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Customer Intention to Adopt Digital Banking Wallets

M. Balaji[1], Dr. A. Krishnan[2*]

[1]Ph.D, Research Scholar, Department of Commerce, Vels Institute of Science, Technology & Advanced Studies, Pallavaram, Chennai, mbalaji10@yahoo.com
[2]Associate Professor & Research Supervisor, Department of Commerce, Vels Institute of Science, Technology & Advanced Studies, Pallavaram, Chennai, krishnansibi74@gmail.com

One of the most cutting-edge technologies that may be utilized for a variety of financial and personal transactions on mobile phones is the digital wallet. Due to a large range of services or benefits for consumers, digital wallet services are attracting attention on a global scale. It is regarded as one of the most user-friendly, quick, and affordable digital payment applications available. Despite all these advantages, digital wallet services are not widely used in developing nations like India. Low adoption and utilisation may be caused by a lack of understanding, trust, and awareness of how to use such services. It is crucial for banks, financial institutions, and developers to comprehend the elements that can be crucial for boosting the uptake of digital wallet services in India. In the context of digital payments, this study tries to test a thorough model of customer acceptance and merchant acceptance. The study's singular contribution is the analysis of client and merchant viewpoints on the use and acceptance of a technology, as well as their perceptions of each other. The study examined the intentions of early adopters of a digital wallet service and is based on their experiences. Early adopters are individuals who have used digital wallets for less than six months, according to the current study. 255 customers were sampled for the study using a purposive sampling technique. The proposed empirical research model was evaluated using the statistical tool SPSS 21.0. The study evaluated numerous mediation and moderation effects, as well as direct and indirect effects of various variables. The study considers the following factors in the context of customers to ascertain the impact on customers' intentions: ease of use, perceived utility, perceived trust, considered total risk, perceived innovativeness, and attitude.

Keywords: Customer, Digital wallet, Banking, Trust, Chi square test

1. Introduction

By providing financial support for businesses operating in various growth sectors, banks are actively contributing to the expansion of our economy. The growing process is not any slower as a result. The post-liberalization era was ushered in by new financial goods and services, expanded use of technology, and a growing demand for professionalism. Customers' demands increased, and the banking industry's technical advancements made it possible for them to check their accounts online and conduct transactions without physically going to the branch in order to meet those demands.

The products and services offered by the banking sector are essential to its operation. Customers can purchase financial goods and services from banks. because of increased competition, banking sector privatisation, and banking industry liberalisation, which has made the market for consumers. In today's market, customer happiness is a crucial factor that is directly impacted by the calibre of services delivered.

"E-Wallet is an online prepaid account where one can store money to be used when required as it is a pre-loaded facility, consumers can buy a range of products from online tickets to groceries without swiping a debit or credit card with efficient amount required for payment," according to the definition provided by the website. For certain websites, there is no minimum deposit requirement, so you can deposit as little as $10. E-wallet services typically make it easier to provide debit or credit card information for each and every online transaction. You can tell your family and friends about the advantages of an e-wallet. Even IRCTC has recently implemented E-Wallet services to make it simpler for customers to make payments when necessary. Services offered by digital wallets include money transfers, financial services related to bank transactions, utility bill payments, ticket purchases, DTH recharges, mobile phone top-ups, and metro card purchases. Money transfer companies own 38% of the market share in this group, followed by recharge and bill payment businesses with 30% and utility businesses with 12%, respectively.

With the start of the industrial revolution in the 18th century, the banking system was born. By regulating monetary transactions and establishing a uniform payment method, banking was introduced. With the implementation of the banking system, additional transactional phases such as withdrawals, loans, savings accounts, etc. came into existence. Following the success of traditional banking, a cash-based society developed using web-based banking, which gave rise to a number of other electronic payment models, including E-Cheques, credit cards, debit cards, mobile banking, and the current trend towards digital banking.

People may now conduct business thanks to mobile, laptops, and tablets. Technology advancement has resulted in significant changes. Since they are more widely available and reasonably priced, smart phones play a significant part in digital banking since they meet the demand for comfort and convenience when purchasing movie tickets, doing online shopping, etc. Mobile phones make it convenient to execute financial transactions. "Mobile payment services give users a variety of technological improvements and several options for increased convenience.

Mobile applications give users with smart phones but no bank accounts a platform in developing and underdeveloped nations. The consumer profile in India is constantly evolving.

