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A REVIEW OF DIGITAL PAYMENT ADOPTION IN ASIA

Eko Susanto[1*], Ikin Solikin[2], Budi Supriatono Purnomo[3]

[1] Postgraduate Student Doctoral of Management Program, Universitas Pendidikan Indonesia, Indonesia
Department of Commerce Education, Politeknik Negeri Bandung, Indonesia
Email: eko.susanto@upi.edu
[2] Faculty of Economics and Business Education, Universitas Pendidikan Indonesia, Bandung, Indonesia
Email: ikin.solikin@upi.edu
[3] Faculty of Economics and Business Education, Universitas Pendidikan Indonesia, Bandung, Indonesia
Email: budi.purnomo@upi.edu
[*] Corresponding Author

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Abstract:

Digital payments have changed people's financial behavior, particularly in Asian countries. The expansion of the internet network and the intensification of gadget functions have grown digital payment systems in mobile payments, internet banking, QR Codes, and electronic payments. Using a Systematic Literature Review, the study examined various Scopus articles from Asian countries to obtain an overview of the factors that influence the adoption of digital payments. We analyzed 597 digital, electronic, and mobile payment articles. TAM and UTAUT were found to be the most widely found theories to significantly affect user intent and even the continuity of digital payment use. While in the method, the structural equation model becomes the most widely used analytical method in various scientific publications related to this topic. This study has found internal and external factors from users in the adoption process of digital payments, including trust, perceived risk, satisfaction, security social influences, and facilitation conditions. Interestingly, some of these factors were insignificant in some studies due to differences in digital payment products that were the object of the study, respondents, and differences in research methods and approaches.

Keywords:

Digital Payment; E-payment; Adoption; Factor; Asia

Introduction

The leap in information technology has changed the way people live globally, especially in communication, trade in goods and services, and financial traffic. The widespread internet

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networking and the extension of the online function of gadgets as the most popular tools in modern human life provide a powerful impetus to shift more decision-making in human life to such machines. These changes include how the global community conducts transactions made through digital payment methods.

Moved by business interests, financial industry innovation is focused on digitizing their business (Nalini et al., 2018) and building a digital payment system to attract more users and compete with market leaders (Alkhowaiter, 2020; Tang et al., 2021). The payment innovation gave birth to various alternative offers that increased public awareness of the benefits of digital payment services (Iradianty & Aditya, 2021). Nevertheless, the adoption of digital payments has been widely found to be closely related to internal consumer factors and the pre-requisite availability of information technology. In developing countries, limited coverage of the internet network and even access to the electricity network hamper the acceleration of digital payments.

Digital payments refer to various types of payments through digital instruments, including mobile payments, e-wallets, electronic payments, and QR-based payments (Alkhowaiter, 2020; Chaveesuk et al., 2021a; Musyaffi et al., 2021). In the Asian region, the presence of these payment methods has experienced rapid development, especially during the Covid-19 pandemic. Data shows a growth of 30-40% of public spending on online shopping and an increase of about 60% in contactless payments during the Covid-19 pandemic (McKinsey & Company, 2020). The financial industry thus enjoys this growth in Asia, so this delta growth they maintained in the post-pandemic period. On the other hand, there are barriers to the adoption of digital payments in developing Asia, at least because of several things, namely: 1) barriers to digitization: the popularity of paper-based money, transaction culture, security concerns, mental blocks, and fee and tax concerns; 2) Complicated bidding: Asians get various offers for different services and services for the same transaction purpose that leads to fragmentation of financial solutions and higher shifting costs for consumers; 3) The existence of hidden transaction costs imposed on digital payments interferes with small business margins, and Small Medium Enterprise businesses do not widely realize this; 4) Enforcement of digital payment regulations in developing Asian countries that have not been strong enough to protect consumer data leaks.

The Asian region, with a population of 59.76% of the world's population, has a different payment technology adoption motive than other regions on demographic, geographical, and psychographic factors. It makes the study of digital payment adoption in the region important. In comparison to manual or conventional payment methods, digital payment technology is expected to transform Asia's financial sector by delivering attractive features such as ease of use, convenience, and fast payment delivery. (Chaveesuk et al., 2021a). The growth of digital transactions in Asia has prompted publications that examine the determinants of digital payment adoption (Ahmad & Mamun, 2020; Khurana et al., 2019a; Ligon et al., 2019; Najib & Fahma, 2020; Singh, 2019; Tang et al., 2021; Tiwari & Srivastava, 2019; Vinitha & Vasantha, 2020), trend factors (Gupta et al., 2020a; Son et al., 2020) and demonetization (Vimala Balakrishnan & Shuib, 2021; Musyaffi et al., 2021; B Sivathanu, 2019). The study aims to produce a systematic literature review of previous research on digital payments. This analysis provided a "big picture" of digital payment adoption in the Asian region. For academics, this study can provide a future research agenda to understand better how the relationship between one concept and another shapes the pattern of digital payment adoption. For industry and practitioners, this study is helpful for practical guidelines in understanding and conducting strategies to improve digital payment services for consumers.

