A total of 525 samples were used in this analysis. The non-probability purposive sampling strategy was used since the size of the population is not defined by statistics. A number of restrictions were set forward by the researchers, one of which was that the sample must possess an E-Wallet account and have utilized it for a minimum of one month. We used IBM SPSS Statistics v.20 to estimate and assess hypotheses produced from research models. The reliability of the proposed model and the validity of the idea statements were established by the utilization of factor analysis, regression analysis, test hypotheses, and Cronbach's alpha.

Three sections comprised the survey: The respondents' gender, age range, and educational attainment were all listed in Section A of the report. Section B includes the questions for each of the variables: perceived risk, perceived security, perceived ease of use, and user happiness. There are two moderating factors: perceived technological innovation and trust. A Likert-type scale with five points was used, where one represented strong disagreement and five represented strong agreement.

6. RESULTS

6.1 Demographic Profile

The respondent's demographic features were evaluated by the application of descriptive demographic statistics. An thorough poll was used to gather information between March 2023 and February 2024. In the end, 436 of the 525 questionnaires that were given to responders were discovered to be fully completed and error-free. 83.04% of the responses are judged to be of good quality after further verification. Table 1 shows the sociodemographic information for each individual. In all, 436 respondents, of whom 365 (83.7%) were men and 71 (16.3%) were women. Of the men, 126 (28.1%) were in their 30s and 40s, and 182 (41.7%) held a professional degree.

Table 1. Descriptive Statistics of Demographic Profile

		Frequency	Valid %
Gender profile	Male	365	83.7
	Female	71	16.3
Age profile	20-29 years	58	13.3
	30-39 years	126	28.9
	40-49 years	83	19
	50-59 years	104	23.9
	60 years and above	65	14.9
Highest education level	Bachelor Degree	55	12.6
	Masters Degree	109	25
	Professional Education	182	41.7
	Other	90	20.6

6.2 Exploratory Factor and Reliability Analysis

The complying components' importance was assessed using the EFA. The experiment's threshold is set at a factor loading of 0.50. Based on these results, factor analysis seems to be a suitable technique to collect this information. In the end, every element that had factor loadings higher than 0.5 was taken into account. If a scale meets the 0.70 Chronbach's Alpha requirement, it is generally considered internally consistent. This study's Cronbach's alpha threshold was set at 0.7.

Table 2. Results of Exploratory Factor Analysis

Variable	Cronbach alpha	Statement	Factor loadings	KMO Measure of Sample Adequacy (>0.5)	Bartlett's Test of Sphericity		Items confirmed	Items dropped	Cum % of loading
					Chi Square	Sig. (<.10)			
Perceived Ease of Use	0.957	PEOU-1	0.188	0.844	1985.782	0.000	4	1	71.351
		PEOU-2	0.931						
		PEOU-3	0.946						
		PEOU-4	0.954						
		PEOU-5	0.927						
Perceived Usefulness	0.895	PU-1	0.880	0.824	1448.281	0.000	5	0	70.465
		PU-2	0.903						
		PU-3	0.889						
		PU-4	0.806						
		PU-5	0.703						
User Satisfaction	0.852	US-1	0.668	0.696	1059.997	0.000	4	0	69.584
		US-2	0.893						
		US-3	0.941						
		US-4	0.809						
Perceived Security	0.855	PSIS-1	0.809	0.706	1037.337	0.000	4	0	69.908
		PSIS-2	0.936						
		PSIS-3	0.892						
		PSIS-4	0.685						
Perceived Risk	0.957	PR-1	0.204	0.851	1989.744	0.000	4	1	71.431
		PR-2	0.934						
		PR-3	0.947						
		PR-4	0.958						
		PR-5	0.919						
Continued Usage of E-Wallet	0.696	CUEW-1	0.770	0.704	305.658	0.000	4	1	42.154
		CUEW-2	0.788						
		CUEW-3	0.135						
		CUEW-4	0.680						
		CUEW-5	0.643						
	0.708	PTNN-1	0.657	0.718	322.754	0.000	4	1	43.101

