

Mobile Payment Adoption: Systematic Literature Review

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Abstract

Purpose – This study aims to investigate the most frequently investigated factors in the theoretical model, the moderating factors, drivers, and inhibitors of mobile payment adoption.

Design/methodology/approach – A systematic literature review technique has been used to identify and analyze the literature for a period between 2012-2022.

Findings – The Technology Acceptance Model (TAM) combines UTAUT, TPB (Theory Plan behavior), and DOI (Diffusion of Innovation) and is the most often used model theory for examining the application of mobile payments. When determining if there are substantial variations between males and females in the relationship between two variables, gender is the most commonly employed moderating factor. The most important factor influencing customers' behavioral intention to use mobile payments, according to this literature study, is perceived usefulness or performance expectancy, which is followed by perceived ease of use (PEOU). It was shown that one of the main barriers to the uptake of mobile payments is perceived danger.

Research limitations/implications – Most research in mobile payment explores adoption from the customer's point of view. Future research needs to explore mobile payment adoption from the merchant's view.

Keywords: *Mobile Payment, Digital Payment, Mobile wallet, TAM, UTAUT, DOI, Systematic Literature Review.*

1. INTRODUCTION

The way people carry their daily duties has been permanently altered by the widespread use of cellphones. In the modern world, smartphones have become ubiquitous. Individuals rely on them for everything from online shopping to tax return preparation to friend and city navigation (Marques, 2016). Digital technologies and smartphones have permeated every aspect of daily existence. Although additional research is needed to understand consumers' adoption and intention to utilize this unique technology, several attempts have been done to understand how they use it (McKenna et al., 2013). It is evident from the adoption and usage intents that certain consumer groups are skeptical of new technologies and have a tendency to be resistant to innovation (Jahanmir & Lages, 2015, 2016). This can lead to the failure of innovations (Heidenreich & Spieth, 2013). These portable gadgets have gradually replaced real-world situations with virtual worlds based on mobile phones in everyday activities. The rate of mobile phone adoption was the

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highest and deepest in the history of consumer technology adoption (Thakur & Srivastava, 2014). Talke and Heidenreich (2014) contend that understanding consumers' resistance to innovation is essential to easing the uptake of innovative products.

These portable gadgets have gradually replaced real-world situations with virtual worlds based on mobile phones in everyday activities. The rate of mobile phone adoption was the highest and deepest in the history of consumer technology adoption (Thakur & Srivastava, 2014). These days, a cell phone is an essential tool since it can be used for more than just talking; it can also be used to conduct various financial and payment operations (see mobile banking and mobile payment). The term "mobile payment" refers to payments made utilizing wireless communication technologies on mobile devices, such as smartphones, tablets, or smartwatches, for products and services. Due to the Covid-19 epidemic, mobile payments are growing in popularity as a result of a shift away from cash transactions to stop the virus's spread. The Internet is acknowledged in particular for its contributions as a vital trade route and a very exciting potential power that has not yet been completely utilized due to the explosive expansion of electronic payment requirements. Customers who have never used the Internet before view it merely as a tool for information gathering. However, consumers are now increasingly coming to terms with using this channel for transactions and purchase selections. A new payment method is needed to make transactions more practical and convenient due to the growing demands of customers for mobility while making payments (Ondrus & Pigneur, 2006). Customers that use the current payment method benefit from the solvency it provides while handling medium- and large-sized sums of money. Customers find it inconvenient to make micropayments with little coin or penny amounts.

This paper aims to close the gap by providing a comprehensive assessment of the literature based on the most recent research on the uptake of mobile payments. Researchers can use the study's findings to gain a deeper knowledge of the development of mobile payment research, particularly with regard to the acceptance of mobile payments.

Based on the arguments and discussions above, the current study examines the following research question using a systematic literature review approach:

RQ1: What are the most frequent factors that were investigated in the theoretical model?

RQ2: What are the most frequent moderating factors that were employed in the theoretical model?

RQ3: What are the drivers and inhibitors of mobile payment adoption.

2. METHOD

Because the procedure of doing this study is systematic, transparent, repeatable, and iterative, SLR was used. Moreover, it offers a neutral foundation for excluding the research that the author is not interested in. It has previously been noted by (Tranfield et al., 2003) that the subjectivity of the authors is a problem with traditional reviews. Researchers can conduct timely, systematic study more easily when electronic databases are more widely available. The purpose of this article review is to help readers understand how e-mobile payments are now being adopted. An exhaustive search for articles about the acceptance of mobile payments served as the basis for this investigation. A number of articles about the usage of e-wallets were taken into consideration and obtained utilizing the funneling method.

