

**REPUBLIC OF TURKEY
ISTANBUL GELISIM UNIVERSITY
INSTITUTE OF GRADUATE STUDIES**

Department of Business Administration

**PALESTINIAN CONSUMERS' INTENTION TO USE
ELECTRONIC WALLET SERVICES: COMPARISON
OF ADOPTER CATEGORIES**

Master Thesis

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Supervisor

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Turkish Anstract : Bu araştırma, Filistin'deki tüketicilerin elektronik cüzdan kullanımına ilişkin tutumlarını incelemekte ve bu tutumları etkileyen faktörleri araştırmaktadır. Çalışma, algılanan fayda, kullanım kolaylığı, güven ve yenilikçilik gibi değişkenlerin elektronik cüzdan kullanımı üzerindeki etkilerini belirlemektedir. Bulgular, bu faktörlerin elektronik cüzdan kullanımına olan tutumu etkilediğini ve farklı adaptasyon seviyelerine sahip tüketiciler arasında algı farklılıkları olduğunu göstermektedir. Araştırmanın, elektronik cüzdan hizmetlerini benimsetmek için geliştirilecek stratejilere yönelik yöneticilere rehberlik etmesi amaçlanmaktadır.

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DECLARATION

I at this moment declare that in the preparation of this thesis, scientific ethical rules have been followed, the works of other persons have been referenced by the scientific norms if used, there is no falsification in the used data, any part of the thesis has not been submitted to this university or any other university as another thesis.

MONA S. I. SHAHEEN

.../.../2024



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The thesis study of Mona S. I. SHAHEEN titled as Palestinian Consumers Intention to Use Electronic Wallet Services: Comparison of Adopter Categories has been accepted as MASTER in the department of Business Administration by out jury.

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SUMMARY

The purpose of this study is to investigate the influence of perceived usefulness, perceived ease of use, perceived trust, and personal innovativeness on Palestinian consumers' attitude to use of e-wallet services. The study also aims to understand the differences between consumer adopter categories in terms of perceived usefulness, perceived ease of use, perceived trust, personal innovativeness, attitude toward using e-wallet services, and intention to use e-wallet services.

This research draws on the Technology Acceptance Model in explaining the factors that influence the attitude of consumers toward using e-wallet services. Additionally, the research also builds on Diffusion of Innovation Theory to elaborate how different categories of consumers behave in using e-wallet services.

A survey was developed on the basis of existing scales and distributed to Palestinian consumers using e-wallet services. A total of 201 answerers participated. The data was analyzed through Explanatory Factor Analysis, Regression Analysis and One-Way ANOVA analysis.

The findings suggest that perceived usefulness, perceived trust and personal innovativeness influence the attitude toward using e-wallet services. Additionally, the mean values of research variables change by consumer adopter categories.

The study brings a novelty to the literature through examining the perceptions and attitudes of different adopter categories toward using e-wallet services. The results are expected to contribute to managers through shedding light on how different target audiences should be approached to convince them using e-wallet services.

Key Words: Palestinian Consumers, Electronic Wallet Services, Adopter Categories, Technology Acceptance Model.

ÖZET

Bu araştırmanın amacı algılanan fayda, algılanan kullanım kolaylığı, algılanan güven ve kişisel yenilikçiliğin, Filistinli tüketicilerin elektronik cüzdan kullanımı tutumlarına etkisini araştırmaktır. Araştırma ayrıca yenilikleri benimseme düzeyi farklı tüketicilerin araştırma değişkenlerine yönelik algı farklılıklarını da ortaya koymayı hedeflemektedir.

Benimseme Modeli çerçevesinde ele almaktadır. Bununla beraber, farklı adaptasyon sınıflarından tüketicilerin elektronik cüzdan hizmetlerini kullanma davranışlarını açıklamakta Yeniliklerin Benimsenmesi Teorisi'nden yararlanılmıştır.

Araştırma verilerini toplamak amacıyla, literatürde varolan ölçeklerden yararlanarak bir anket formu oluşturulmuş ve elektronik cüzdan hizmetlerini kullanan Filistinli tüketicilere dağıtılmıştır. Toplam 201 katılımcıdan veri toplanmıştır. Verilerin analizinde Açıklayıcı Faktör Analizi, Regresyon Analizi ve Tek Yönlü ANOVA Analizi kullanılmıştır.

Araştırma bulgularına göre algılanan fayda, algılanan güven ve kişisel yenilikçilik değişkenleri elektronik cüzdan kullanımına yönelik tutumları etkilemektedir. Ayrıca, araştırma değişkenlerine ait ortalamalar yenilikleri benimseme düzeyi farklı tüketiciler için değişmektedir.

Çalışma, yenilikleri benimseme düzeyleri farklı tüketicilerin elektronik cüzdan hizmetlerini kullanmaya yönelik algı ve tutumlarını ölçmesi nedeniyle, literature yenilik getirmektedir. Sonuçların, farklı tüketici gruplarını elektronik cüzdan kullanmaya ikna etmek için ne tür yaklaşımlar geliştirilmesi gerektiği konusunda yöneticilere yol göstermesi beklenmektedir.

Anahtar kelimeler: Filistinli Tüketiciler, Elektronik Cüzdan Hizmetleri, Yenilikleri Benimseme Kategorileri.

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DEDICATION

In the name of resilience and love, I dedicate this work to the land that cradled my dreams and the spirit of my people, the resilient Palestinians.

To my beloved family, the cornerstone of my strength, and to my husband Wesam, whose unwavering support and love have been my guiding light through the academic journey. Your encouragement has been my source of inspiration.

In memory of my dear brother, the martyr Ismail Shaheen, who gave the ultimate sacrifice for our homeland. His spirit lives on in every word of this thesis, a testament to the bravery and sacrifices of our people.

To the compassionate doctors whose wisdom and encouragement fueled my perseverance, I offer my deepest gratitude. Your support has been instrumental in this academic odyssey.

I extend my thanks to every soul who crossed my path, offering support, encouragement, and understanding—your contributions, whether big or small, have left an indelible mark on this journey.

May this work stand as a tribute to the enduring spirit of the Palestinian people and a symbol of hope for a brighter future.

With love and gratitude,

INTRODUCTION

Mobile phone charging offers have grown to become an increasing number of vital elements of daily life in Palestine, due to deliberate and unplanned events, the aim of which is to realize the determinants of benefiting from the enjoyment of cellular billing that can beautify carrier adoption, and to establish it by combining the adoption of the times with the literature of carrier technology.

There is no doubt that the e-wallet service is considered one of the most important factors that distinguish companies and institutions, and it has become an essential element in the companies' business, it is also seen as the main performance indicator within the business sector, as its measurement is an indicator of the organization's success in providing products and services to the market, and there must be Increased interest of organizations in retaining existing customers, while targeting new ones (Yang, et, al., 2021).

In line with the rapid technological development in the local and global market, which aims to create fast, smart, and secure solutions for individuals, merchants, and the business sector, such as designing local electronic wallets through mobile applications, that can easily integrate with any payment gateway or any mobile application, as it provides a package of Distinctive and innovative services enable them to make electronic payments through a secure and encrypted platform, such as (Jawwal-Pay, Clever, Dozdan, palpay) and others (Arafa, 2022).

The creation of e-pockets is very important because the life of e-pockets additionally facilitates maintaining the stability of the economic system of the country as credit score fees can additionally decrease as well as maintain the liquidity of the financial institution, reducing unemployment (Mohan & Carr 2017).

In the Gaza Strip people extended their use of at least one virtual charge approach in 2022, which includes virtual cards, SMS bills, virtual cash switch apps, and immediate charge offerings, in keeping with Mastercard's New Payment Index 2022 file. Adoption of a broader variety of virtual charge strategies is accelerating in the Gaza Strip and the era fueling the destiny of bills is already right here in keeping with Mastercard's New Payment Index 2022. In addition to being privy to answers like virtual cards, BNPL (Buy Now Pay Later), and open banking, clients in the Gaza Strip are more and more actively the usage of those answers in their ordinary lives," (Moneim, 2022).

CHAPTER ONE

GENERAL FRAMEWORK

1.1. Research Importance

1.1.1. Scientific Importance

The scientific importance of the study lies in its handling of one of the modern applications used in the local market represented in the electronic wallet, as a new means of electronic payment in addition to traditional payment methods, which achieves the advantage of saving time and effort and bypassing the defects of traditional payment methods, and researching the Palestinian consumer's intention to use electronic wallet services and comparison Among the categories of customers, which prompted dealers in the local and global markets to search for alternatives to traditional payment methods, foremost of which is the use of electronic financial means, which is reflected in its impact on the spread, expansion, and reliance on electronic wallets.

1.1.2. Applied Importance

Assisting the e-wallet management in the Gaza Strip to identify the Palestinian Consumers' Intention to Use Electronic Wallet Services: Comparison of Adopter Categories.

1.2. The Purpose and Importance of the Research

The purpose of this study is to investigate the influence of perceived usefulness, perceived ease of use, perceived trust, and personal innovativeness on Palestinian consumers' use of e-wallet services. The study also aims to understand the differences between consumer adopter categories in terms of perceived usefulness, perceived ease of use, perceived trust, personal innovativeness, attitude toward using e-wallet services, and intention to use e-wallet services.

The research questions are given below:

1. What are the variables that influence Palestinian consumers' attitude to use e-wallet services?
2. How could e-wallet service enterprises convince different categories of target audience to use e-wallet services?

This research draws on the Technology Acceptance Model in explaining the factors that influence the attitude of consumers toward using e-wallet services. Additionally, the research also builds on Diffusion of Innovation Theory to elaborate how different categories of consumers behave in using e-wallet services.

The study brings a novelty to the literature through examining the perceptions and attitudes of different adopter categories toward using e-wallet services. The results are expected to contribute to managers through shedding light on how different target audiences should be approached to convince them using e-wallet services.