Perceived Technological Innovativeness		PTNN-2	0.771						
		PTNN-3	0.784						
		PTNN-4	0.170						
		PTNN-5	0.697						
Trust	0.958	TT-1	0.208	0.851	2016.970	0.000	4	1	71.744
		TT-2	0.933						
		TT-3	0.948						
		TT-4	0.955						
		TT-5	0.928						

6.3 Correlation Analysis

The independent variable correlation analysis's findings indicate that there seems to be a substantial relationship between each variable. There is a strong correlation between the independent and dependent variables when all variables are taken into account (Table 3). The variables measuring perceived security (PSIS) and perceived technological innovativeness (PTNN) had the least significant association (0.712), while the ones assessing perceived ease of use (PEOU) and perceived risk (PR) had the highest level of correlation (0.998).

Table 3: Correlations

	PEOU	**PU**	**US**	**PSIS**	**PR**	**CUEW**	**PTNN**	**TT**
PEOU	1							
PU	.929**	1						
US	.911**	.874**	1					
PSIS	.841**	.804**	.929**	1				
PR	.998**	.924**	.913**	.845**	1			
CUEW	.817**	.800**	.737**	.689**	.820**	1		
PTNN	.800**	.773**	.730**	.712**	.805**	.981**	1	
TT	.988**	.910**	.906**	.859**	.988**	.812**	.822**	1

**. Correlation is significant at the 0.01 level (2-tailed).

6.4 Regression Analysis

The relationship between the independent and dependent variables was determined using stepwise regression analysis. The study's main goals were to evaluate the moderating effects of perceived technological innovation and trust on e-wallet usage.

6.5 Continued Usage of E-Wallet (CUEW) as dependent variable: To ascertain the predictor-criterion relationship between the independent and dependent variables, stepwise regression analysis was employed. Tables 4a and 4b showed that the elements under investigation are very significant predictors of the e-wallet users' behavioral intention to continue using them using step-wise regression analysis. With a R square of 0.691, Table 4a demonstrates that these characteristics explain 69.10% of Continued Usage of e-Wallets. The ANOVA values for the regression model are shown in Table 4b, indicating validation at a 95% confidence level. According to the coefficient summary in Table 4c, the beta values of all the components are 1.375 and 0.355, which appropriately represents their influence on the intention of the Continued Usage of e-Wallets.

Table 4a: Regression analysis

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.831[a]	.691	.687	.40589

a. Predictors: (Constant), PSIS, PU, PR, US, PEOU

Table 4b: ANOVA analysis

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	158.383	5	31.677	192.271	.000[b]
	Residual	70.842	430	.165		
	Total	229.225	435			

a. Dependent Variable: CUEW
b. Predictors: (Constant), PSIS, PU, PR, US, PEOU

Table 4c: Regression coefficients table for dependent variables

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.158	.068		17.044	.000
	PEOU	.561	.293	.761	1.916	.016
	PU	.297	.062	.355	4.773	.000
	US	.152	.080	.182	1.888	.020
	PSIS	.041	.058	.051	.695	.487
	PR	1.009	.286	1.375	3.532	.000

a. Dependent Variable: CUEW

6.6 Impact of Perceived Technological Innovativeness on Continued Usage of e-Wallet (CUEW): Using stepwise regression analysis, the predictor-criterion link between the independent and dependent variables was discovered. As Tables 5a and 5b demonstrate, perceived technological innovation is a significant predictor of the behavioural intention to continue using e-wallets. Table 5a demonstrates that, with a R square of 0.963, these factors account for 96.3% of the behavioural intention of the Continued Usage of e-Wallets. The ANOVA values for the regression model are shown in Table 5b, indicating validation at a 95% confidence level. The component's beta value, as indicated by the coefficient summary in Table 5c, is 0.981, precisely reflecting their influence.

