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## Factors Affecting the Behavioral Intention to Use Digital Wallets among Professionals in the Insurance Industry in Sri Lanka

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**Background:** The growing digitalization of financial transactions has positioned digital wallets as a vital tool for modern payment systems. However, limited research has examined the behavioral intention to use digital wallets within professional sectors in Sri Lanka, particularly in the insurance industry.

**Objective:** This study aims to examine the factors affecting the behavioral intention to use Digital wallets among professionals in the Insurance industry in Sri Lanka.

**Methods:** This research employs a quantitative, cross-sectional survey design. Data were collected through structured questionnaires distributed to 167 professionals in the insurance industry using convenience sampling. Descriptive statistics, correlation, and multiple regression analyses were conducted using SPSS.

**Results:** The findings reveal that perceived usefulness, perceived ease of use, facilitating conditions, and perceived security significantly impact behavioral intention, while social influence shows no significant effect.

**Conclusion:** In conclusion, enhancing ease of use, strengthening security measures, improving technical support, and emphasizing the practical benefits of digital wallets are critical to increasing adoption in this sector. This study contributes to the existing body of knowledge by filling a contextual gap in digital wallet adoption research within professional industries in Sri Lanka and offers actionable insights for service providers, policymakers, and researchers.

**Keywords:** Behavioral intention, Digital wallets, Insurance industry