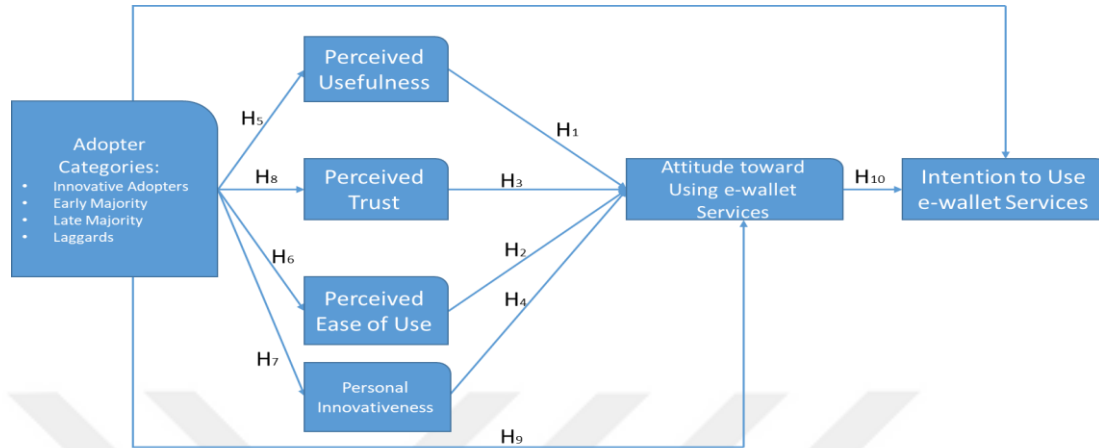
1.3. Research Limitations

Based on the research method, the results of data analysis, and the discussion previously described, this study has the following limitations:

- The data in this study will be collected by distributing a questionnaire in an online Google or interview, where there was an increase in transactions on the marketplace because people needed to meet their daily needs.
- Data collection is cross-sectional (two months), it does not allow research to observe phenomena, behavior, or opinions of respondents before and after changes related to the measured variables.
- The relationship under test may have some dynamic aspects that may be neglected.
- Some people their knowledge about mobile is limited.

1.4. Research Model, Research Variables and Hypotheses

1.4.1. Research Model



1.4.2. Research Hypothesis

H1: Perceived usefulness influences attitude toward using e-wallet services.

H2: Perceived ease of use influences attitude toward using e-wallet services.

H3: Perceived trust influences attitude toward using e-wallet services.

H4: Personal innovativeness influences attitude toward using e-wallet services.

H5: The level of perceived usefulness changes by different adopter categories.

H6: The level of perceived ease of use changes by different adopter categories.

H7: The level of personal innovativeness changes by different adopter categories.

H8: The level of perceived trust changes by different adopter categories.

H9: The attitude toward using e-wallet services changes by different adopter categories.

H10: Attitude toward using e-wallet services influences intention to use e-wallet services.

1.5. Collection Method

The research method used is quantitative. A research population is individual users of e-wallets. Non-probabilistic sample design, namely judgment sampling, was used to select E-Wallet users, where the sample criteria for this study were men and women aged 18 years and over, and users of E-Wallet service for at least one month. Primary data were collected through a self-administered questionnaire that was sent online (cross-sectional), or through interviews. The questionnaire includes four variables with a total of 30 indicators adapted from questions in previous similar studies with discussions. Each indicator is measured using a five-point Likert scale, where point 1 = strongly disagree up to point 5 = strongly agree. The items to measure perceived usefulness and perceived ease of use were adapted from the study of Kim et al (2010), the items to measure personal innovativeness were adapted from the study of Agarwal and Prasad (1998), the items to measure perceived trust were adapted from the study of Chandra et al., (2010), the items to measure attitude to use e-wallet services and items to measure behavioral intention to use e-wallet services were adapted from the study of Schierz et al., (2010).

The questionnaire design used questions and consisted of seven parts. The first part contains the title and opening paragraph which aims to explain the purpose of this questionnaire and ensure that the respondent is an E-Wallet user. The second part measures the demographic characteristics of respondents, the third to sixth section measures the variables, and the seventh section contains expressions of gratitude.

1.6. Definitions of Terms

The study deals with many terms so the researcher will present in this section the main terms in brief, hence it will be presented in detail.

- Innovative Adopters: are people who have fewer years of experience shopping for products online than other adopters, buy less than other adopters, and pay less than other adopters shopping for products online (Guttentag & Smith, 2022).
- Early Majority: The early majority aims to identify the stage of diffusion of new technologies that represent the first large segment of the

population and its adoption of innovation. Often, an early majority occurs, to be considered.

The first driver of initial success is to seize market share before competitors enter (Shafi, & Mismam, 2019).

- Late Majority: The term "late majority" refers to the second to last segment of the population that is an adopter of innovative technology during the process of diffusion in society (Lund, et, al., 2020).

- Laggards: He is the one who is always late or slows down, i.e. He is the one who is slow compared to others of the same kind (Ayinla, & Adamu, 2018).

- Perceived Usefulness: It is an independent construct of the Technology Acceptance Model (TAM), i.e., the degree to which a person believes that using e-wallet services will enhance their functionality (Fathali, & Okada, 2018).

- Perceived Trust: It is the level of trust a person has in another entity to perform expected activities without benefiting, by paying using mobile services (M- Payment) in Thailand, a state of mind of positive expectation (Yasmin & Grundmann, 2019).

- Perceived Ease of Use: It aims to determine the degree to which an individual believes that the use of a specific system is effortless, through the process of comparative analysis of acceptability factors for solutions such as SAP and Microsoft Dynamics NAV ERP during the use stage of maturity and issues of Enterprise (Fathali, & Okada, 2018).

- Perceived Innovativeness: It is all about the important attributes of innovation, which is the perceived image that the consumer gets of using new mobile services and learns about the role of personal innovations in intentions to adopt mobile services and the overall services approach (Al-Jundi, et, al., 2019).

- Use of e-wallet Services: A type of prepaid account that enables users to store money for future transactions using the Internet, and it is

protected by a password, through which payments can be made to various entities via the Internet, such as supermarkets, online purchases, airline tickets, and others (Jakhiya, et, al., 2020).



CHAPTER TWO

LITERATURE REVIEW

2.1. Technology Acceptance Model, Definition and Variables

2.1.1. Definition of Mobile Payment Systems

Mobile payment (m-payment) is defined as any payment in which a mobile device is utilized to initiate, authorize, and confirm a commercial transaction (Schierz et al., 2010).

Mobile payment is the transfer or payment of funds to a person, merchant, or company for specific invoices, goods, and services, using a mobile phone device to process and confirm payment. The payment tool can be a digital wallet (virtual or electronic), mobile browser, SIM toolkit, or menu mobile (Kim et al., 2010).

Mobile payment also expresses mobile financial services and is the gateway to other financial services via mobile phone such as mobile banking, insurance, credit, lending and investment products, and cryptocurrencies for payments, trading, savings, and investment (Türker et al., 2022).

As mobile payment is person-to-person (P2P), consumer-to-consumer (C2C), consumer-to-business (C2B), business-to-consumer (B2C), or business-to-business (B2B), (P2P) payment can be referred to as It is mobile money transfer, defining more (C2B), (B2C) and (B2B) business transactions as mobile payments (Coursaris, & Hassanein, 2002).

2.1.2. Definition of e-wallet Services

A type of prepaid account that enables users to store money for future transactions using the Internet, and it is protected by a password, through which payments can be made to various entities via the Internet, such as supermarkets, online purchases, airline tickets, and others (Jakhiya, et, al., 2020).

An e-wallet is an electronic card used for online transactions through a computer or smartphone, and it can be linked to a bank account to receive and transfer payments (Arafa, 2022).

An e-wallet is a type of prepaid account to store funds for future online transactions and is password protected. Payments can be made for in-store or online purchases (Praiseye, 2018).

An electronic wallet is a paid account that consists of software for storing personal information, providing security and data encryption, and information for the details provided for use, including the customer's name, address, payment method, amount, and electronic card details (Safi & Misman, 2019).

2.1.3. History of e-wallet Services

The electronic wallet began to be used during the past two decades to obtain a share of the traditional direct payments using debit cards, credit cards, and cash in many markets, and to present it as an alternative solution for easy access to the largest possible number of banking services (Yang et al., 2021).

The Baku report (2021) showed that the e-wallet has overtaken credit cards as the first payment method in the world, given that mobile phones are the main access channel for e-wallets. This is true in developing countries such as Palestine, where bank account ownership lags behind the global average.

With low bank account ownership in developing countries and low mobile phone penetration, participation in the financial sector has been stifling in these countries, and the increased penetration of mobile phones and consequent access to e-wallets is improving such participation in advanced economies, and the withdrawal of e-wallets is related Convenience in making all payments and e-wallets to the maximum capacity of traditional payment methods (Arafa, 2022).

According to the Worldpay Global Payments Report (2022), e-wallets accounted for 48.6% of the value of e-commerce transactions globally for the year 2021, and this percentage is expected to rise to 52.5% in 2025. Bank transfers accounted for 7.4%, credit cards 13.2%, and debit cards 21%. It is expected that the percentage of shares of traditional payment methods will decrease in the year 2025, with an increase in the shares of the electronic wallet.

2.1.4. Use of e-wallet services in Palestine

Individuals in Palestine use e-wallet services to purchase from the Internet and transfer and receive money, and the Palestinian Monetary Authority is spreading a culture of awareness of e-payment services for the e-wallet, in line with the strategies of the Monetary Authority. Electronic payment methods are constantly being developed to comply with the national strategy for financial inclusion, which aims to keep pace with the rapid technological developments and support the transformation to use technology in Palestine, for financial and banking services and electronic payment, and reduce dependence on cash payments, which is beneficial to the overall economy, in addition to banks and specialized lending institutions. Five electronic payment services companies operate under the control and supervision of the Palestinian Monetary Authority (PMA, 2022).