Table 5a: Regression analysis

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.981[a]	.963	.963	.13990

a. Predictors: (Constant), PTNN

Table 5b: ANOVA analysis

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	220.731	1	220.731	11277.243	.000[b]
	Residual	8.495	434	.020		
	Total	229.225	435			

a. Dependent Variable: CUEW
b. Predictors: (Constant), PTNN

Table 5c: Regression coefficients table for dependent variables

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.094	.027		3.454	.001
	PTNN	.959	.009	.981	106.194	.000

a. Dependent Variable: CUEW

6.7 Impact of Trust on Continued Usage of E-Wallet (CUEW): Stepwise regression analysis was used to determine the predictor-criterion relationship between the independent and dependent variables. Tables 6a and 6b demonstrate that trust is a significant predictor of the behavioural intention of the Continued Usage of e-Wallets. With a R square of 0.659, Table 5a demonstrates that these factors account for 65.9% of the behavioural intention of the Continued Usage of e-Wallets. The regression model's ANOVA values are shown in Table 6b, indicating validation at a 95% confidence level. The component's beta value is 0.812, as shown by the coefficient summary in Table 6c, which fairly represents their influence.

Table 6a: Regression analysis

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.812[a]	.659	.658	.42436

a. Predictors: (Constant), TT

Table 6b: ANOVA analysis

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	151.069	1	151.069	838.884	.000[b]
	Residual	78.156	434	.180		
	Total	229.225	435			

a. Dependent Variable: CUEW
b. Predictors: (Constant), TT

Table 6c: Regression coefficients table for dependent variables

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.252	.061		20.595	.000
	TT	.592	.020	.812	28.963	.000

a. Dependent Variable: CUEW

6.8 Moderating impact of Perceived Technological Innovativeness between selected influencing variables and Continued Usage of E-Wallet (CUEW): To investigate the relationship between perceived technological innovation, trust, and the desire to continue using e-wallets in behaviour, Z score values for each variable were produced. New variables, denoted as interactions IA1 through IA10, are then created by computing the interaction between all independent factors and Perceived Technological Innovativeness and Trust.

We performed a regression analysis using the dependent variable (CUEW) and the additional interacting independent variables (IA1 - IA5). The interacting qualities are a strong predictor of the behavioural intention of Continued Usage of e-Wallets, as demonstrated by Tables 7a and 7b, which present the results of step-wise regression analysis. 63.6% of the behavioural intention of the Continued Usage of e-Wallets is attributed to these variables, according to Table 6's R square value of 0.636. The 95% confidence level validation of the regression model is shown by the ANOVA values in Table 7b. The beta values are, respectively, 1.062 and 0.301 based on the coefficient summary shown in Table 7c. These principles accurately depict how they affect the continued use of e-wallets as a behavioural intention.

Table 7a: Regression analysis

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.798[a]	.636	.632	.44027

a. Predictors: (Constant), IA5, IA2, IA4, IA3, IA1

Table 7b: ANOVA analysis

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	145.874	5	29.175	150.511	.000[b]
	Residual	83.351	430	.194		
	Total	229.225	435			

a. Dependent Variable: CUEW
b. Predictors: (Constant), IA5, IA2, IA4, IA3, IA1

Table 7c: Regression coefficients table for dependent variables

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.811	.021		131.299	.000
	IA1	-.093	.073	-.443	-1.279	.201
	IA2	.063	.017	.301	3.592	.000
	IA3	-.047	.026	-.218	-1.828	.068
	IA4	.223	.071	1.062	3.158	.002
	IA5	.023	.020	.106	1.159	.247

a. Dependent Variable: CUEW

6.9 Moderating impact of Trust between selected influencing variables and Continued Usage of e-Wallet (CUEW): Regression analysis was conducted using the dependent variable (CUEW) and the extra interacting independent variables (IA6 to IA10). Tables 8a and 8b demonstrate how these interacting characteristics are a strong predictor of Continued Usage of e-Wallet based on the results of step-wise regression analysis. According to Table 8's R square value of 0.644, these factors may be responsible for 64.4% of the success of Continued Usage of e-Wallet. The ANOVA results of the regression model are shown in Table 8b, indicating validation at a 95% confidence level. The coefficient summary of Table 8c indicates that the beta values are 1.517 and 0.344, respectively. These principles accurately depict the ways in which they impact the continued use of e-wallets as a behavioral intention.

