

Have You Touched? A Case Study of Touch N Go E-Wallet

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ABSTRACT

This paper examines the relationship between the product features, convenience, perceived trust, customer satisfaction, and intention to use the Touch' n go e-Wallet. In this research, we have sent a survey to our target respondents, the people who are using Touch' n go e-Wallet. They are include students, employed, unemployed, self-employed, and retired respondents, including all races from all age levels. In this research, we want to know whether the respondents would like to use cash to pay in their daily lives or prefer to transit the cash to cashless. A total of 150 respondents has participated in our online survey via Google Forms. Our research which is findings which product features, convenience, perceived trust, customer satisfaction will what effects to the intention to use of consumer towards the Touch' N Go e-Wallet. Beside then that, our team also do some research towards the product features, convenience and perceived trust will affect the customer satisfaction or not. This research provides new insights and recommendation

Keywords: Convenience, Customer Satisfaction, Intention To Use, Perceived Trust, Product Features, Touch' N Go E-Wallet

JEL Classification: M00, M10, M19

INTRODUCTION

Driven by the development of the Internet in modern society, most people use intelligent devices to pay. E-Wallet allows people to link their debit or credit cards to smart devices for transactions and payment operations. Research shows that e-Wallet payment is more convenient and efficient than traditional bank card payment because it saves time and money (Blockchains, 2018; Kee et al., 2021). Because the mobile payment system is gradually widely used in transactions through mobile applications, providing convenience, speed, comfort, and security, most consumers think it is beneficial to use e-Wallet transactions. The use of an e-Wallet provides easy to operate small-scale transactions (Punwatkar, & Verghese, 2018). Research shows that the number of people using e-Wallets is increasing, and most Malaysian consumers are changing from cash payment to e-payment. The emergence of e-Wallets plays a leading role in the country's transformation to a cashless future (Oh, 2018).

In Malaysia, e-Wallets are widely concerned. More than 42 e-Wallets in Malaysia have been officially licensed by the Bank Negara Malaysia. The most famous are several server-based e-Wallets, such as Touch 'n Go e-Wallet, Boost, WeChat Pay MY, Grab Pay, Alipay, Big Pay, MAE, and many others (Edeh et al., 2021). Touch' n go e-Wallet is one of the e-Wallets used and recommended by local people. With the promotion and development of the era of electronic payment, Touch' n go e-Wallet has gradually become people's favorite e-Wallet. More and more people have begun to use the Touch' n Go e-Wallet for daily transactions.

Although Touch' n go e-Wallet has brought many benefits and convenience to consumers, users have different comments on it due to the influence of various factors. Other users have different willingness to use it. Research shows that product features, convenience, customer satisfaction, and perceived trust are the key factors that may cause their different use intentions. Therefore, the focus of this study is to investigate the relationship between product features, convenience, customer satisfaction, perceived trust, and intention to use in the use of Touch' n go e-Wallet.

LITERATURE REVIEW

Intention To Use

When Covid-19 landed in Malaysia, it has brought many negative effects in various regions such as economics, personal safeness, and a standard norm. The pandemic has tremendously affected the Malaysian economy, where the unemployment rate spiked in the country due to layoffs and fresh graduates struggling to find jobs (Edeh et al., 2021). The people's health is also in danger where they must follow the Standard Operating Procedures (SOP) set by the government. Many enterprises use Touch' n go e-Wallet when selling their products and services. They choose it among other e-Wallet applications because it is good at their product features, convenience to use, and perceived trust. They can satisfy their customer satisfaction. The Touch' n go e-Wallet also provided many advantages, such as it can help the user plan their budget and pay other services such as phone bills for a prepaid phone. In addition to the benefits, Touch' n go e-Wallet has a high-security level. Their applications are protected through a strong password, user id, and phone number, which will help the user quickly trace their account. The usage of Touch' n go e-Wallet help entrepreneur and customer avoid the fact which COVID-19 pandemic is possibly being transmitted between people in close contact with each other within one meter.