2.1.5. Use of e-wallet services in online shopping in Palestine

In industrialized nations like the United States, electronic payment is one of the most common and transparent methods of payment; in developing nations like Palestine, it is becoming more and more popular. Given the market's sustained expansion for electronic payments, it is imperative to look into the variables influencing Palestinian consumers' intentions to stick with the electronic wallet service (Salem et al., 2019).

In order to accurately understand consumer behavior, intentions, and the continued use of electronic wallet services in the future, as well as to ascertain perceived trust and security and address any gaps or deficiencies for the continued use of wallets, it appears that there is a deficiency in influencing consumers' intention to continue using electronic wallet services and expressing the services of the financial technology industry in the nation. E-wallet and investigating the correlation between the intention to continue using e-wallet services in Palestine and one's perception of trust and security (Sulaiman and abdelkarim, 2019).

Palestine, home to 5.1 million people, has a moderate economy with low to medium income levels. The backbone of the Palestinian economy, accounting for 60% of GDP in 2022, is the service sector. Twenty-three percent of people are employed in

trade, and over a third are in the services sector (The Central Agency Palestinian Statistics, 2021).

The financial sector is an important factor that influences the growth and evolution of the Palestinian economic system (Daraghmeh and Barzi, 2021).

Electronic wallets and electronic financial services in Palestine offer common services to banks and financial technology companies, such as the ability to pay for purchases made in a variety of stores, pay fees and subscriptions in offices, municipalities, and insurance companies, and withdraw cash using automated teller machines (ATMs) from digital wallet stores. Automated services for transferring money between clients' digital wallets, checking the amount of a digital wallet account, and making deposits and withdrawals from an account (Mobile for Development, 2021).

The majority of transactions using e-wallets are cash withdrawals and person-to-person payments; payments for services and online shopping make up a smaller portion of these transactions, which are nonetheless on the rise. Prepaid card balances appear to be higher overall than e-wallet balances; numerous banks, telecommunications companies, and financial technology firms in Palestine provide e-wallet services, including Google Pay, Palpay, and the most widely used payment methods by Palestinians (Ibrahim et al., 2021).

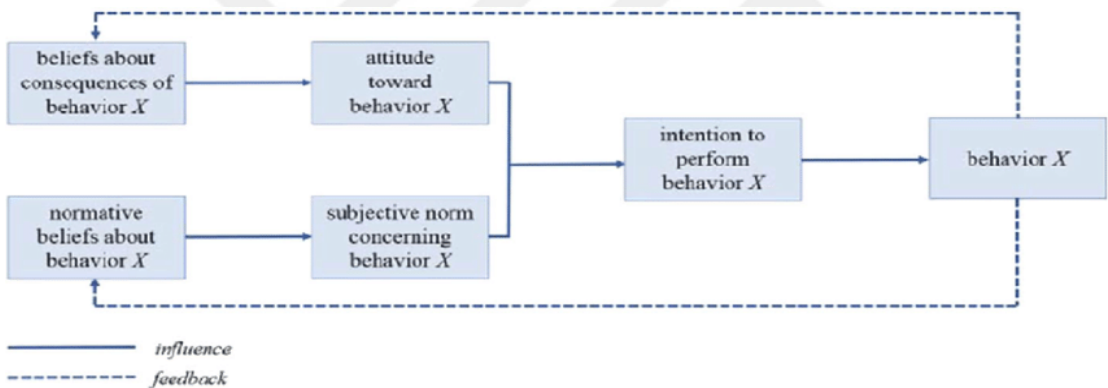
The National Financial Inclusion Strategy (2018-2025) includes regulations to support the use of electronic money, prepaid cards, and e-wallets, and regulations for licensing payment service providers, allowing non-banking institutions to access the Palestinian market and increasing competition in this sector. It also adopted a comprehensive national strategy for the development of payments, for the years 2018 to 2023, and generally aims to make Palestine a leading user of electronic payment systems to enhance the national economy and improve risk mitigation, and encourages the adoption of electronic payments through the participation of all key stakeholders, with a special focus on the structure infrastructure, promoting digital payments; laying the foundation for wider adoption of digital financial services in Palestine, and developing the legal environment to support payments and e-commerce; raising public awareness of electronic payments; Using the public sector

in Palestine as a catalyst to increase the use of electronic payments (The World Bank Group, 2021).

2.1.6. Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM) is the most widely applied model for users' acceptance and use of technology (Ajibade, 2018). The Technology Acceptance Model (TAM) is one of the important theories of information systems and aims to design how users accept and use technology (Kamal, Shafiq, & Kakria, 2020). The Technology Acceptance Model (TAM) is one of the most influential extensions of both Ajzen's theory and Fishbein's Theory of Reasoned Action (TRA) (Taherdoost, 2018). In Figure 1, the Theory of Reasoned Action and the relationship between attitude, subjective norm, and intention to behave can be seen.

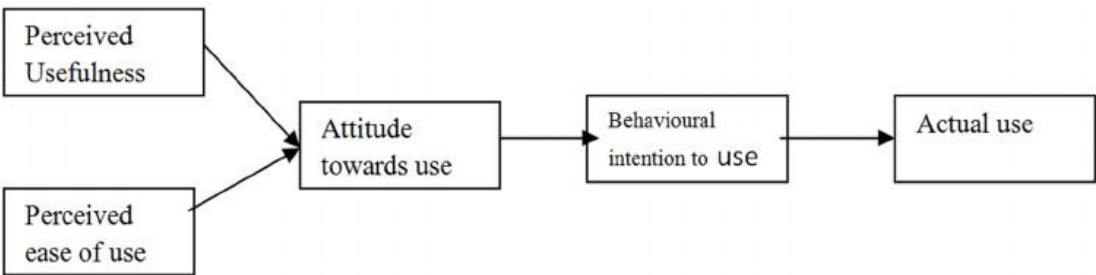
Figure 1: Theory of Reasoned Action



Source: (Madden et al., 1992).

The term Technology Acceptance Model (TAM) has been developed to include many of the behavioral procedures that the (TRA) adopts for Technology Acceptance Standards easily and beneficially (Zhong, Moon, 2021).

Figure 2: Technology Acceptance Model



Source: (Davis, 1989).

The Technology Acceptance Model (TAM) refers to introducing new technologies to users, through several factors that influence their decisions about how and when to use them. This can be determined by the following:

- Perceived Usefulness (PU): It is the degree to which a person believes that using a specific system helps to enhance functionality, that is, a person's awareness of useful technology to perform the required work (Jan, et, al., 2019).
- Perceived Ease of Use (PEOU): The degree to which a person believes that using the system will be effortless, by overcoming barriers to easy-to-use technology. If the technology is complex, no one has a positive attitude towards it (Tubaishat, 2018).
- Attitude to Use: Attitude to use is A user's assessment of the desirability of using a particular information systems application, Behavioral intent to use measures the likelihood of a person's use.
- Intention to Use: Intention to use A user's assessment of the desirability of using a particular information systems application, Behavioral intent to use measures the likelihood of a person's use (Ajzen and Fishbein, 1980).

The Technology Acceptance Model (TAM) was studied and expanded continuously through version updates (TAM), (TAM2), (TAM3), the unified theory of technology acceptance and use, as well as e-commerce and the effects of trust and risk for using the system (Putra, 2018). Later models added some external variables such as compatibility, personal risk, trust, personal cost, and personal security to explain users' attitudes and intentions to accept new technologies better.

2.2. Justifications for using the Technology Acceptance Model (TAM)

Given the complexity of modern technologies such as personal computers and the presence of elements of uncertainty in the minds of decision-makers, successful reliance can be made on the Technology Acceptance Model (TAM), by forming people's attitudes and intentions toward trying to learn to use modern technology before embarking on efforts to use it, and limiting the intentions of use Mistakes that

are devoid of persuasion, or that occur after the development of initial efforts to use technology (Scherer, Siddiq, & Tondeur, 2019).

The primary goal of using the Technology Acceptance Model (TAM) is to shed light on the processes for technology acceptance to predict the behavior of individuals, and to provide theoretical explanations for their successful implementation (Granić, & Marangunić, 2019).

The practical goal of using the Technology Acceptance Model (TAM) is to inform practitioners of the actions they may take before implementing systems, achieving their goals, and implementing process framing steps that mediate the relationship between the characteristics of information systems, external factors, by adopting the theory of reasonable action, which provided a psychological perspective on human behavior (Guner, & Acarturk, 2020).

One of the most important objectives of the Technology Acceptance Model (TAM) is to identify and define variables and validate measures that are highly relevant to system usage, to define human behavior and manage information systems, to develop various metrics to achieve personal ease of use and personal usefulness, and to pre-test them, for validation and acceptance (Natasia, Wiranti, & Parastika, 2022).

Whereas the individual's decision to perform the behavior results from analyzing the expected benefit from the behavior by comparing it with the effort and costs expended to perform the behavior (Sohn, & Kwon, 2020).