Table 8a: Regression analysis

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.802[a]	.644	.640	.43573

a. Predictors: (Constant), IA10, IA7, IA9, IA8, IA6

Table 8b: ANOVA analysis

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	147.587	5	29.517	155.471	.000[b]
	Residual	81.639	430	.190		
	Total	229.225	435			

a. Dependent Variable: CUEW
b. Predictors: (Constant), IA10, IA7, IA9, IA8, IA6

Table 8c: Regression coefficients table for dependent variables

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.754	.022		127.146	.000
	IA6	-.189	.086	-.932	-2.214	.027
	IA7	.070	.017	.344	4.123	.000

IA8	-.044	.029	-.206	-1.523	.128
IA9	.309	.084	1.517	3.676	.000
IA10	.019	.023	.087	.823	.411

a. Dependent Variable: CUEW

7. RESULTS OF HYPOTHESES TESTING

Table 8 lists the 17 initial hypotheses put forth by the conceptual research framework, of which 11 have been accepted and the remaining 6 rejected.

Table 8: Summary of Hypotheses Testing

Hy. No.	Independent Variables	Dependent Variables	R-Square	Beta Coefficient	t-value	Sig Value	Status of Hypotheses
H1	Perceived Ease of Use	Continued Usage of e-Wallet	0.691	.761	1.916	.016	Accepted
H2	Perceived Usefulness			.355	4.773	.000	Accepted
H3	User Satisfaction			.182	1.888	.020	Accepted
H4	Perceived Security			.051	.695	.487	Rejected
H5	Perceived Risk			1.375	3.532	.000	Accepted
H6	Perceived Technological Innovativeness	Continued Usage of e-Wallet	0.963	.981	106.194	.000	Accepted
H7	IA1 (PEOU *PTI)	Continued Usage of e-Wallet	0.636	-.443	-1.279	.201	Rejected
H8	IA2 (PU *PTI)			.301	3.592	.000	Accepted
H9	IA3 (US *PTI)			-.218	-1.828	.068	Rejected
H10	IA4 (PSIS *PTI)			1.062	3.158	.002	Accepted
H11	IA5 (PR *PTI)			.106	1.159	.247	Rejected
H12	Trust	Continued Usage of e-Wallet	0.659	.812	28.963	.000	Accepted
H13	IA6 (PEOU * Trust)	Continued Usage of e-Wallet	0.644	-.932	-2.214	.027	Accepted
H14	IA7 (PU * Trust)			.344	4.123	.000	Accepted
H15	IA8 (US * Trust)			-.206	-1.523	.128	Rejected
H16	IA9 (PSIS * Trust)			1.517	3.676	.000	Accepted
H17	IA10 (PR * Trust)			.087	.823	.411	Rejected

8. DISCUSSION

Perceived Ease of Use and the behavioural intention of Continued Usage of e-Wallets (H1 and H13) were found to be significantly negatively correlated with trust, but not with perceived technological innovativeness (H7; t-value = -1.279; beta coefficient = -0.443; p = 0.201). The study's conclusions showed that consumers' interest in e-Wallets appears to be positively impacted by perceived ease of use, and that the simplicity with which e-Wallets were used influenced both their usage patterns and feelings of trust. These emotional experiences also had the effect of influencing consumers' behaviour to return to the same product. Its results are in line with many previous studies that discovered the existence of a basic system affected the behaviours that propel its use. Singh and Srivastava (2017); Sharma et al., 2018). Furthermore, Wong and Mo (2019) found that involvement in using e-Wallet assistance appears to be significantly and favourably impacted by ease of use. According to a study by Barry and Jan (2018), behaviour intention to use a certain technology was found to be positively and significantly impacted by perceived ease of use. Conversely, the results of this investigation are inconsistent.

The empirical analysis of hypotheses 2, 8, and 14 revealed a substantial positive correlation between perceived usefulness and the desire to continue using e-wallets, with perceived usefulness acting as a moderating factor along with perceived trust and technological innovativeness. The study's conclusions indicated that the intention to use an e-Wallet appeared to be positively significantly influenced by perceived utility. The results of this investigation were consistent with those of an earlier investigation (Chawla and Joshi, 2019), which concluded that perceived utility had no direct bearing on the needs of the client on a daily basis. Furthermore, a study by Sharma et al. (2018) provided specifics on