Product Feature

Product features refer to specific characteristics that are integral and make a product stand out. It gives the customers the "why" to make a buying decision (Ohri, 2021). Product features are highly and positively associated with the intention to use the product as the customers prefer using a digital payment (Ramli, Hariani, & Hamzah, 2020). As for our research, we assume the Touch' n go e-Wallet features, such as rewards and Go+ service, have the same effect on customers' intention to use it. Customer satisfaction, in this context, has been defined as consumers' psychological state that shows the evaluation of a relationship between them with the product features they buy or use. It can be investigated three main elements - cognitive, affective, and behavioral, in simple words - thinking, emotion-based, and habits (Customer Satisfaction (CSAT) Theory | Qualtrics, n.d.). The article also indicates the frequency of product usage can measure customer satisfaction. Thus, we assume the better quality and features in Touch' n go e-Wallet, in terms of the ability to reload mobile prepaid, pay utilities and even make QR code payment in Touch' n go e-Wallet merchants, the higher it encourages customers to use the platform frequently. This can be perceived as the result of their satisfaction with the platform. The discussion above helped us derive the following hypotheses:

H1: Product feature has a positive relationship with the intention to use

H2: Product features have a positive relationship with customer satisfaction

Convenience

The paper means to investigate the variables impacting the selection expectation of digital payments administrations. The report embraced the Innovation Resistance hypothesis to test the practical and mental hindrances. The development of the paper is drawn from the Innovation Resistance Model and the broad audit of the writing. The various actions tried for the report are usage opposition, traditional propensities, etc. The outcomes uncovered that the conventional propensity for utilizing money, security, esteem for the cash, and usability are significant determinants in receiving digital payment administrations. Presently, a day's we utilize our mobiles for ordinary financial exchanges like sending and accepting cash from others covering different bills and so forth. It's called mobile banking. After the demonetization and the presentation of the various UPI-based applications, these portable financial exchanges have expanded in enormous numbers. The paper attempt to comprehend the development of the UPI-based exchanges in India and their effect on the paperless exchanges. What's more, the issues related to it. Convenience using a product is crucial for customer satisfaction (Khazaei, Manjiri, Samiey, & Najafi, 2014). To be more specific, e-Wallet users found it user-friendly, straightforward, and easy to understand, leaving a positive impression and effect on their satisfaction (Nadhira, 2021). For Malaysians in particular, considering Touch' n go can be navigated conveniently. Its new feature, 'DuitNow' transfer, enhances and simplifies customer experience to have easier e-Wallet transactions. Deriving from the discussion above, we can come to a hypothesis as below:

H3: Convenience has a positive relationship with customer satisfaction.

H4: Convenience has a positive relationship with intention to use.

Perceived Trust

E-Wallet is a framework where we do online exchanges of cash, utilizing gadgets like cell phones or retail location machines rather than money (Mallik & Gupta, 2020). e-Wallet will be one of the mainstream vehicles of the mobile payment framework. Many exploration centers around mobile wallets and buyers aim to utilize them. In any case, the e-Wallets are in effect progressively supplanted by UPI-based Payment Apps like BHIM, Phone-Pe, and Google Pay, and little is thought about the drivers for this selection. The progression of innovation and government activities have added to the advancement of mobile payment. Because of innovation, versatile clients would now be able to utilize

their smartphones to bring in cash exchange or instalments by using applications introduced on the telephone (Sarika & Vasantha, 2019). The safety of customer money and their financial information is also an essential factor that will help get or maintain customer trust in the e-Wallet. Touch' n go e-Wallet has the highest security in protecting their customer money and customer financial information, which will help Touch' n go e-Wallet gain the perceived trust from the customer. At the same time, this will increase customer satisfaction and intention to use Touch' n go e-Wallet.

H5: Perceived trust has a positive relationship with customer satisfaction.

H6: Perceived trust has a positive relationship with intention to use.

