

## Are Malaysian still technophobia about e-finance product a literature review

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### Abstrak

Previous studies have shown that there is an increased transaction of application without cash in the malaysia via the medium of internet. The literature has also looked into the occurrences of the declining trend of users to continue to use the internet on the basic of models of technology applied in studies in malaysia. this issue is related to technophobia, to evaluate the negative (phobic) attitudes of consumers towards innovate product, which caused them to be less open to these products, experience discomfort when using them, and ignore te benefits offered by the technology with its use. Thus, the conceptual article discusses the potential development of an e-finance community with the existence of online financial management in the financial management strategies efficiently to tackle the increasing cost of living.