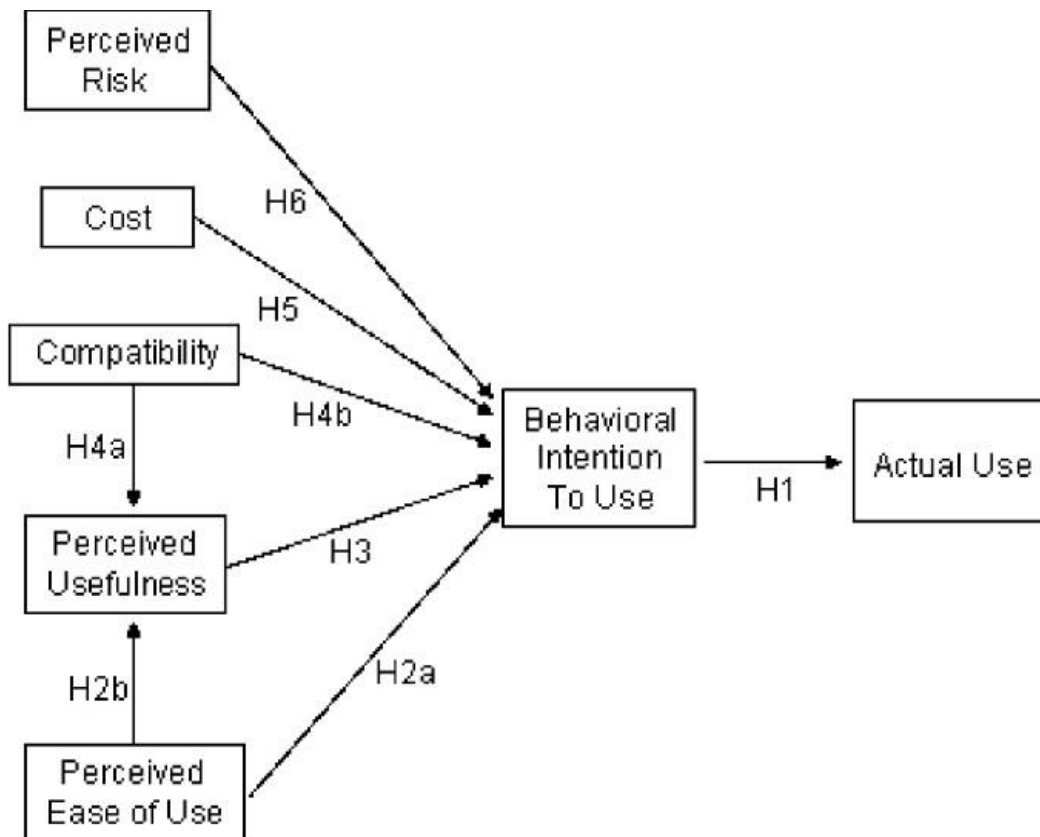
The Technology Acceptance Model (TAM) of ease of use and personal benefit with technology and individual behaviors, as a predicted outcome of personal usability, personal benefit identification, and behavioral intent, can result in increased (TAM) motivation (Dhagarra, Goswami, & Kumar, 2020).

The objectives of the Technology Acceptance Model (TAM) are also highlighted in its contribution to achieving scientific value, evaluating users' motives, and identifying the cognitive and emotional factors that mediate the impact of system characteristics on technology acceptance (Altarteer, & Charissis, (2019).

2.2.1. Extended (Revised) Technology Acceptance Model (TAM)

Later researchers added other variables to the Technology Acceptance Model since using only perceived Usefulness and perceived Ease of Use are not sufficient to explain the users' attitude and behavioral intention to use new technologies.

Figure 3: Extended Technology Acceptance Model



Wu and Wang (2005) extended the model by adding three new constructs perceived risk, cost, and compatibility (See Figure 3).

Source: (Wu and Wang, 2005).

2.3. Definition of the additional variables (Wu and Wang, 2005):

- **Perceived Risk:** Anticipate loss to the subjective user by striving to achieve desired results using the system.
- **Cost:** All expenses incurred by a person for using the system, including all equipment costs, access costs, and transaction fees.
- **Compatibility:** is the degree required when engaging in transactions

through the Internet using the system, and is compatible with the values, beliefs, past experiences, and needs of current and potential users.

Sarkar and Chauhan (2020) added another variable, which is trust, to the model. The authors defined trust as the extent to which an individual believes that using a new system is safe and will be exposed to privacy threats and risks.

The perceived enjoyment is the adoption of various information systems using the mobile phone and the Internet to achieve a sense of pleasure, excitement, and joy while using the Internet and adopting technology (Bhullar & Gill, 2019).

The perceived enjoyment factor was included in the extended versions of the TAM because it has a direct and significant relationship with mobile commerce adoption, as it is the main reason users use the Internet on mobile phones for browsing and messaging (Thong et al., 2006).

Schierz et al. (2010) added three new variables to their study to understand consumer acceptance of mobile services. The authors added personal security, individual mobility, and subjective norms as new constructs:

- Personal Security: The degree to which mobile payment is reconciled with current values, behavioral patterns, and experiences.
- Individual Mobility: The degree to which an individual follows a mobile lifestyle.
- Subjective Norm: The degree to which the social environment considers mobile payment to be desirable.

Kim et al. (2010), in their study, to examine factors influencing consumer acceptance of mobile payment services, included innovativeness as a new variable, the individual tends to experiment with new information systems, whatever they may be.

2.4. Diffusion Innovation Theory

Developed by E.M. Rogers in 1962, the Diffusion of Innovation (DOI) theory is one of the oldest theories in the social sciences and arose to communicate how over time an idea or product gains momentum and spreads through a population or

social system, leading to the result of the adoption of an idea, behavior or product. New, adoption is doing something different than it used to be, buying or using new products, acquiring and implementing new behaviors, and developing a new idea or product through possible innovative diffusion (Wayne and lemorte, 2022).

The adoption of a new idea, behavior, or product through innovation through a process for people who are more inclined to adopt innovations than others in the social system, and the researchers showed that people who adopt innovation early have different characteristics from people who adopt innovation later, and the need to understand the characteristics of the target group to help adopt innovation And avoid any hindrance to its adoption, and there are five categories of adopters, and the majority of people tend to the middle groups, and it is still necessary to understand the characteristics of the target population group, when promoting an innovation, and there are different strategies used to attract different categories of adopters, which are as follows (Wayne and lemorte, 2022):

1. Innovators: They are people who are experimenting with innovation, enterprising and interested in new ideas, people who are very willing to take risks, and develop new ideas, and very little needs to be done to attract them.
2. Early adopters: are people who are representative of the leader's opinion, enjoy leadership roles, seize opportunities for change, understand the need for change, and are comfortable with adopting new ideas, including population strategies, guides, and information sheets for implementation, and do not need information to persuade them to change.
3. Early Majority: They are rarely leaders, adopt new ideas for the average person, and need to see evidence of innovation success before adopting it. These strategies include success stories and evidence of innovation effectiveness.
4. Late majority: They are skeptical of change and will not embrace innovation until after it has been tried by the majority, and includes the strategies of other people who have successfully tried and adopted the innovation.
5. Laggards: are the people who are traditionally bound, very conservative, skeptical of change, and the most difficult to join the team, and

include fear appeal and pressure from people in other adoptive groups.

It includes the stages of a person adopting an innovation, through which it is disseminated, determining the need for innovation, making the appropriate decision to adopt or reject the innovation, its initial use, and continued use, according to several basic factors affecting the adoption of innovation, and identifying the determinants of the categories of adopters (Wayne and Lemorte, 2022):

1. Comparative Advantage: The degree of innovation as an idea, program, or product that replaces it.
2. Alignment: How well an innovation aligns with the values, experiences, and needs of potential adopters.
3. Complexity: Determine the difficulty of understanding and using the innovation.
4. Testability: Determine whether an innovation can be tested and test it before committing to adopting it.
5. Observability: The availability of an innovation through its tangible results.

Limitations of the diffusion of innovation theory

Several limitations affect the spread of innovation diffusion theory, including (Wayne and Lemorte, 2022):

1. It does not promote a participatory approach.
2. You do better with adopting behaviors than with stopping or preventing behaviors.
3. It does not consider individual resources and social support to adopt new behavior or innovation.

CHAPTER THREE

RESULTS

Introduction

The demographic characteristics of the study participants play a crucial role in shaping the context for understanding the results related to the influence of perceived usefulness, perceived ease of use, perceived trust, and personal innovativeness on the Palestinian consumers' use of e-wallet services. In this chapter, we present an analysis of the age distribution, gender representation, educational background, and monthly income distribution of the participants.

3.1. Validity and Reliability Analysis for the Variables of TAM

Validity of the variables of TAM scale was tested through conducting an Exploratory Factor Analysis with principal components method and varimax rotation.

KMO was 0,916 and Barlett's Test of Sphericity had a significance value of 0,000 which shows there are partial correlations between scale items and the sample size is sufficient.

Table 1: KMO and Barlett's Test for TAM Variables

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0,916
Bartlett's Test of Sphericity	Approx. Chi-Square	1966,702
	Df	78
	Sig.	0

A three-factor structure was obtained with a total variance explained as 74,73%.

Table 2:Total Variance Extracted for TAM Variables

Component	Initial Eigenvalues			Sum of Squared			Sum of Squared		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	7,393	56,87	56,87	7,393	56,87	56,87	3,835	29,499	29,499
2	1,494	11,49	68,36	1,494	11,49	68,36	3,748	28,828	58,326
3	0,828	6,373	74,733	0,828	6,373	74,733	2,133	16,406	74,733
4	0,598	4,599	79,331						
5	0,526	4,045	83,377						
6	0,417	3,204	86,581						
7	0,411	3,165	89,745						
8	0,321	2,471	92,216						
9	0,287	2,208	94,424						
10	0,243	1,866	96,29						
11	0,221	1,701	97,991						
12	0,141	1,083	99,074						
13	0,12	0,926	100						

Extraction Method: Principal Component Analysis.

Table 3:Rotated Matrix for TAM Variables

	Component		
	1	2	3
PT_3I_believe e-wallet services are trustworthy.	0,879		
PT_2_I trust e-wallet services to be secure.	0,867		
PT_1_I trust e-wallet services to be reliable.	0,817		
PT_4_I trust e-wallet services.	0,805		
PT_5 Even if the e-wallet services are not monitored, I'd trust them to do the job correctly.	0,628		
PEU_4_I find the e-wallet services easy to use.		0,751	
PEU_5_I find e-wallet services procedure to be flexible to interact with.		0,741	
PEU_2_My interaction with e-wallet services procedure is clear and understandable.		0,74	
PEU_1_Learning to use the e-wallet services is easy for me.		0,719	
PEU_3_It is easy for me to become skillful at using the e-wallet services.		0,713	
PU_1_Using e-wallet services enables me to pay more quickly.			0,88
PU_2_sing e-wallet services makes it easier for me to conduct transactions.			0,709

PU_3_I find e-wallet services a useful possibility for paying.			0,574
Extraction Method: Principal Component Analysis.			
Rotation Method: Varimax with Kaiser Normalization.a			
A Rotation converged in 7 iterations.			