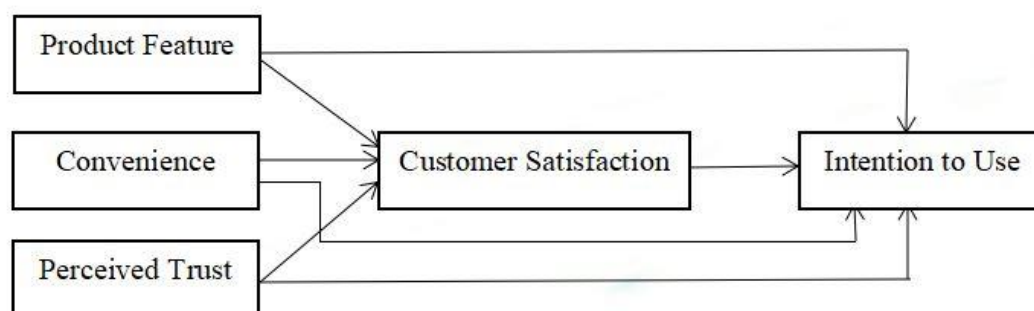
Customer Satisfaction

Customers will feel satisfaction towards the product features, perceived trust, and product features that e-Wallet brings to the user. E-Wallets are considered safe to use in terms of their high-security measures as their applications are protected with a username and a strong password (Definition of E-Wallets, 2021). Among all the e-Wallets apps in Malaysia, such as WeChat Pay My, AliPay, MAE, and Boost, Touch' n go e-Wallet is one of the highest securities, and it was safe to the respondents. Especially when the outbreak of Covid-19, people will increasingly shift away from cash transactions. This contactless payment is a red-carpet trend that is expected to continue in the future (Rupesh et al., 2021). As for the services, the Touch' n go e-Wallet gives TNG G+ which will help us to save money with a dividend per day, transaction through scanning QR code or mobile number, paying for the prepaid telephone bill, buying some movie tickets, paying for parking fees, and others. According to the journal "E-Wallet security: What users need to know, 2019" The government has offered great support to e-Wallet innovation such as ePenjana, eBelia, and Shop Malaysia Online Campaign. Those events or activities will help the e-Wallet attract their customer to use and increase customer satisfaction. When the customer has a higher satisfaction on Touch' n go e-Wallet, the customer will have a higher intention to use the e-Wallet.

H7: Customer satisfaction has a positive relationship with intention to use

Our research model is presented in Figure 1. A total of seven hypotheses were formulated.

Figure 1. Research Model



RESEARCH METHOD

We constructed and used the online questionnaire method by creating a Google Form that includes all the variables or the key factors. We used Google Form to collect data, as it is the safest way for the respondents during the Covid-19 pandemic. Our team has uploaded the questionnaire and distributed it to social media such as Facebook, Whatsapp, and others through the questionnaire links. The available period for the questionnaire is two weeks, from 16th of November 2021 until 30th of November 2021 to our respondents. On the 28th of November 2021, once we received 150 sets of data from

150 respondents, our team closed the questionnaire and did not accept any respondents anymore. Subsequently, we started to compound the data in the questionnaire into Excel and used it on the SPSS. We divided the questionnaire into four sections to assess the variable. Each item was measured based on the Likert Scale with a range from 1 (strongly disagree) to 5 (strongly agree).

RESULTS

Table 1. Respondent's Profile (N=150)

Response	Frequency	Percentage (%)
Gender		
Male	77	51.3
Female	73	48.7
Age		
20 years old and below	21	14
21-30 years old	105	70
31-40 years old	18	12
41-50 years old	4	2.7
51 years old and above	2	1.3
Race		
Chinese	87	58
Indian	41	27.3
Malay	22	14.7
Educational level		
Bachelor's Degree	93	62
Diploma/STPM/Foundation/ <i>Matrikulasi</i>	24	16
Master/PhD	17	11.3
Secondary School	16	10.7
Retired	7	4.7
Occupation		
Student	95	63.3
Employed	32	21.3
Self-Employed	13	8.7
Unemployed	8	5.3
Retired	2	1

Table 1 shows that 51.3% were males and 48.7% were female. These results show that males and females are more than equally driven by the development of the Internet in modern society. Of the age factors considered, the youngsters aged 21-30 years were more influenced and advanced about the e-Wallet while 41 years above covered only a small portion of the survey. As the figure shows, 58% were covered by the Chinese while Indian and Malay covered 14.7% and 27.3% respectively. Overall, 62% of respondents who hold bachelor's degrees are the ones who are highly in use of e-Wallet as there are aware of it. In comparison, 11.3% and 10.7% of respondents were people in the educational level of Masters/PhD and Secondary School, respectively, and 16% of respondents were at the level of Diploma/STPM/Foundation/*Matrikulasi*. Students were the highest among all the respondents occupying 63.3% of the users. Employees were the second-highest occupying 21.3% of the users, while the rest were covered around 15.3% by retired (1.3%), self-employed (8.7%), and unemployed (5.3%) users.