Technology is now more appealing to customers, who are utilising all available resources and taking advantage of improved network accessibility. The nation's youth are more drawn to cutting-edge technologies (Varghese, 2012). The proliferation of mobile wallets in India has been greatly aided by how simple and convenient it is to utilise mobile payment services.

Based on both banking and non-banking digital wallets, this study. A payment interface known as UPI connects two banks. UPI uses a virtual payment address and identity, whereas digital wallet transactions need a cellphone number. While UPI payments enable future transactions, digital wallets are utilised for immediate money transfers.

2. Literature Review

The adoption of digital wallets was the subject of empirical research by Batra and Kalra (2016). The study's parameters included consumer perception, preference, usage patterns, and level of satisfaction. They came to the conclusion that a significant obstacle to adoption is transaction security. However, they also found that using digital wallets for shopping is convenient and time-saving.

Saha, R. (2021) examined how digital payments were used during COVID19. The study also intends to determine the demographics of the respondents who live in Guwahati City, as well as their motivations for using a digital wallet and their preferences in this regard. The study is based on first-hand information. The technique of nonprobability sampling was employed. From 318 responders, information was gathered. The frequency and percentage methods were used to assess the data. The study's findings showed that users generally had a favourable opinion of using digital wallets. Peer pressure has a big impact on how people use their digital wallet.

Jayanthi, G., & Baranipriya, A. (2020) targeted to learn about the socioeconomic standing of mobile wallet users. assess the issues that arise during the deployment of mobile wallet. Seventy workers in the IT sector provided the study's data. For data gathering, stratified random sampling was employed. The use of interviews as a data collection method. Utilising the Likert scale, Garrett ranking approach, and percentage method, the acquired data was analysed. According to the study's findings, security concerns are what are holding back the use of m-wallets the most. However, thanks to advancements in mobile wallet services, the younger generation is still highly keen to accept new technology.

Jain, V. K., & Jain, M. (2019) targeted at changing how people in Nagpur city see Paytm services. Both primary and secondary data were used to inform the study. A questionnaire was used to collect the data. A total of 224 responses were gathered from the 18 to 25 year old demographic. Data analysis was carried out using a graphical manner. According to the study's findings, Paytm is very well-liked by young people. The users of this product are quite satisfied. Customers are spreading good word about it.

Jepchumba, P., & Simiyu, E. (2019) aimed to understand how Kenya's commercial banks' efficiency has been enhanced by the use of e-banking services. For the study, a descriptive research approach was chosen. For the study, 41 of Nairobi's commercial banks that utilised electronic banking were used. For this, both primary and secondary data were gathered. In this study, both descriptive and inferential methods were used to analyse the data. Multiple

regression technique was used to analyse the data using inferential statistics in order to evaluate the hypothesis. The study's conclusions show that investing in e-banking services has a statistically significant impact on how well commercial banks perform financially in terms of transaction costs and technological costs. It will be more fruitful to invest more in online banking services. The cost of investing in technology does not exceed the banks' earnings, and an effective e-banking system is less expensive to maintain than a fully functional office. E-banking also saves money on transaction costs and operating expenses.

Patil, P. A. (2017) The study's objective is to look at how Paytm usage changed before and after demonetization, as well as any issues that came up when using the app and how frequently. Secondary data, gathered from both internal and external sources, served as the research's data base. The study's findings show that although Paytm users have dramatically increased since demonetization, there are still issues with order confirmation, payment failure, and bar code identification.

Objectives of the study

1. To know the socio-economic profile of the respondents who are using digital wallets.

2.To associate the relationship between Gender, Age, Occupation, Income and the frequency of using digital wallet.

Hypotheses of the study

❖ Ha 1: There is an association between the frequency of using digital wallet and Gender.

Ho 1: There is no association between the frequency of using digital wallet and Gender.

❖ Ha 2: There is an association between the frequency of using digital wallet and Age

Ho 2: There is no association between the frequency of using digital wallet and Age

❖ Ha 3: There is an association between the frequency of using digital wallet and Qualification

Ho 3: There is no association between the frequency of using digital wallet and Qualification

❖ Ha 4: There is an association between the frequency of using digital wallet and Occupation

Ho 4: There is no association between the frequency of using digital wallet and Occupation

❖ Ha 5: There is an association between the frequency of using digital wallet and Income

Ho 5: There is no association between the frequency of using digital wallet and Income