These factors are:

Factor 1: Perceived Trust

Factor 2: Perceived Ease of Use

Factor 2: Perceived Usefulness

These three factors were used when conducting Correlation and Regression Analysis. Reliability Analysis for three variables were implemented. Cronbach Alpha values were 0,905; 0,894 and 0,820 for Perceived Trust, Perceived Ease of Use and Perceived Usefulness, respectively. The scales are highly reliable.

Table 4:Reliability Analysis for Perceived Trust

Cronbach's Alpha	N of Items
0,905	5

Table 5:Item Statistics for Perceived Trust

	Mean	Std. Deviation	N
PT_1_I trust e-wallet services to be reliable.	4,0846	0,81106	201
PT_2_I trust e-wallet services to be secure.	4,0448	0,78929	201
PT_3I believe e-wallet services are trustworthy.	4,0697	0,8032	201
PT_4_I trust e-wallet services.	4,1144	0,72927	201
PT_5 Even if the e-wallet services are not monitored, I'd trust them to do the job correctly.	3,6418	1,08215	201

Table 6:Reliability Analysis for Perceived Ease of Use

Cronbach's Alpha	N of Items
0,894	5

Table 7:Item Statistics for Perceived Ease of Use

	Mean	Std. Deviation	N
PEU_3_It is easy for me to become skillful at using the e-wallet services.	4,1692	0,66426	201
PEU_4_I find the e-wallet services easy to use.	4,2537	0,64055	201
PEU_5_I find e-wallet services procedure to be flexible to interact with.	4,1791	0,6984	201
PEU_1_Learning to use the e-wallet services is easy for me.	4,2388	0,63458	201
PEU_2_My interaction with e-wallet services procedure is clear and understandable.	4,204	0,64279	201

Table 8:Reliability Analysis for Perceived Usefulness

Cronbach's Alpha	N of Items
0,82	3

Table 9:Item Statistics for Perceived Usefulness

	Mean	Std. Deviation	N
PU_1_Using e-wallet services enables me to pay more quickly.	4,1294	0,73701	201
PU_2_sing e-wallet services makes it easier for me to conduct transactions.	4,2537	0,62474	201
PU_3_I find e-wallet services a useful possibility for paying.	4,2637	0,58747	201

As seen in the Item Statistics tables, the mean values of the items measuring Perceived Trust for using e-wallet services are between 4,08 and 3,64. Palestinian consumers trust using e-wallet services. The mean values for the items measuring Perceived Ease of Use and Perceived Usefulness for e-wallet services are higher than 4. Palestinian consumers find using e-wallet services easy and useful.

3.2. Descriptive Analysis

1. Age Distribution:

Table 10: Age Frequencies

Categories		Frequency	Percent
Age	18-30	119	59,2
	31-40	65	32,3
	41-50	15	7,5
	51 AND ABOVE	2	1,0
	Total	201	100,0

The age distribution of the participants spans a wide range, from 18 to above 50 years. The majority of participants, comprising 59.2%, fall within the 18-30 age group. Participants aged 31-40 constitute 32.3%, while those in the 41-50 and 51 and above age groups represent 7.5% and 1.0%, respectively. Understanding the age distribution is essential as it provides insights into the generational representation within the study, influencing potential variations in responses to e-wallet services.

2. Age Distribution

Table 11: Age Frequencies

Categories		Frequency	Percent
Gender	MALE	127	63,2
	FEMALE	67	33,3
	OTHER	7	3,5
	Total	201	100,0

The gender distribution among participants is balanced, with 63.2% identified as male and 33.3% as female. A smaller portion, 3.5%, falls under the "Other" category. Analyzing gender distribution is crucial for identifying potential variations in the perception and adoption of e-wallet services, as gender can impact technology adoption behaviors.

3. Education Distribution

Table 12: Education Frequencies

Categories		Frequency	Percent
Valid	BACHELOR	146	72,6
	MASTER	46	22,9
	SECONDARY	2	1,0

	PHD	7	3,5
	Total	201	100,0

Participants exhibit diverse educational backgrounds. The majority, 72.6%, hold a Bachelor's degree, followed by 22.9% with a Master's degree. Secondary education is represented by 1%, and 3.5% hold a Ph.D. This breakdown helps us understand the educational diversity of the study population, which may influence their perceptions and behaviors toward adopting e-wallet services.

4. Income Distribution

Table 13: Income Frequencies

Categories		Frequency	Percent
Inc ome	100-500\$	37	18,4
	501-1000\$	58	28,9
	1001-2000\$	61	30,3
	2001 AND ABOVE	45	22,4
	Total	201	100,0

The distribution of monthly income is varied, with participants falling into different income brackets. Those with incomes ranging from \$100 to \$500 constitute 18.4%, while participants earning \$501 to \$1000 and \$1001 to \$2000 make up 28.9% and 30.3%, respectively. The highest income bracket, \$2001 and above, accounts for 22.4%. Understanding income distribution is crucial for assessing the economic context of the participants and potential disparities in the adoption of e-wallet services.

Each of these demographic factors provides valuable insights into the composition of the study population, laying the foundation for a nuanced interpretation of the subsequent chapters' results related to the influence of perceived usefulness, perceived ease of use, perceived trust, and personal innovativeness on the use of e-wallet services among Palestinian consumers.

3.3. Variables Evaluation

3.3.1. Perceived ease of use

Table 14: Perceived Ease of Use Evaluation for E-Wallet Services

Item	Mean	Std. Deviation	Rank	Level of importance
It is easy for me to become skillful at using e-wallet services.	4,1692	,66426	5	High
Find the e-wallet services easy to use.	4,2537	,64055	1	High
I find the e-wallet services procedure to be flexible to interact with.	4,1791	,69840	4	High
Learning to use the e-wallet services is easy for me.	4,2388	,63458	2	High
My interaction with the e-wallet services procedure is clear and understandable.	4,2040	,64279	3	High

Top of Form

In Table 6 the evaluation of perceived ease of use for e-wallet services reveals a consistently high level of user satisfaction across various dimensions. Participants have expressed a strong positive sentiment towards the usability of e-wallet services, with mean scores ranging from 4.1692 to 4.2537. Notably, the statement "I find the e-wallet services easy to use" received the highest mean score of 4.2537, indicating that users highly appreciate the user-friendly nature of the e-wallet interface.

On the other hand, while all items demonstrate a high level of perceived ease of use, the statement "It is easy for me to become skillful at using the e-wallet services" received the lowest mean score of 4.1692. Despite being the lowest, this score still falls within the high range, emphasizing the overall positive sentiment towards the perceived ease of use.

The narrow range of standard deviations (ranging from 0.63458 to 0.69840) indicates a consistent level of agreement among participants regarding the ease of using e-wallet services. In summary, the findings suggest that users find the e-wallet services easy to navigate, learn, and interact with, with minimal variation in perceptions among the study participants.

3.3.2. Reliability and Validity Analysis for the Personal Innovativeness

Table 15: Reliability and Validity Analysis for the Personal Innovativeness

N of Items	Cronbach's Alpha
4	,631

Reliability Analysis for Personal Innovativeness was implemented. The first Cronbach Alpha value was 0,631. Item-Total Statistics table showed that when PI-3 was excluded, the scale reliability increased to 0,888. As a result, validity analysis was conducted just for the three items of Perceived Innovativeness scale.

Table 16: Perceived Innovation Evaluation for E-Wallet Services

Items	Mean	Std. Deviation
Heard about a new information technology, I would look for ways to experiment with it.	3.9900	0.97463
Among my peers, I am usually the first to try out new information technologies.	3.7114	1.11190
I like to experiment with new information technologies.	3.9403	1.00320
Like to experiment with new information technologies.	2.5622	1.23181

Table 17: Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
PI_1_If I heard about a new information technology, I would look for ways to experiment with it.	10,2139	5,019	,681	,376
PI_2_Among my peers, I am usually the first to try out new information technologies.	10,4925	4,891	,573	,435
PI_4_I like to experiment with new information technologies.	10,2637	4,855	,697	,356
PI_3_REVERSED	11,6418	7,831	-,059	,888

As seen in the Item Statistics tables, the mean values of the items measuring Personal Innovativeness for using e-wallet services are between 3,71 and 3,99

Table 18: KMO and Bartlett's Test for Innovation

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		,749
Bartlett's Test of Sphericity	Approx. Chi-Square	341,610
	df	3
	Sig.	,000

Validity of the variables of Personal Innovativeness scale was tested through conducting an Exploratory Factor Analysis with principal components method and varimax rotation.

KMO was 0,749 and Bartlett's Test of Sphericity had a significance value of 0,000 which shows there are partial correlations between scale items and the sample size is sufficient.

3.3.3. Reliability and Validity Analysis for the Attitude Scale

Table 19: Reliability Analysis for the Attitude

N of Items	Cronbach's Alpha
4	,874

Reliability Analysis for the Attitude Scale was implemented. The Cronbach Alpha value was 0,874. The scale is highly reliable.

Table 20: Attitude toward using E-wallet Evaluation

Items	Mean	Std. Deviation
Using e-wallet services is a good idea.	4.1741	.63602
Using e-wallet services is wise.	4.0498	.70535
Using e-wallet services is beneficial.	4.1443	.62776
Using mobile payment services is interesting	4.1592	.70323

As seen in the Item Statistics tables, the mean values of the items measuring Personal Innovativeness for using e-wallet services are between 3,71 and 3,99.

Table 21: KMO and Bartlett's Test for Attitude

Item	KMO	Sig.
Perceived Usefulness	0.916	0.000
Perceived Ease of Use,		

Perceived Trust		
Perceived Innovation	0.749	0.000
Attitude toward using e-wallet services	0.807	0.000
Behavioral intention	0.80	0.000

Validity of the variables of the Attitude Scale was tested through conducting an Exploratory Factor Analysis with principal components method and varimax rotation.