Table 2. Respondent's Familiarity to E-Wallet

	Frequency	Percentage (%)
Have you used Touch' N Go before?		
Yes	146	97.3
No	4	2.7
How often do you used Touch N Go E-Wallet in a month?		
1-3 times	72	48
4-6 times	57	38
7-9 times	12	8
10 times or above	5	3.3
None	4	2.7
Which type of payment method do you prefer?		
Cash, E-Wallet	40	26.7
Cash, E-Wallet, Debit Card, Credit Card	40	26.7
Cash, E-Wallet, Debit Card	31	20.7
E-Wallet	16	10.7
E-Wallet, Debit Card	8	5.3
Cash	4	2.7
Debit Card	4	2.7
Cash, Debit Card	2	1.3
Cash, Credit Card	1	0.7
E-Wallet, Credit Card	1	0.7
Cash, Debit Card, Credit Card	1	0.7
E-Wallet, Debit Card, Credit Card	1	0.7
E-Wallet, Debit Card, Credit Card, QR code payment	1	0.7

Table 2 shows the respondent's familiarity with Touch' n Go e-Wallet. The survey shows that 97.3% of the respondents have used Touch' n Go before, and 2.7% of respondents have not used Touch' n Go before. The majority of the respondent (48%) used Touch' n Go 1-3 times in a month, 38% of respondents used Touch' n Go 4-6 times per month. Around 86% of respondents used Touch' n Go less than 7 times a month, only 14% of respondents used Touch' n Go more than 7 times a month. On the other hand, 26.7% of the respondent prefer to use cash and e-Wallet as payment methods. At the same time, 26.7% of the respondent prefer to use cash, e-Wallet, debit card, and credit card as payment methods. Also, 20.7% of the respondent prefer cash, w-wallet, and debit card. In short, more respondents chose e-Wallet as a preferred payment method (92.2%) compared to cash (79.5).

Table 3. Descriptive Analysis, Cronbach's Coefficients Alpha, and Correlations

Variables	1	2	3	4	5
1. Product Features	0.738				
2. Convenience	0.489**	0.704			
3. Perceived Trust	0.619**	0.472**	0.719		
4. Customer Satisfaction	0.504**	0.450**	0.741**	0.739	
5. Intention to Use	0.531**	0.485**	0.702**	0.747**	0.802
Mean	4.5167	4.5733	4.4333	4.4733	4.4800
Standard Deviation	0.63303	0.53214	0.64708	0.55060	0.56203
No. of Items	2	2	3	3	4

Note: $N = 150$; $*p < .05$, $**p < .01$, $***p < .001$. Diagonal entries indicate Cronbach's coefficients alpha.

Table 3 shows descriptive statistics of five variables such as scale characteristics and the relationship between the mean, standard deviation, correlation, and Cronbach alpha of each variable. It can be seen that the coefficient alpha for five variables is between 0.704 and 0.802, and Cronbach's alpha represents the reliability coefficient. Therefore, the four independent variables (product features, convenience, perceived trust, and customer satisfaction) are exhibited reliability. In addition, the alpha coefficient can also test the internal consistency reliability. Generally, if the alpha coefficient is greater than 0.70, it will be considered that the internal consistency is relatively high. Therefore, all variables have internal consistency. The reliability coefficient is an index to measure questionnaire variables' reliability and internal consistency. The mean of the five groups of variables is between 4.4333 to 4.5733, close to the highest value of 5. In addition, according to the Pearson correlation coefficient, in the use of Touch' n go e-Wallet, product features, convenience, perceived trust, and customer satisfaction are related to intention to use. Product features, convenience, and perceived trust are related to customer satisfaction.

Table 4. Summary of Regression Analysis

Variables	Intention To Use	Customer Satisfaction
Product Features	0.086	0.035
Convenience	0.115	0.119
Perceived Trusted	0.248**	0.663***
Customer Satisfaction	0.468***	
R ²	0.614	0.554
F Value	60.357	62.629
Durbin-Watson Statistic	1.849	2.205

Note: $*p < 0.05$; $**p < 0.01$; $***p < 0.001$.

Table 4 shows two regression analyses were conducted for five types of variables. Product features, convenience, perceived trust, and customer satisfaction are input as independent variables for the first regression analysis and intention to use as dependent variables. Product features, convenience, perceived trust, customer satisfaction, and intention to use are statistically related. The R² of the independent variable is 0.614, which proves that product features, convenience, perceived trust, and customer satisfaction can explain 61.4% of the intention to use. Moreover, all independent variables are positively correlated with dependent variables. In addition, perceived trust and customer satisfaction are the primary factors influencing intention to use. For the second regression analysis, product features, convenience, and perceived trust are input as independent variables and customer satisfaction as dependent variables. Product features, convenience, perceived trust, and customer satisfaction are statistically related. As the independent variable R² is 0.554, product features, convenience, and perceived trust can explain 55.4% of customer satisfaction. Moreover, all independent variables are positively correlated with dependent variables. In addition, perceived trust is the primary factor that influences customer satisfaction.