3. Research Methodology

In terms of the design of the study (descriptive, exploratory, experimental, etc.), the nature of the study (qualitative or quantitative), and the number of time points for data collection (cross-sectional or longitudinal), research design relates to the type of study. The current study is both quantitative and descriptive in character. Because it is a cross-sectional study, information is

gathered just once. Sampling is the process of choosing a sample of responders from the intended audience. There are numerous sampling methods available, including basic random sampling and quota sampling. Some of them are non-probabilistic while others are probabilistic, meaning that every member of the population has an equal chance of being chosen. The sample for the current study was chosen using a purposive sampling technique. A judging or expert sampling is another name for a purposeful sample. A sort of 255 non-probability sampling is used. To create a sample that is representative of the population is the major goal of a purposeful sample. Data comes in two varieties: main data and secondary data. Primary data is information obtained directly from a source, whereas secondary data is information that has already been gathered and is published in the form of papers, journals, magazines, etc. Customers of banks who were chosen as the sample for the current study's purposes provided the primary data. Primary data collection can be accomplished in a number of ways. Primary data for descriptive study can be gathered by surveys, interviews, or observation. In a survey, information is gathered by asking persons who are deemed to hold the necessary information a series of questions, and then their answers are documented. The survey approach is especially helpful for testing theories and capturing respondents' impressions and attitudes. The survey approach was determined to be the most appropriate method because the current research aims to investigate consumers' perceptions and adoption intentions.

Analysis and Interpretation

Frequency Table

Table 1 Percentage analysis

Gender	No. of. Respondents	Total Percentage
female	135	52.9
male	120	47.1
Total	255	100.0
Age	No. of. Respondents	Total Percentage
Below 30	42	16.5
31-50	80	31.4
51-64	90	35.3
Above	43	16.9
Total	255	100.0
Qualification	No. of. Respondents	Total Percentage
Doctorate	57	22.4
Professional	75	29.4

Graduate	87	34.1
Higher Secondary	36	14.1
Total	255	100.0
Occupation	No. of. Respondents	Total Percentage
Employee/Job holder/ Job seeker	130	51.0
Business/self employed	125	49.0
Total	255	100.0
Income	No. of. Respondents	Total Percentage
Below 200000	38	14.9
Between 200000-600000	90	35.3
Between 600000-1200000	82	32.2
Above 1200000	45	17.6
Total	255	100.0
How often do you use digital wallet?	No. of. Respondents	Total Percentage
Once	44	17.3
Twice	91	35.7
Thrice	85	33.3
More than thrice	35	13.7
Total	255	100.0

From the above table, it is clearly understood that majority of the respondents are female with 52.9 % also we can understand that majority of the respondents are coming under the age group between 51-64 with 35.3%. Only 16.5 percentage of the respondents are in the group of below 30 age group. 29.4 percent respondents are qualified as professional, whereas 22.4% are completed Doctorate. More than 51% respondents are Employee/Job holder/ Job seeker and the rest of 49% are Business/self-employed. Among the 255 respondents, 35.3 percentage of the respondents earing their salary between 200000-600000. 14.9 percentage of the respondents are getting Below 200000 of salary from their workplace. The respondents, particularly, 35.7 percentage are using their digital wallet use twice in a certain period. 13.7 percentage of the respondents use their digital wallet more than thrice in a certain period.

Frequencies

Table 2 Descriptive Statistics

	Mean	Median	Mode	Variance	Skewness	Kurtosis	Std. Error of Kurtosis
Gender	1.47	1.00	1	.250	.119	-2.002	.304
Age	2.53	3.00	3	.920	-.060	-.932	.304
Qualification	2.40	2.00	3	.973	.021	-1.044	.304
Occupation	1.49	1.00	1	.251	.039	-2.014	.304
Income	2.53	2.00	2	.904	.023	-.916	.304
How often do you use digital wallet	2.44	2.00	2	.869	.058	-.855	.304

From the above table 2, it is found that all the items relate to the respondent's Income profile having the mean value between 2 to 2.53. The highest median value of Qualification is 3. The question "age and qualification" is having the mode value of 3. The skewness and kurtosis value of all the items are prevailing between -1 and +1.

Table 3 Chi-Square Test between How often do you use digital wallet and Gender

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	255.000[a]	3	.000
Likelihood Ratio	352.622	3	.000
Linear-by-Linear Association	191.328	1	.000
N of Valid Cases	255		

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 16.47.

Hypothesis testing:

Ha 1: There is an association between the frequency of using digital wallet and Gender.

Ho 1: There is no association between the frequency of using digital wallet and Gender.