KMO was 0,807 and Barlett's Test of Sphericity had a significance value of 0,000 which shows there are partial correlations between scale items and the sample size is sufficient.

A single factor structure was obtained with a total variance explained as 73,07%.

Table 22: Component Matrix

A3_Using e-wallet services is beneficial.	,891
A1_Using e-wallet services is a good idea.	,866
A4_Using mobile payment services is interesting	,841
A2_Using e-wallet services is wise.	,819

3.3.4. Perceived Trust

Table 23: Perceived Trust Evaluation for E-Wallet Services

Items	Mean	Std. Deviation	Rank	Level of importance
I trust e-wallet services to be reliable.	4,0846	,81106	2	High
I trust e-wallet services to be secure.	4,0448	,78929	4	High
I believe e-wallet services are trustworthy.	4,0697	,80320	3	High
I trust e-wallet services.	4,1144	,72927	1	High
Even if the e-wallet services are not monitored, I'd trust them to do the job correctly.	3,6418	1,08215	5	Medium

In Table 9, the highest level of perceived trust in e-wallet services is indicated by the item "I trust e-wallet services." This item holds the top rank with a mean of 4.1144 and a standard deviation of 0.72927, signifying a high level of confidence and reliability among respondents.

On the other hand, the lowest level of perceived trust is associated with the statement "Even if the e-wallet services are not monitored, I'd trust them to do the job correctly." This item ranks fifth with a mean of 3.6418 and a higher standard deviation of 1.08215, indicating a medium level of trust. While respondents still express a level of trust, the variability in responses suggests a more diverse range of opinions compared to the other items.

The indication of trust levels in this table is further highlighted by the assigned ranks and the corresponding levels of importance. The ranking system enables a clear understanding of the relative trustworthiness of each item, while the levels of importance categorize them as either high or medium, providing valuable insights into the perceived reliability and security of e-wallet services among the surveyed individuals.

3.3.5. Reliability and Validity Analysis for the Behavioral Intention Scale

Table 24: Reliability Analysis for the Behavioral Intention Scale

N of Items	Cronbach's Alpha
4	,923

Reliability Analysis for the Behavioral Intention Scale was implemented. The Cronbach Alpha value was 0,923. The scale is highly reliable.

Table 25: Behavioral Intention Evaluation for E-Wallet Services

Items	Mean	Std. Deviation	Rank	Level of importance
Given the opportunity, I will use e-wallet services.	4,1891	,65121	3	High
I am likely to use e-wallet services shortly.	4,1542	,70788	4	High
I am willing to use e-wallet services shortly.	4,2289	,61430	1	High
I intend to use e-wallet services when the opportunity arises.	4,2139	,63953	2	High

As seen in the Item Statistics tables, the mean values of the items measuring the Behavioral Intention for using e-wallet services is higher than 4.

Table 26: KMO and Bartlett's Test for BI

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.			,804
Bartlett's Test of Sphericity	Approx. Chi-Square		626,892
	DF		6
	Sig.		,000

Validity of the variables of the Behavioral Intention Scale was tested through conducting an Exploratory Factor Analysis with principal components method and varimax rotation.

KMO was 0,804 and Bartlett's Test of Sphericity had a significance value of 0,000 which shows there are partial correlations between scale items and the sample size is sufficient.

A single factor structure was obtained with a total variance explained as 81,36%.

Table 27: Total Variance Explained

Initial Eigenvalues				Extraction Sums of Squared Loadings		
Component	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3,255	81,368	81,368	3,255	81,368	81,368
2	,339	8,479	89,847			
3	,259	6,476	96,323			
4	,147	3,677	100,000			

Extraction Method: Principal Component Analysis.

Table 28: Component Matrix

BI_4_I intend to use e-wallet services when the opportunity arises.	,916
BI_1_Given the opportunity, I will use e-wallet services.	,912
BI_2_I am likely to use e-wallet services in the near future.	,904
BI_3_I am willing to use e-wallet services in the near future.	,876

Extraction Method: Principal Component Analysis.

a. 1 components extracted.

3.4. Correlation Test

Table 29: Correlations Test

		Perceived Trust	Perceived ease of use	Perceived usefulness	Personal innovation	Attitude toward using wallets	Behavioral intention
Perceived Trust	Pearson Correlation	1	,684**	,513**	,562**	,725**	,610**
	Sig. (2-tailed)		,000	,000	,000	,000	,000
	N	201	201	201	201	201	201
Perceived ease of use	Pearson Correlation	,684**	1	,706**	,662**	,654**	,573**
	Sig. (2-tailed)	,000		,000	,000	,000	,000
	N	201	201	201	201	201	201
Perceived usefulness	Pearson Correlation	,513**	,706**	1	,460**	,617**	,602**
	Sig. (2-tailed)	,000	,000		,000	,000	,000
	N	201	201	201	201	201	201
Personal innovation	Pearson Correlation	,562**	,662**	,460**	1	,548**	,507**
	Sig. (2-tailed)	,000	,000	,000		,000	,000
	N	201	201	201	201	201	201
Attitude toward using wallets	Pearson Correlation	,725**	,654**	,617**	,548**	1	,849**
	Sig. (2-tailed)	,000	,000	,000	,000		,000
	N	201	201	201	201	201	201
Behavioral intention	Pearson Correlation	,610**	,573**	,602**	,507**	,849**	1
	Sig. (2-tailed)	,000	,000	,000	,000	,000	
	N	201	201	201	201	201	201

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

The correlation matrix presented indicates the relationships among different constructs in the study, offering insights into the interplay of various factors. Notably, the correlations are statistically significant at the 0.01 level (2-tailed), underscoring the robustness of these associations.

"Perceived Trust" demonstrates strong positive correlations with "Perceived Ease of Use" ($r = 0.684$), "Perceived Usefulness" ($r = 0.513$), "Personal Innovation" ($r = 0.562$), "Attitude toward using wallets" ($r = 0.725$), and "Behavioral Intention" ($r =$

0.610). These findings suggest that a high level of trust is associated with positive perceptions, attitudes, and intentions toward using e-wallet services.

"Perceived Ease of Use" exhibits significant positive correlations with "Perceived Usefulness" ($r = 0.706$), "Personal Innovation" ($r = 0.662$), "Attitude toward using wallets" ($r = 0.654$), and "Behavioral Intention" ($r = 0.573$). This indicates that users who perceive e-wallets as easy to use are more likely to find them useful, and innovative, and express positive attitudes and intentions.

Similarly, "Perceived Usefulness" shows positive correlations with "Personal Innovation" ($r = 0.460$), "Attitude toward using wallets" ($r = 0.617$), and "Behavioral Intention" ($r = 0.602$). This suggests that users who perceive e-wallets as useful are more likely to be innovative in their usage, hold positive attitudes, and express intentions to use them.

"Attitude toward using wallets" exhibits strong positive correlations with "Behavioral Intention" ($r = 0.849$), indicating a substantial connection between a positive attitude and the intention to use e-wallet services.

In summary, the correlation matrix provides a comprehensive understanding of the relationships between different constructs, contributing valuable insights into the factors influencing users' perceptions, attitudes, and intentions regarding e-wallet services.

Table 30:Regression models

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,725a	,526	,524	,39350
2	,779b	,608	,604	,35897
3	,786c	,618	,612	,35497
A. Predictors: (Constant), Perceived Trust				
B. Predictors: (Constant), Perceived Trust, Perceived usefulness				
C. Predictors: (Constant), Perceived Trust, Perceived usefulness, Personal innovation				

The presented regression models provide insights into the relationship between predictor variables and the dependent variable, shedding light on the variance in the outcome. In Model 1, the only predictor is "Perceived Trust," contributing to an R Square of 0.526. In Model 2, the addition of "Perceived Usefulness" as a predictor increases the R Square to 0.608, indicating a higher proportion of variance explained.

Finally, Model 3 incorporates "Personal Innovation" as an additional predictor, resulting in an R Square of 0.618, providing further insight into the relationship between these three predictors and the dependent variable.

The Adjusted R Square values account for the number of predictors, offering a more accurate representation of the model's explanatory power. The decreasing standard error of the estimate across models suggests improved precision in predicting the dependent variable. Overall, these regression models contribute to understanding how the inclusion of different predictors enhances the explanatory power in predicting the outcome variable.

Table 31: ANOVA test

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	34,193	1	34,193	220,832	,000 ^b
	Residual	30,813	199	,155		
	Total	65,006	200			
2	Regression	39,492	2	19,746	153,233	,000 ^c
	Residual	25,515	198	,129		
	Total	65,006	200			
3	Regression	40,184	3	13,395	106,306	,000 ^d
	Residual	24,822	197	,126		
	Total	65,006	200			
A. Dependent Variable: Attitude toward using						
B. Predictors: (Constant), perceived Trust						
C. Predictors: (Constant), perceived Trust, perceived usefulness						
D. Predictors: (Constant), perceived Trust, perceived usefulness, personal innovation						

The presented table outlines the results of three regression models, each assessing the relationship between predictors and the dependent variable ("Attitude toward using"). The significance of each model is emphasized by the highly significant F-statistics ($p < 0.001$), indicating that the included predictors collectively contribute to explaining variance in the dependent variable.

Model 1, incorporating perceived Trust as the sole predictor, yields a substantial F-statistic of 220,832, affirming its statistical significance. Model 2 introduces perceived

usefulness alongside perceived Trust, resulting in an increased F-statistic of 153,233. Model 3 further expands the predictor set by incorporating personal innovation, maintaining a high F-statistic of 106,306. The consistent significance across models underscores the importance of the predictors in explaining variations in attitudes.

The progression in complexity from Model 1 to Model 3 aligns with an enhancement in the ability to predict the dependent variable. Notably, the predictors—perceived Trust, perceived usefulness, and personal innovation—are identified as contributors to the models.