how perceived usefulness affected the behavioral primary purpose. Because of the implications of this condition, a lot of users would choose to try out similar E-Wallet applications; as a result, the usefulness of the programs can influence how many and how different they are (Setiani, 2018). The findings of this study, however, disagreed with those of research by Routray et al. (2019), which indicated that consumers' intentions to use e-wallet services were significantly and favorably influenced by the usability aspect. This implies that if the value received is great, users will use E-Wallet services more frequently, leading to a rise in the frequency of financial transactions that are cashless (Anarjia, 2018). Madan and Yaday (2016) propose that the perceived usefulness of new technologies has a major impact on users' propensity to adopt them.
An independent study of the relationship between user satisfaction and behavioural intention of continuing to use e-wallets found a strong significant correlation between the two concepts. Hypothesis 3 is supported by the results, but under the influence of Perceived Technological Innovation and Trust (H9 and H15; t-value = -1.828 and -1.523; beta coefficient = -0.218 and -0.206; p = 0.068 and 0.128) is not. The relationship between user satisfaction and continuance intention on human behavior has been studied and validated in previous studies on mobile applications (Hsiao et al., 2016), e-governance (Valaei & Baroto, 2017), e-retail, and banking/payment services (Slade et al., 2013). Customers that are happy with their current online payment system will keep using it and recommend it to others. Previous studies (Phuong et al., 2020; Daragmeh, 2021; Sleiman et al., 2022) discovered that customer satisfaction is a measure of how well mobile wallet services manage financial transactions and help users become more adept at handling similar transactions in the future. Customers will undoubtedly keep using e-wallet services for future payments if they are happy with them (Franque et al., 2021; Ariffin et al., 2021; Al Amin et al., 2023).

Significant findings (hypotheses 10 and 16) indicate that when combined with perceived technological innovativeness and trust, perceived security or insecurity does, in fact, significantly increase behavioural intention to continue using e-wallets, not with alone with e-wallets usage (H4; t-value = 0.695; beta coefficient = 0.051; p = 0.487). According to research on e-commerce and online purchases, security and insecurity are critical components of trust (Jameel and Ahmad, 2018; Al-Delawia, 2019). Users' views of security in the processing of their personal data have a substantial impact on the building of trust (Chawla and Joshi, 2019). Users are shielded from fraud and "phishing" by technological developments in e-payment gateways (Ariffin et al., 2021). In line with earlier research, e-wallets and security have the statistical ability to raise e-wallet usage intentions. Previous findings indicate that behavioral desire to utilize technology payment is significantly influenced by perceived security or insecurity (Vijayasarathy, 2004; O'Cass and Fenech, 2003). More and more, security is the deciding element in any financial endeavor. In any endeavor that requires commitment, users' purpose is dependent on security, particularly when it comes to financial operations like online transactions. Early establishment of security and trust ensures that everyone can safely fulfill their obligations while safeguarding their data. Those who utilize e-wallets may be more worried about security. Growing security concerns may have led to the need for the internet as technology developed and expanded. Given the recent events surrounding the data leak that affected users of Facebook, one of the biggest technical businesses, this is extremely crucial (Sulaiman and Almunawar, 2021).
The empirical study of hypotheses 5, did show a significant positive correlation between perceived risk and the desire to continue using e-wallets, but not under the influence of perceived technological innovativeness and trust (H11 and H17; t-value = 1.159 and 0.823; beta coefficient = 0.106 and 0.087; p = 0.247 and 0.411). Perceived risk affects behavioural intention to embrace mobile wallets and mobile banking, according to research by Amoroso and Magnier-Watanabe (2012). According to Yang and Forney (2013), using mobile wallets for financial transactions raises perceived risk in a way that is comparable to that of internet transactions. Consumers frequently worry that mobile payment systems will gather and disclose their personal information with third parties (Keith et al., 2015). The client would understand that utilizing mobile wallet services has a higher risk if he witnesses a security breach (Gao and Waechter, 2017).
After hypotheses 6 and 12 were empirically explored, a significant positive relationship between perceived technological innovativeness and trust was discovered. The study's conclusions indicate that the degree of trust had a particularly strong and favourable influence on that particular purpose to use an e-wallet. Since trust is essential to the foundation of online transactions, it appears that trust will play a significant role in determining the uptake of this new technology. Similar to digital wallets, trust pertains to the general user's perception that the service provided by the supplier is reliable and favourable (Amin et al., 2014). The most important component in online buying and selling activities is trust, which serves as the basis for building a relationship of communication between sellers and buyers (Rembulan & Firmansyah, 2020). Because it allays user worries about safety, privacy, risk perception, and ambiguity about their intents and actions, trust is a crucial component of social networking services (Barry and Jan, 2018). These specific conclusions are further