2.1 Search Strategy

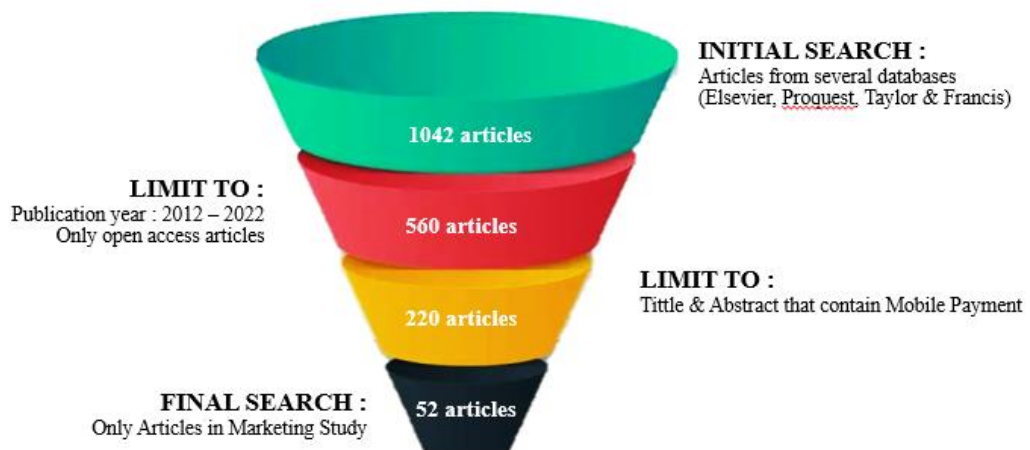
Search tactics To choose pertinent studies for the review, the author used a set of inclusion and exclusion criteria. The methodology aligns with earlier reviews that have been published (Christofi et al., 2019).

2.2 Search strings

It was decided that conducting a keyword search would be acceptable to meet the goals of this study. The following keywords were used in this study's Scopus database search to find pertinent work: To find relevant papers about digital payment, search for terms like "Digital Payment" OR "Cashless Payment" OR "Mobile Payment" OR "Adoption" OR "Determinant" Acceptance" OR "Factor" OR "Inhibitor" OR "Obstacle" OR "Hinderance", "Theory" "framework" in order to identify papers relevant to digital payment. A search using the keywords yielded 560 articles. We downloaded 220 complete articles. Then, to find publications on consumer adoption of mobile payment, the advanced search feature of Adobe Reader was used to filter down 52 full articles on the topic using keywords like "consumer" and "adoption." This study examined these articles that concentrated on the uptake of mobile payments by consumers.

SLR FUNNEL DIAGRAM :

TITTLE-ABS-KEY ("Mobile Payment" OR "M-Payment" AND "Cashless Payment" AND "Electronic Wallet Adoption" OR "E Wallet Adoption" AND "Acceptance")



2.3 Accessing database

Getting into the database The author's institute had access to an electronic database that contained the pertinent material. The publications for the current study were found using the following database:

- EBSCO database search;
- Emerald publishing;
- Proquest journals;

Previous research has recommended and used these databases (Whitehead & Seaton, 2016). Three filter procedures were used to determine the inclusion criteria in the search after the results of the keywords utilized.

- All research publications that have been found of these keywords are categorized in the articles found.

- Filter, which is to see the title and read the abstract relevant to the research question.
- Read any research publication content that has been taken from the study candidate and category

Additional criteria for inclusion in this study include the following, with exception searches: 2012–2022 is the research publishing year, and multiple publications of the same research are removed.

3. RESULT

3.1 RQ 1: What are the most frequent factors that were investigated in the theoretical model?

Numerous Information Technology (IT) and Information Systems (IS) projects and systems are still failing, which has a negative effect on people's lives, businesses, and society as a whole. This gives researchers a good reason to keep looking into the variables that affect how new technologies and systems are adopted and used in the settings of people, organizations, and society. As a result, the IS profession has used a variety of theories to ascertain the degree to which different use contexts will embrace different types of technology. The theories that are commonly applied to comprehend problems pertaining to consumer acceptance of mobile payment systems are listed in Table 1. These studies were applied either as a stand-alone or in conjunction with other popular theories and models of technology adoption.

Studies on digital payments and banking have used a variety of theories to ascertain people's behavioral intention and use patterns. In studies on digital payments, TAM was the theory that was applied the most. The majority of the research expanded on this notion by incorporating additional variables that influence adoption behavior. UTAUT was another theory that was used a lot. A combination of two or more theories was applied in several investigations. For instance, the proposed study framework by Alshare & Mousa (2014), which investigated the influence of proclaimed national cultural values on consumers' propensity to utilize mobile payment devices, was built upon UTAUT and Hofstede's cultural dimensions.