Overall, these findings suggest a strong association between the included predictors and the attitude toward using. The low p-values indicate that each model significantly improves the understanding of the dependent variable compared to a model without predictors. The results affirm the relevance of perceived Trust and perceived usefulness while highlighting the added value of personal innovation in predicting attitudes.

Table 32: Coefficients tables

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	1,855	,156		11,913	,000
Perceived Trust	,570	,038	,725	14,860	,000
(Constant)	,962	,199		4,839	,000
Perceived Trust	,436	,041	,555	10,700	,000
Perceived usefulness	,339	,053	,332	6,412	,000
(Constant)	,965	,197		4,906	,000
Perceived Trust	,392	,045	,498	8,779	,000
Perceived usefulness	,308	,054	,302	5,723	,000
Personal innovation	,079	,034	,129	2,344	,020
A. Dependent Variable: A_TOTAL					

Table 33: Excluded Variables

Model		T	Sig.	Collinearity Statistics
				Tolerance
1	Perceived ease of use	4,653	,000	,533
	Perceived usefulness	6,412	,000	,737
	Personal innovation	3,571	,000	,684
2	Perceived ease of use	1,485	,139	,362
	Personal innovation total	2,344	,020	,644
3	Perceived ease of use total	,599	,550	,302
A. Dependent Variable: Attitudinal toward using e-wallet TOTAL				
B. Predictors in the Model: (Constant), perceived trust TOTAL				
C. Predictors in the Model: (Constant), , perceived trust total, perceived usefulness total				
D. Predictors in the Model: (Constant), perceived trust total, perceived usefulness total, Personal innovation total				

The coefficients and excluded variables from the regression models shed light on the factors influencing Palestinian consumers' intention to use electronic wallet services

In the initial model, perceived Trust emerges as a significant predictor, with a coefficient of 0.570 ($p < 0.001$). Model 2 introduces perceived usefulness alongside Trust, both proving influential with positive coefficients of 0.436 and 0.339, respectively ($p < 0.001$). The third model incorporates personal innovation as an additional predictor, further enriching the predictive power, with Trust (0.392), usefulness (0.308), and personal innovation (0.079) all contributing significantly ($p < 0.05$).

Simultaneously, the excluded variables, such as Perceived ease of use, Perceived usefulness, and Personal innovation, exhibit noteworthy beta coefficients, emphasizing their potential relevance in predicting consumers' intention. The exclusion of these variables is model-specific and does not negate their significance.

This comprehensive analysis aligns with the study's broader theme, highlighting the pivotal role of Trust, perceived Usefulness, and personal Innovation in shaping the intention to adopt electronic wallet services among Palestinian consumers. The nuanced understanding provided by each model underscores the complexity of consumer decision-making in this context, offering valuable insights for categorizing adopter profiles.

In summary, the study emphasizes the multifaceted nature of factors influencing the adoption of electronic wallet services, underscoring the importance of Trust, perceived Usefulness, and personal Innovation in the context of Palestinian consumers.

3.5. Hypothesis testing

Table 34: the relationship between the dependent variable and the predictors

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,849 ^a	,720	,719	,31250
	F	Sig.		
	512,555	,000 ^b		
A. Dependent Variable: Behavioral intention				
B. Predictors: (Constant), All variables				

The behavioral intention is a crucial outcome in the context of the model, influenced by predictors such as ease of use, usefulness, and perceived trust.

The regression analysis focuses on understanding the intention of individuals, a pivotal aspect influenced by various predictors. The predictors, including perceived ease of use, perceived usefulness, and perceived trust, collectively contribute to shaping the behavioral intent to engage with a particular subject.

The models consistently exhibit strong fits, with R Square values ranging from 72% to 72.0%, underscoring the models' effectiveness in explaining the variance in behavioral intent. The adjusted R Square values further account for the number of predictors, providing a robust measure of goodness of fit.

The ANOVA results affirm the overall significance of the models. The regression models, incorporating predictors like perceived ease of use, perceived usefulness, and perceived trust, significantly enhance our ability to understand and predict behavioral

intent. The highly significant F-statistics (ranging from 512.555 to 512.555, all $p < 0.001$) emphasize the collective impact of these predictors.

Examining the coefficients, each predictor plays a vital role in influencing behavioral intent. Notably, perceived ease of use, perceived usefulness, and perceived trust are associated with substantial unstandardized coefficients and high significance levels ($p < 0.001$). These coefficients signify the magnitude and direction of the impact each predictor has on the behavioral intent, offering valuable insights for strategic considerations.

In summary, the analysis highlights the significance of predictors such as perceived ease of use, perceived usefulness, and perceived trust in shaping individuals' behavioral intention

The models not only effectively capture this intent but also provide nuanced insights into the specific contributions of each predictor, aiding in a comprehensive understanding of the factors influencing behavioral decisions.

Table 35: Comparison between factors

		F	Sig.
Perceived trust	Between Groups	5,338	,001
	Within Groups		
	Total		
Perceived ease of use	Between Groups	4,218	,006
	Within Groups		
	Total		
Perceived usefulness	Between Groups	6,054	,001
	Within Groups		
	Total		
Perceived innovation	Between Groups	6,142	,001
	Within Groups		
	Total		
Attitude toward using	Between Groups	7,520	,000
	Within Groups		
	Total		
Behavioral intention	Between Groups	5,276	,002
	Within Groups		
	Total		

Table 18 provides a comprehensive comparison between various factors, shedding light on the significance of differences both between and within groups. The analysis utilizes the F-statistic and associated p-values to assess the variability in factors such as perceived trust, perceived ease of use, perceived usefulness, perceived innovation, attitude toward using, and behavioral intention.

The variance in perceived trust between groups is statistically significant ($F = 5.338$, $p = 0.001$), suggesting that there are notable differences in perceived trust across different groups. This highlights the importance of understanding variations in trust perceptions among distinct segments. Similarly, perceived ease of use exhibits significant differences between groups ($F = 4.218$, $p = 0.006$), emphasizing variability in the perceived ease of using a particular service or product within distinct groupings.

The analysis indicates significant differences in perceived usefulness between groups ($F = 6.054$, $p = 0.001$), underscoring the variations in how different groups perceive the utility and value of a given product or service.

Perceived innovation also shows substantial variability between groups, with a significant F-statistic of 6.142 and a p-value of 0.001. This highlights diverse perceptions of innovation within different segments.

The analysis reveals highly significant differences in attitudes toward using between groups ($F = 7.520$, $p = 0.000$), indicating distinct attitudes within different segments. Understanding these variations is crucial for tailoring strategies to specific group preferences.

The variance in behavioral intention is also noteworthy, with a significant F-statistic of 5.276 and a p-value of 0.002. This suggests that different groups exhibit varying levels of intention to engage in a particular behavior.

In summary, Table 18 underscores the importance of recognizing and addressing variations in perceived trust, perceived ease of use, perceived usefulness, perceived innovation, attitude toward using, and behavioral intention within diverse groups. These findings offer valuable insights for tailoring interventions, marketing strategies, or product/service enhancements based on the distinct preferences and perceptions of different segments.

3.6. Post-hoc Analysis

Table 36: Post-Hoc Analysis

Dependent Variable	(I) new coding	(J) new coding	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
PT_TOTAL	INNOVATOR S	EARLY MAJORITY	,16465	,19005	,387	-,2102	,5394
		LATE MAJORITY	,57374*	,24195	,019	,0966	1,0509
		LAGGARDS	,47980*	,13205	,000	,2194	,7402
	EARLY MAJORITY	INNOVATOR S	-,16465	,19005	,387	-,5394	,2102
		LATE MAJORITY	,40909	,25934	,116	-,1024	,9205
		LAGGARDS	,31515	,16173	,053	-,0038	,6341
	LATE MAJORITY	INNOVATOR S	-,57374*	,24195	,019	-1,0509	-,0966
		EARLY MAJORITY	-,40909	,25934	,116	-,9205	,1024
		LAGGARDS	-,09394	,22040	,670	-,5286	,3407
	LAGGARDS	INNOVATOR S	-,47980*	,13205	,000	-,7402	-,2194
		EARLY MAJORITY	-,31515	,16173	,053	-,6341	,0038
		LATE MAJORITY	,09394	,22040	,670	-,3407	,5286
PEU_TOTAL	INNOVATOR S	EARLY MAJORITY	,22879	,14547	,117	-,0581	,5157
		LATE MAJORITY	,42879*	,18519	,022	,0636	,7940
		LAGGARDS	,34394*	,10107	,001	,1446	,5433
	EARLY MAJORITY	INNOVATOR S	-,22879	,14547	,117	-,5157	,0581
		LATE MAJORITY	,20000	,19851	,315	-,1915	,5915
		LAGGARDS	,11515	,12379	,353	-,1290	,3593
	LATE MAJORITY	INNOVATOR S	-,42879*	,18519	,022	-,7940	-,0636
		EARLY MAJORITY	-,20000	,19851	,315	-,5915	,1915
		LAGGARDS	-,08485	,16870	,616	-,4175	,2478
	LAGGARDS	INNOVATOR S	-,34394*	,10107	,001	-,5433	-,1446
		EARLY MAJORITY	-,11515	,12379	,353	-,3593	,1290

