

ABSTRACT

Mobile wallet payment is a growing trend in the world of digital payment systems. With the increasing adoption of mobile devices and the need for contactless payment methods, mobile wallet payment has become a popular choice for consumers. This research aims to explore the factors that influence consumer adoption of mobile wallet payment and to identify the challenges and opportunities associated with this payment method. A comprehensive literature review was conducted to understand the current state of mobile wallet payment, the technology involved, and the factors influencing consumer adoption. The study also includes a quantitative survey of 300 respondents to gain insight into their attitudes and perceptions towards mobile wallet payment. The data analysis and evaluation of this study involved the use of Smart PLS (Partial Least Squares) regression, utilizing the structural equation approach. The study's findings align with several previously published hypotheses, indicating that all variables significantly impact the dependent variable, IU. Moreover, there is an indirect impact of PU and PC on IU. Further analysis revealed that PEOU and PSC do not have a substantial effect on the mediator CS, nor on IU with the mediation of CS.

Keywords: Mobile Wallet, Digital Payments, Technology Acceptance Model, Adoption of Technology, Consumer Intention.