Table 2 lists the 28 characteristics that this study found had an impact on the adoption of mobile payments in descending order. According to the number of articles, the two TAM constructs—Perceived Usefulness and Perceived Ease of Use—are the most often incorporated elements in the theoretical model. Similar findings were also reported by references Dahlberg et al. (2015) and Karsen et al. (2019) in their literature review investigations. Personal Innovativeness climbed from 13th to 10th place (Dahlberg et al., 2015), indicating that academics are becoming increasingly interested in using this construct as one of the variables in their theoretical model to examine the aspects that influence the adoption of mobile payments.

This study affirmed that TAM was the most widely used model in examining the intention to use mobile payment systems with respect to the top two characteristics listed in Table 2. A few novel categories, like enjoyment, network externalities, and financial, which were not widely utilized in publications before to 2016, were also employed in the adoption of mobile payments between 2012 and 2020 (Dahlberg et al., 2015).

Table 1. Frequently used theories and model in consumer Mobile payment adoption.

MODEL/THEORY	FREQ
TAM	26
UTAUT	15

DOI	6
TPB	4
OTHERS	1
TOTAL	52

Table 2. Factors Adopted from Articles

Factor
Perceived Usefulness
Perceived Ease of Use
Risk
Trust
Social Influence
Performance Expectancy
Effort Expectancy
Perceived Security
Facilitating Condition
Personal Innovativeness
Subjective Norm
Compatibility
Cost
Attitude
Value
Mobility
Self-efficacy
Hedonic Motivation
Privacy
Knowledge
Awareness
Relative Advantage
Habit
Convenience
Anxiety
Enjoyment
Network Externalities
Financial

3.1.1 Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM) is the most often used model in the utilization, use, and acceptance of users' technology, according to the findings of the systematic literature review that was conducted. TAM explains a causal relationship between user demands and behavior related to an information system and views about how the system promotes information and ease of use (Chuang et al., 2016). According to Sarmah et al. (2021) TAM seeks to both explain and forecast user acceptance of an information system. The Theory of Reasoned Action (TRA), which was first presented by Ajzen and Fishbein in 1980 and put forth by Davis in 1989, includes TAM as one of its adaptation theories. A behavior is carried out because the person has the will or intention to do so, according to the theory known as TRA. concerning pursuits they will engage in voluntarily (Alam et al., 2021).

The reason TAM uses TRA is because it serves as a foundation for understanding the connection between IT users' perceived ease of interest and usefulness (Bailey et al., 2017). The TAM hypothesis explains how people who utilize technology perceive things. Interest in utilizing IT will be influenced by user perception. Five constructs—perceptions of ease of use, perceptions of utility, attitudes toward use, action to continue using (behavioral intention to use), and actual system usage conditions—determine the degree of acceptance of IT use in the TAM model.

In essence, the construct of attitude toward usage is influenced by both perceived usefulness and ease of use. The behavioral intention to use the construct will be influenced by the perceived usefulness construct. Furthermore, the attitude construct about usage will also have an impact on behavioral intents to use, which in turn will have an impact on the actual use construct. The six components indicate that two main factors have an impact on technology systems. The first aspect is the sense of utility, or usefulness, and the second is the sense of technology's ease of use.

3.1.2 Unified Theory of Acceptance and Use of Technology (UTAUT)

Other theoretical model references are required to complete the TAM model, which does not value social impact as a single major aspect in the adoption and usage of new technology. UTAUT is one theoretical paradigm that explains how the social environment affects people's acceptance of technology. One of the newest technology acceptance models is called UTAUT, or Unified Theory of Acceptance and Use of Technology, and it was created by Venkatesh and Morris (Venkatesh et al., 2003) together with a number of other scholars. To create a cohesive picture of the user, the UTAUT methodology essentially combines components found in eight other top technology acceptance models. The following eight models serve as references for the UTAUT methodology: 1. PC Utilization Model (MPTU), Theory of Planned Behavior (TPB), Motivation Model (MM), Theory of Reasoned Action (TRA), Theory Acceptance Model (TAM), Combined TAM and TPB, Innovation Diffusion Theory (IDT), and Social Cognitive Theory (SCT).

3.2 RQ 2: What are the most frequent moderating factors that were employed in the theoretical model?

Gender, age, experience, and voluntariness of usage are the four moderating characteristics that UTAUT suggested be included in the model (Venkatesh et al., 2003). Research on a variety of services, including mobile internet (Wong et al., 2019), mobile banking (Alkhalidi & Kharmah, 2019), mobile health (Saare et al., 2019), mobile tourism (Tan & Ooi, 2018), mobile learning (Pramana, 2018), and mobile payment (Sobti, 2019), reveals that moderating factors have been used in numerous studies.

All of the moderating variables used in the most recent studies on the adoption of mobile payments are compiled in Table 3. When determining whether males and females differ significantly in the relationship between two variables, gender is the moderating factor that is most commonly utilized. One of the six cultural characteristics that Hofstede and

Bond (1984) introduced, Uncertainty Avoidance, was found to be a moderating influence in studies on mobile payment adoption. This is an intriguing discovery. These results motivate academics to investigate these moderating variables in their investigations.