From the chi square table 3, it is proved that there is an association between the frequency of using digital wallet and Gender with the Pearson chi square value of 0.000. So, the null hypothesis is rejected.

How often do you use digital wallet? * Age

Table 4 Chi-Square Tests between How often do you use digital wallet and Age

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	6.643[a]	9	.674
Likelihood Ratio	6.983	9	.639
Linear-by-Linear Association	.791	1	.374

N of Valid Cases	255			

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 5.76.

Hypothesis testing:

Ha 1: There is an association between the frequency of using digital wallet and Age

Ho 1: There is no association between the frequency of using digital wallet and Age

From the chi square table 5, it is proved that there is no association between the frequency of using digital wallet and Age with the Pearson chi square value of 0.674. So, the null hypothesis is accepted.

Table 5 Crosstab tabulation between how often do you work at home as part of your job? And Count

		Age				Total
		Below 30	31-50	51-64	Above	
How often do you use digital wallet?	Once	8	15	17	4	44
	Twice	16	31	25	19	91
	Thrice	12	23	36	14	85
	More than thrice	6	11	12	6	35
Total		42	80	90	43	255

This is the table indicated that the detailed cross tabulation between the frequency of using digital wallet and Age of the respondents. The total of 255 respondents are divided according with their Age and the frequency of using digital wallet interfere with your life.

How often do you use digital wallet? * Qualification

Table 6

Chi-Square Tests between How often do you use digital wallet And Qualification			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	11.353[a]	9	.002
Likelihood Ratio	11.420	9	.008
Linear-by-Linear Association	.146	1	.702
N of Valid Cases	255		
a. 1 cells (6.3%) have expected count less than 5. The minimum expected count is 4.94.			

Hypothesis testing:

Ha 1: There is an association between the frequency of using digital wallet and Qualification

Ho 1: There is no association between the frequency of using digital wallet and Qualification

From the chi square table 5, it is proved that there is an association between the frequency of using digital wallet and Qualification with the Pearson chi square value of 0.002. So, the null

hypothesis is rejected

How often do you use digital wallet? * Occupation

Table 7 Chi-Square Tests between How often do you use digital wallet and Occupation

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	5.294[a]	3	.151
Likelihood Ratio	5.355	3	.148
Linear-by-Linear Association	1.600	1	.206
N of Valid Cases	255		

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 17.16.

Hypothesis testing:

Ha 1: There is an association between the frequency of using digital wallet and Occupation

Ho 1: There is no association between the frequency of using digital wallet and Occupation

From the chi square table 5, it is proved that there is an association between the frequency of using digital wallet And Occupation? with the Pearson chi square value of 0.151. So, the null hypothesis is rejected

How often do you use digital wallet? * Income

Table 8 Chi-Square Tests between How often do you use digital wallet and Income

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	2.289[a]	9	.986
Likelihood Ratio	2.346	9	.985
Linear-by-Linear Association	.027	1	.869
N of Valid Cases	255		

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 5.22.

Hypothesis testing:

Ha 1: There is an association between the frequency of using digital wallet and Income

Ho 1: There is no association between the frequency of using digital wallet and Income

From the chi square table 5, it is proved that there is no association between the frequency of using digital wallet and Income with the Pearson chi square value of 0.986. So, the null hypothesis is accepted

Table 9 Crosstab tabulation between how often do you work at home as part of your job? And Count

	Income				Total
	Below 200000	Between 200000-600000	Between 600000-1200000	Above 1200000	
How often do you useOnce	7	13	16	8	44

digital wallet?	Twice	15	33	26	17	91
	Thrice	10	32	29	14	85
	More than thrice	6	12	11	6	35
Total		38	90	82	45	255

This is the table indicated that the detailed cross tabulation between the frequency of using digital wallet and Income of the respondents. The total of 255 respondents are divided according with their Income and the frequency of using digital wallet interfere with your life.

4. Implications

In cooperation with the technology acceptance model (TAM), diffusion of innovation (DoI), and technology readiness index 2.0 (TRI 2.0), the current study intends to give some thought-provoking insights concerning consumers' behavioural intention to use digital wallets. In this theoretical approach, the perceived technical innovativeness is also evaluated, along with the mediating function of behavioural intention. A review of the technical literature was attempted by the researchers. They selected the notions of perceived utility, convenience of use, compatibility, personal inventiveness, societal impact, and insecurity to establish the technological-specific features. The study's findings showed that users' behavioural intention to use digital wallets at their convenience was influenced both directly and indirectly.

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