Example

Infer Stats in Decision-Making

**Introduction**

The current article about the intention and adoption of electronic wallets (e-wallets), discussed how various events such as a pandemic, and technology advancements cloud lead to users show interest in online payments. Especially over the past few years, various type of virtual currencies (cryptocurrency) is hugely impacting how consumers make online payments as they are much convenient to operate and requires less effort. Using the quantitative study conducted on various demographic people who are again divided into subgroups based on age, education qualification, social status, and gender, the authors tested technology adoption theories such as the unified theory of acceptance usage (UTAUT). In an overall view context of the adoption of e-wallets lead the authors to conduct this quantitative study.

The study explored the contexts of adoption of technology is positively correlated with three basic characteristics of users such as education qualification, age, and differences in gender roles. The current context of the article provides valuable information to various global companies involved with online currency-based wallets. According to the author's findings, technology adoption theory should be considered while developing e-wallets. This means if the ease of using technology and perceived usefulness are high, it could develop situations where a higher number of users show interest in service usage.

 Unlike the current study where key parameters are age, education qualification, and gender roles, previous studies of e-wallet adoption are mainly focused on the usefulness of technology, ease of using it, social conditions, and online payments trust, and this is the key point that leads to authors conduct research based on different parameters.

**Methodology**

The current quantitative study is conducted based on online survey forms from participants of different ages, professional careers, and a different gender. For this research analysis, the authors used the partial least squares structural equation modeling approach (PLS-SEM). The authors also explored the statistical data using multiple hypotheses. The hypothesis of the current study is almost covered every aspect of technology adoption. The authors proposed a hypothesis as technology adoption is positively correlated with the usefulness of and ease of using it. Another hypothesis is about technology adoption (e-wallets) is positively correlated with higher education qualification, social norms, the security of technology, intention to use, and other facilitating components. In another hypothesis, the authors used age, education qualifications, and gender as moderators behind technology adoptions (Yang et al., 2021).

 Authors have selected Descriptive statistics PLS-SEM analysis methodology to analyzing how various parameters are impacting overall e-wallet technology adoption. Using the smart PLS analysis approach, the authors studied the relationship between factors and the rate of technology adoption.

**Study Findings and Results**

 Based on path analysis conducted on collected using smart PLS approach, the hypothesis provided significant results to study. According to the results, the overall ease of technology and usefulness of e-wallets have shown a positive impact on technology adoption. Along with this, the other hypothesis where ages, qualification, social forces positively impact e-wallet adoption also resulted positive with coefficient ranging 0.76, which means there are also strong factors of technology adoption. Among all these, facilitating conditions such as internet and mobile banking are not great influence factors, they have a very limited impact such as ranging from 0.0 to 0.132. One of the most important findings of this article was, educated people, age between 20 and 29, technology advances, and global conditions like pandemic could lead to the rise of e-wallet adoption. The biggest organizations should focus much on technology advancements for special situations and developed technology should be easy to use.

 The study used a simple random selection approach for selecting participants in the research, if the selection sampling methods vary or differed in the quantity of data, the results might be different. Another limitation of the article is including pandemic as a special situation, where most users adopted technology due to the rise in online marketing approaches. If this special case is eliminated, then the results would be different. Also, educations qualification, demographic changes, and technology adoption habits might influences results.

**Conclusion**

The current article provides great values of insights to market segments that want to develop e-wallets. Based on the results where usefulness and ease of technology usage positively impact user adoption is a critical design concept to be remembered for effective application or service development. One of the strengths of this current study is data exploration, the authors have chosen the most suitable group of participants and considered a wide range of factors that can influence the study results. one of the weaknesses of this study is, limitation of demographic areas as the study was exclusively conducted for a single location (city or state). This current study requires future more broad research with additional parameters such as market volatility, ethical values of users, information security challenges, and other situational factors. The current study well conducted with a suitable statistical analysis approach and provides in-depth information with easy readable simple writing styles.

**Reference**

Yang, M., Al Mamun, A., Mohiuddin, M., Nawi, C. N. & Zainol, N. R. (2021). Cashless Transactions: A Study on Intention and Adoption of e-Wallets. Sustainability, 13(831), 831–. <https://doi.org/10.3390/su13020831>