Table 3. Moderating Factors Adopted from Article

Moderating Factor	Number of Article
Gender	15
Age	5
Experience	3
Income	3
Education	2
Occupation	1
Culture	1
Total	30

3.3 RQ3 . What are the drivers and inhibitors of mobile payment adoption.

The review also showed that, while perceived risk was identified as an impediment to the adoption of mobile payments, the majority of studies reported that the performance expectancy (PE) construct from UTAUT and perceived usefulness (PU) from TAM were the most significant determinants of consumers' behavioral intention to use mobile payments. PU can affect a consumer's inclination to accept mobile payments, according to a study by Augsburg and Hedman on value added services (VAS) and mobile payment uptake. When VAS is connected with the mobile payment service, customers perceive a simpler and more effective payment process. Convenience and compatibility were also discovered to be important determinants of the inclination to use mobile payments. Other research (Chandrasekhar and Nandagopal; Koenig-Lewis et al.; Oliveira et al. [19]; Pham and Ho; Slade et al. ; Staykova and Damsgaard [21]) have reported PE/PU as a strong predictor of consumer mobile payments. In addition to PU, Chandrasekhar and Nandagopal's study discovered that customers will embrace mobile payment usage if it aligns with their way of life. On the other hand, Koenig-Lewis et al.'s study found that perceived satisfaction and social impact can lower the perceived risk of using mobile payments.

According to Liu et al. (2019), every study carried out in an Asian nation primarily examined variables like perceived utility, perceived ease of use, perceived danger, trust, and social impact. Subject norm, attitude, and perceived innovativeness are the most favored ones in Western nations. Nonetheless, attitudes toward use, perceived usefulness, perceived innovativeness, perceived simplicity of use, and subject norm were all covered. However, prior studies haven't specifically looked at elements that take the concerns with regulations and culture into account. Therefore, Liu et al. (2019a) introduced culture and regulations as sub-factors implicitly incorporated in the place factor in their meta-analysis study, even though they did not employ them as independent factors on their own. Recent research on adoption concerns has looked at technology, security, and architecture (e.g., Dennehy & Sammon 2015). Even if the number of country-specific studies is rising, no research endeavors have opted to do a comparison analysis that examines the data and outcomes of several nations. Performance expectations and perceived utility were found to be the main determinants of customers' behavioral intention to use m-payments, followed by perceived ease of use. Moreover, "perceived risk" was discovered to be a significant deterrent to the adoption of m-payments (Patil et al., 2017). According to Karsen et al. (2019), perceived ease of use, perceived security, perceived trust, perceived

risk, perceived utility, social impact, effort and performance expectancy, attitude, and facilitating condition are the top ten elements that influence the adoption of m-payments.

4. CONCLUSION

People's daily lives and behaviors have been profoundly affected by the proliferation of mobile and internet technology. The use of mobile payments is growing in popularity and spreading quickly. Very few reviews have been done in this field, despite the notable rise in empirical investigations in recent years. The literature on consumers' acceptance of mobile payments was evaluated for this study. The key findings from this review of the literature indicate to TAM and its extension as the most widely used theory or model of technology adoption for analyzing how consumers accept mobile payments. The most important factor influencing consumers' behavioral intention to utilize mobile payments was found to be perceived utility. However, the majority of studies concluded that perceived danger was a barrier to the use of mobile payments. The two most often utilized moderators in the theoretical model are gender and age. This study shows that few studies actually examine moderating factors, despite the growing recognition of their significance. These moderating aspects need to be taken into account in theoretical models of future research that adopts mobile payment systems. Despite providing a succinct overview of the literature on mobile payment adoption, the following limitations should be taken into consideration when interpreting the review's findings. Studies not included in this database may have been excluded because the basis for this review was a literature search conducted using only a few databases. To address the shortcomings of this study, more databases should be taken into account in future literature reviews. Furthermore, a small portion of the discovered studies were reviewed. In order to determine whether any drivers or inhibitors should be taken into account, this ongoing work will examine the remaining investigations.

LIMITATION/ FUTURE RESEARCH

Studies that are not indexed in this database may have been disregarded because the basis of this review was a limited database literature search. To address the shortcomings of this study, more databases should be taken into account in future literature reviews. Future research should look into social, cultural, and regulatory effects as distinct study elements because these environmental drivers also have an impact on consumers' behavioral intentions. Additionally, just a portion of the identified research were reviewed; the remaining studies will be examined as part of this continuous effort to determine whether any drivers or inhibitors should be taken into account. Future studies in this field should address the dearth of studies that take the merchant point of view.

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