supported by the findings of the Isrososiawan et al. (2019) study, which showed that the importance of trust between service providers and service users is one of the elements encouraging someone to use an e-wallet. The degree of mutual trust between a marketer and a consumer is a critical factor in the success of their partnership, according to Pham and Ho (2015). Trust is a highly significant predictor of e-payment adoption intentions, according to Tang et al. (2021). A number of prior studies have found a significant correlation between mobile phone users' behavioral intention to use e-wallets and their perception of trust (Mohd Sah, et al., 2021; Chresentia & Suharto, 2020).

In 2020, Mancha and Shankaranarayanan looked into digital innovation in the framework of platforms. According to their findings, some internet companies—like Uber—may qualify as "digital innovators" because of their effective use of digital marketing techniques. Digital wallets are predicted to follow suit. Those who are lured to cutting-edge technology are typically risk-takers, and they will accept digital wallets despite the hazards (Thakur and Srivastava, 2014). According to prior empirical research, the intention to use mobile payment services is positively impacted by one's perception of technical innovativeness (Balakrishnan and Shuib, 2021; Pham and Ho, 2015). Additionally, studies revealed that clients of businesses using cutting-edge technology had higher levels of online engagement and were more willing to recommend the features and advantages of the service providers (Oliveira, et. al.,2016). One of the key elements to improving the perception of helpful platform innovativeness is customers' familiarity with technology (Setiawan, et al., 2021). According to Ramos-de-Luna et al. (2016), companies that highlight their technological prowess in their marketing campaigns tend to draw in a larger clientele and generate greater profits from their innovation-focused business endeavors.

9. CONCLUSION

The primary objective of this study is to identify the factors impacting Indian customers' behavioral inclination to regularly use e-wallets. The researcher proposes a new conceptual framework in light of the results, which demonstrate a substantial correlation between certain features and the intention to use an e-wallet on a regular basis. People's continuous intents to employ electronic payment methods were examined by the model. The researcher also included two moderator factors to test whether there is a significant relationship between independent features and the behavioral intention to use an e-wallet in India. To sum up, it is hoped that this study has given marketers, retailers, and e-wallet service providers useful information and suggestions that will help them enhance and draw in more users of the e-wallet system as a new form of payment for the future. Technologies are ever-evolving and always changing. In the future, payment methods might evolve into something new and cutting edge. Therefore, service providers must design and develop e-wallet applications that are more tailored to the interests of Indian consumers in order to enhance e-wallet usage and draw in new users. To persuade customers to utilize the e-wallet payment option, marketing firms should determine the best marketing strategy. Even though there are now several initiatives in India to boost the adoption of e-wallets, cash is still the preferred payment method for most Indians.

10. FUTURE PROSPECTS AND LIMITATIONS

Through this study, the researcher will measure the elements influencing consumers' intention to continue using e-wallets by using the provided conceptual framework. Owing to temporal and resource constraints, this study will be broadly applicable to Indian customers. The model will then be applied to a comparative analysis of e-wallet services in an effort to gain a deeper comprehension of user preferences. The suggested approach may be used in the future to analyze data from a larger and more diverse sample frame, such as an additional generation group across the nation. In assessing the sustainability of the cashless journey and analyzing the e-wallet payment system, the government, e-wallet providers, and even the general public can all benefit from the study's findings.

This research is subject to many limitations. First of all, because the study's scope was restricted to a few Indian towns, additional investigation is required to ascertain whether the conclusions hold true for the rest of the country and beyond. Second, only mobile wallets are included in this analysis; mobile banking apps are not. Third, in addition to the above mentioned reasons, hedonic incentive, situational factors, and habit may also have an impact on the desire to stick with mobile wallets. These factors should be included in the model in order to more precisely gauge consumers' desire to stick with mobile wallets in the future. According to this study, mobile payment service providers should plan and develop a formal security policy and strategy for their applications, which should be subject to ongoing evaluation, testing, and monitoring.

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