		LATE MAJORITY	,08485	,16870	,616	-,2478	,4175
PU_TOTAL	INNOVATORS	EARLY MAJORITY	,21886	,14603	,136	-,0691	,5068
		LATE MAJORITY	,41582*	,18591	,026	,0492	,7825
		LAGGARDS	,41835*	,10147	,000	,2183	,6184
	EARLY MAJORITY	INNOVATORS	-,21886	,14603	,136	-,5068	,0691
		LATE MAJORITY	,19697	,19928	,324	-,1960	,5900
		LAGGARDS	,19949	,12427	,110	-,0456	,4446
	LATE MAJORITY	INNOVATORS	-,41582*	,18591	,026	-,7825	-,0492
		EARLY MAJORITY	-,19697	,19928	,324	-,5900	,1960
		LAGGARDS	,00253	,16935	,988	-,3315	,3365
	LAGGARDS	INNOVATORS	-,41835*	,10147	,000	-,6184	-,2183
		EARLY MAJORITY	-,19949	,12427	,110	-,4446	,0456
		LATE MAJORITY	-,00253	,16935	,988	-,3365	,3315
PI_TOTAL	INNOVATORS	EARLY MAJORITY	,21296	,24322	,382	-,2667	,6926
		LATE MAJORITY	,65236*	,30964	,036	,0417	1,2630
		LAGGARDS	,67003*	,16899	,000	,3368	1,0033
	EARLY MAJORITY	INNOVATORS	-,21296	,24322	,382	-,6926	,2667
		LATE MAJORITY	,43939	,33190	,187	-,2151	1,0939
		LAGGARDS	,45707*	,20697	,028	,0489	,8652
	LATE MAJORITY	INNOVATORS	-,65236*	,30964	,036	-,1,2630	-,0417
		EARLY MAJORITY	-,43939	,33190	,187	-,1,0939	,2151
		LAGGARDS	,01768	,28206	,950	-,5386	,5739
	LAGGARDS	INNOVATORS	-,67003*	,16899	,000	-,1,0033	-,3368
		EARLY MAJORITY	-,45707*	,20697	,028	-,8652	-,0489
		LATE MAJORITY	-,01768	,28206	,950	-,5739	,5386
A_TOTAL	INNOVATORS	EARLY MAJORITY	,24747	,14725	,094	-,0429	,5379
		LATE MAJORITY	,62247*	,18746	,001	,2528	,9922
		LAGGARDS	,44634*	,10231	,000	,2446	,6481

Dependent Variable (I) new coding (J) new coding			Mean Difference	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
	EARLY MAJORITY	INNOVATORS	-,24747	,14725	,094	-,5379	,0429
		LATE MAJORITY	,37500	,20093	,063	-,0213	,7713
		LAGGARDS	,19886	,12530	,114	-,0482	,4460
	LATE MAJORITY	INNOVATORS	-,62247*	,18746	,001	-,9922	-,2528
		EARLY MAJORITY	-,37500	,20093	,063	-,7713	,0213
		LAGGARDS	-,17614	,17076	,304	-,5129	,1606
	LAGGARDS	INNOVATORS	-,44634*	,10231	,000	-,6481	-,2446
		EARLY MAJORITY	-,19886	,12530	,114	-,4460	,0482
		LATE MAJORITY	,17614	,17076	,304	-,1606	,5129
BI_TOTAL	INNOVATORS	EARLY MAJORITY	,15909	,15463	,305	-,1458	,4640
		LATE MAJORITY	,38636	,19685	,051	-,0018	,7746
		LAGGARDS	,40341*	,10744	,000	,1915	,6153
	EARLY MAJORITY	INNOVATORS	-,15909	,15463	,305	-,4640	,1458
		LATE MAJORITY	,22727	,21100	,283	-,1888	,6434
		LAGGARDS	,24432	,13158	,065	-,0152	,5038
	LATE MAJORITY	INNOVATORS	-,38636	,19685	,051	-,7746	,0018
		EARLY MAJORITY	-,22727	,21100	,283	-,6434	,1888
		LAGGARDS	,01705	,17932	,924	-,3366	,3707
	LAGGARDS	INNOVATORS	-,40341*	,10744	,000	-,6153	-,1915
		EARLY MAJORITY	-,24432	,13158	,065	-,5038	,0152
		LATE MAJORITY	-,01705	,17932	,924	-,3707	,3366

The mean difference is significant at the 0.05 level.

Post-hoc tests were conducted to see the significant differences between groups. The results showed that there is a significant difference between the mean values of Perceived Trust, Perceived Usefulness and Perceived Ease of Use for Innovators and Late Majority and Laggards. Innovators trust e-wallet services more and perceive them as easy to use and useful.

The same results obtained for Personal Innovativeness. Innovators are, naturally, more open to the innovations than the late majority and laggards. Similarly, Early Majority customers more open to the innovations than the laggards.

As a result, the Attitudes of the Innovators are more positive in comparison to the attitudes of the late majority and laggards. There is a significant difference between the Innovators and Laggards in terms of the Behavioral Intention. Innovators have a higher tendency to use e-wallet services.



CONCLUSION

The findings strongly indicate that Palestinian consumers' embrace of electronic wallet services is intricately tied to specific factors, notably perceived ease of use, usefulness, and perceived trust. These factors collectively wield substantial influence over behavioral intent, underscoring their pivotal role in the decision-making processes of consumers. This nuanced interplay suggests that any strategic approach should be finely tuned to these key determinants to resonate effectively with the Palestinian audience.

The regression models consistently exhibit robust explanatory capabilities, emphasizing that perceived ease of use, perceived usefulness, and perceived trust are not just incidental but fundamental in explaining the variations in behavioral intent. This underscores the need for a targeted and nuanced strategy that places these predictors at the forefront of any initiative aimed at fostering electronic wallet adoption among Palestinian consumers.

ANOVA results confirm the overall significance of models, highlighting the collective impact of perceived ease of use, perceived usefulness, and perceived trust in understanding and predicting behavioral intent. The coefficient analysis further underscores the substantial influence of each predictor on behavioral intent, providing valuable directional insights.

The result contributes by revealing significant variations within and between groups for factors such as perceived trust, ease of use, usefulness, innovation, attitude toward using, and behavioral intention. These distinctions emphasize the need for tailored strategies based on diverse group preferences.

The findings emphasize the critical roles of perceived ease of use, perceived usefulness, and perceived trust in shaping behavioral intention among Palestinian consumers. The integrated insights from regression models and group comparisons offer valuable guidance for strategic interventions and product/service enhancements, tailored to the distinct preferences and perceptions of different consumer segments.

RECOMMENDATION

Recommendations for promoting the adoption of electronic wallet services among Palestinian consumers:

1. Prioritize transparent communication and secure transactions to enhance perceived trust.
2. Optimize the user interface for a more intuitive and user-friendly experience.
3. Highlight practical benefits to reinforce positive attitudes and intentions.
4. Introduce innovative features to appeal to tech-savvy users and enhance perceived innovation.
5. Tailor campaigns to resonate with specific preferences and perceptions of different consumer segments.
6. Educate users on security measures and tangible benefits of using electronic wallets.
7. Collaborate with trusted entities to build credibility and highlight service reliability.
8. Establish feedback mechanisms for continuous improvement and addressing user concerns.
9. Offer initial incentives like discounts or cashback to encourage adoption.
10. Adhere to regulatory standards and communicate robust security measures to build trust.

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APPENDIXES

This survey is a part of a master thesis study. The purpose of the survey is to understand the factors that influence Palestinian consumers' use of e-wallet services. Please read each item carefully and then answer. Your contributions are important for scientific and managerial improvement. Thank you for your cooperation.

Strongly Disagree (1)	Disagree (2)	Neither agree or disagree (3)	Agree (4)		Strongly Agree (5)		
sections			(1)	(2)	(3)	(4)	(5)
1.	Do you use e-wallet services?						
2.	How many times have you used your e-wallet in the past two months? Please specify						
3.	What is the value of your total spending during the past two months using e-wallet services? Please specify						
4.	For which purposes did you use e-wallet services?						
5.	Using e-wallet services enables me to pay more quickly						
6.	Using e-wallet services makes it easier for me to conduct transactions.						
7.	I find e-wallet services a useful possibility for paying.						
8.	Learning to use the e-wallet services is easy for me						
9.	My interaction with e-wallet services procedure is clear and understandable.						
10.	It is easy for me to become skillful at using the e-wallet services.						
11.	I find the e-wallet services easy to use.						
12.	If I heard about a new information technology, I would look for ways to experiment with it.						
13.	Among my peers, I am usually the first to try out new information technologies.						
14.	In general, I am hesitant to try out new information technologies						
15.	I like to experiment with new information technologies.						

16.	I trust e-wallet services to be reliable.					
17.	I trust e-wallet services to be secure.					
18.	I believe e-wallet services are trustworthy.					
19.	I trust e-wallet services.					
20.	Even if the e-wallet services are not monitored, I'd trust them to do the job correctly.					
21.	Using e-wallet services is a good idea.					
22.	Using e-wallet services is wise.					
23.	Using e-wallet services is beneficial.					
24.	Using mobile payment services is interesting					
25.	Given the opportunity, I will use e-wallet services.					
26.	I am likely to use e-wallet services in the near future.					
27.	I am willing to use e-wallet services in the near future.					
28.	I intend to use e-wallet services when the opportunity arises.					

Choose the paragraph that directly and clearly describes you from the following paragraphs.

Noting that you can choose only one paragraph.

I express a high level of risk-taking propensity. I'm an active information seeker about new ideas. I possess advanced technical knowledge. I'm able to handle a high degree of uncertainty about an innovation at the time of adoption. I enjoy trying out a new innovation and find it easy to imagine, understand, and appreciate the benefits of an innovation. I can act as an opinion leader. I buy into a new product's concepts very early in its life-cycle. I do not base my buying decisions on well-established references, preferring instead to rely on my own intuition and vision	I exhibit a deliberate willingness in adopting innovations. I do not want to be the last to adopt but do not want to be the first to adopt either. I know that many newfangled inventions end up as passing fads, so I am content to wait and see how other people are making out before me buy in myself. I want to see well-established references before investing substantially.	I'm skeptical about innovations. I will not adopt unless I'm comfortable with the ability to handle the technology. As a result, I wait until something has become an established standard, and even then I want to see lots of support and tend to buy, therefore, from large, well-established companies.	I'm very cautious about new technology. I will only purchase when I feel it has become a necessity. I have less knowledge and little experience with innovations.
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