DISCUSSION

The research shows a significant and positive relationship between perceived trust with the intention to use and customer satisfaction. However, perceived trust has more effect on customer satisfaction than the intention to use. The primary reason for consumers

adopting e-Wallet to perform online transactions is security (Kim, Ferrin, & Rao, 2008). Many users are concerned about reliability and security problems in e-Wallet services (Zhou, 2011). Due to its confidentiality and untraced ability, an e-Wallet might be exploited or stolen, resulting in user losses (Shaw, 2014). Trust is used as a channel by the customer to lower the risk. Customer who feels safe transacting with an e-Wallet will be more likely to trust and desire to adopt this e-Wallet (Wiradinata, 2019). Consumers will examine what type of uncertainties they may experience in adopting e-Wallet services, such as privacy and security concerns. In short, Touch' n go ability to build and sustain customer trust is vital to a brand's success in today's highly competitive worldwide market. Customer satisfaction is the most significant variable to the intention to use with a positive relationship. This is in line with Amin (2016), finding a positive link between customer satisfaction and Malaysian intention to use commercial banks. Overall, consumers are satisfied with their transaction experience and would choose to use Touch' n go again if they need e-Wallet service. To further enhance customer service, businesses must work together to remove the roots of direct complaints (Othman, Hamzah, & Abu Hassan, 2020).

Product features have an insignificant effect on the intention to use and customer satisfaction. Nevertheless, research shows that it has a positive relationship with independent variables. The rising popularity of mobile applications has created a new challenge for service providers to produce more efficient, user-friendly, and personalized applications for customers (Alahuhta, 2005). To improve the perceived usefulness, the e-Wallet programmer could include cashback features, coupons, and promotions to see the perks of using an e-Wallet for payment. The developer may also create the e-Wallet program user-friendly for the users so that they would want to keep using it due to its simplicity (Krisnawati, Wienadi, & Wiradinata, 2021). Convenience is insignificant, but it positively affects the intention to use and customer satisfaction. Much research has found that convenience is a key positive element of adopting mobile apps. It has proven that consumers are aware of the convenience and flexibility of the application, which will influence their decision to use online payment (Hoa, Hien, & Lien, 2019). When services and technology are conveniently accessible, people are more likely to use them (Boden, Maier, & Wilken, 2020).

CONCLUSION

Our research and study are important to figure out the factors that affect intention to use by the customer to Touch' n go e-Wallet. Through reviewing the current article and consulting with the expert, we have constructed the measuring variable or the key factors that affect the intention to use by customers: product features, convenience, perceived trust, and customer satisfaction. From the data we collect from the questionnaire, we can conclude that the 7 hypotheses we have constructed through the conceptual framework with the help of a literature review. Our hypotheses were proven correct through the significant level at Table 4. Through this research, we prove that perceived trust and customer satisfaction are primary variables affecting the intention to use customers on Touch' n go e-Wallet. Besides, we also know that perceived trust is the primary variable affecting customer satisfaction. In this case, Touch' n go e-Wallet should consider and improve on those key factors to increase the intention to use of the customer on their product.

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DECLARATION OF CONFLICTING INTERESTS

The authors have no conflicts of interest to declare.

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APPENDIX

Touch N Go E-Wallet Features

1. I enjoy the feature provided by Touch N Go E-Wallet.
2. I enjoy the benefits of rewards offered by Touch n Go E-Wallet.
3. Overall, I view Touch n Go E-wallet as better quality.

Convenience

1. Touch N Go E-Wallet is easy to use.
2. The use of the Touch n Go E-Wallet is convenient.
3. Touch N Go launches' DuitNow" transfer function for a more effortless E-Wallet experience.

Perceived Trust

1. I feel comfortable and safe when using Touch N Go E-Wallet
2. I have purchased many products via Touch N Go E-Wallet.
3. I would consider Touch N Go E-Wallet my first choice when I need to make an online purchase.

Customer Satisfaction

1. I am happy with the shopping experience using Touch N Go E-Wallet.
2. I am satisfied with the rewards provided by the Touch N Go E-Wallet.
3. I am satisfied with the feature provided by Touch N Go E-Wallet.

Intention To Use

1. I would recommend Touch N Go E-Wallet to other people.
2. I will buy using Touch N Go E-Wallet
3. I would encourage someone using Touch N Go E-Wallet.
4. I am more likely to recommend Touch N Go E-Wallet to family and friends.

Note: Responses to each item are based on the 5-point Likert Scale ranging from (1) Strongly Disagree to (5) Strongly Agree.