

# Digital Wallet Adoption During Covid-19 Pandemic

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Omni-present internet access manipulates the current digital transformation. Electronic wallet or e-wallet payment is one of the transformations that has reshaped the traditional payment methods and changed consumers' behaviours in economic exchanges. The e-wallet results in the acceleration of global cashless payment volumes. With the situation of COVID-19 pandemic outbreak, the adoption of e-wallets has increased due to most consumers reduce the usage of money in the form of physical coins or banknotes as a medium of exchange for products and services. There is a need to identify the underlying factors that encourage consumers to adopt e-wallets as only few studies have focused on e-wallets adoption in Malaysia. Furthermore, most studies use demographic factors such as age, experience, and gender to moderate the relationship between determinants and behavioural intention on the adoption of e-wallets. Still, the findings of e-wallet adoption are inconclusive. Due to COVID-19 wreaks havoc on both global health and economy, therefore, this study proposes a framework and emphasises on the adoption of e-wallets using COVID-19 risk as the potential moderator. In this study, the proposed determinants include perceived security, facilitating conditions, hedonic motivation, performance expectancy, and social influence. Questionnaire will be distributed to a total of 300 respondents and converted into Google Form for data collection as it is the best way to reduce the physical contact amid COVID-19 pandemic. The proposed research framework will be analysed using Structural Equation Modelling (SEM). The findings of the study are expected to provide insights and guidelines for government, retailers and future researchers for e-wallet adoption.

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