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Section 2 describes the concept related to digital payment to equalize the vision of the discussion. Section 3 provides a brief description of the methods used to identify, collect data relevant to this work. Section 4 contains the resulting findings. Section 5 contains discussions about the results of studies formulated into future research agendas, study limitations, and conceptual models.

Literature Review

This section presents a review of the literature. The adoption of various digital payment methods, ideas, models, and ways to collect and analyze data is examined in this paper.

Various Digital Payment Form

Various forms of digital payment have been studied in several publications collected in this study. It consists of adoption in various Asian countries using mobile money, payment apps, QR Codes, internet banking, Card-Based Digital Payment, and E-payment, as presented in Table 1.

Table 1. Study Themes on Various Forms of Digital Payment

Digital Payment Form	Country	Researcher
Mobile payment	Vietnam	(Son et al., 2020)
	Indonesia	(Ardiansah et al., 2020; Poerjoto et al., 2021; Purba et al., 2021; Santosa et al., 2021)
	China	(Tang et al., 2021; Yu et al., 2016)
	Malaysia	(Vimala Balakrishnan & Shuib, 2021)
QR Codes	Thailand	(Chaveesuk et al., 2021a)
	Indonesia	(Musyaffi et al., 2021)
	Malaysia	(Yan et al., 2021)
	China	(Lou et al., 2017)
Internet Banking	India	(Ashoka et al., 2017; Gupta et al., 2020a; Khurana et al., 2019a; Ligon et al., 2019; Nalini et al., 2018)
	Indonesia	(Maharoesman & Wiratmadja, 2016)
	Pakistan	(Rahi et al., 2019; Rahi & Abd. Ghani, 2019)
E-payment	Thailand	(Ladkoom & Thanasopon, 2018)
	Indonesia	(Indrawati & Putri, 2020; Kelana et al., 2017; Lam et al., 2020; Riskinanto et al., 2017; Sfenrianto et al., 2017)
	Vietnam	(Thi & Diep, 2021)
	India	(Chellapalli et al., 2020; Krishna & Shanmugam, 2017; B Sivathanu, 2019)
	Thailand	(Chaluay et al., 2017; Ladkoom & Thanasopon, 2020)

Source: Selected articles indexed by Scopus, 2021

Mobile Payment

Mobile payment services are divided into two categories regarding development environments (Wang et al., 2013). The first sort of mobile payment was developed specifically for mobile devices. The second category does not start in the mobile environment but instead extends the similar web services available on PCs. Compared to mobile payment services (MPS) built

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expressly for mobile devices, services derived from web services are differentiated primarily by potential customers who have not accepted the service from the ground up.

MPS provides greater convenience, portability, and efficiency than using a personal computer. (Krishna & Shanmugam, 2017). Customers must boot and shut down their laptops for PC-based online payment, which is unpleasant and time ineffectiveness compared to MPS. Mobile devices are always-on; users can execute transactions from any location and at any time. As a result, mobile payment is substantially faster and more convenient than online payment. (Yu et al., 2016).

Eight studies have been published with the context of the Asian region in Vietnam (Son et al., 2020), Indonesia (Ardiansah et al., 2020; Poerjoto et al., 2021; Purba et al., 2021; Santosa et al., 2021), China (Lou et al., 2017) and Malaysia (Vimala Balakrishnan & Shuib, 2021). From the publication is known the study findings from (Riskinanto et al., 2017) showed that only perceived ease of use positively affects perceived usefulness, moderated by age. This result may provide a new perspective on how Indonesian users adopt e-payment.

In a study by (Yu et al., 2016), a survey of 219 respondents in China shows that the trust transfer procedure positively affects MPS retention via satisfaction. Satisfaction is a significant component in determining intention to continue. Additionally, perceived trust in online payment is positively correlated with the similarity and entitativity of online and mobile payment systems. The study focused on post-adoption usage with strengthening in trust transfer theory. On the other countries, by analyzing mobile payment adoption in 381 valid responses, which integrate TAM and UTAUT as research variables (Shankar & Datta, 2018), The study shows that TAM characteristics such as perceived trust and self-efficacy all have a significant positive effect on the desire to adopt mobile payments. On the other hand, subjective norms (SN) and personal inventiveness (PI) had no detectable effect on MPS adoption intention.

According to (Santosa et al., 2021), their study assessed the baby boomer and X generation's intention to continue using digital payments using UTAUT2 (Unified Theory of Acceptance Technology). The study of 320 users aged 40–74 who had only recently begun using digital payments during the epidemic reveals that UTAUT indicators had a favorable effect on user satisfaction. User pleasure has a beneficial effect on inertia. Overall contentment and inertia have an excellent effect on the intention to continue. As a result, digital payment firms and banks offering digital services can broaden their target demographic beyond Millennials and focus on older generations such as baby boomers and the X generation. Managers can utilize the findings of this study to help them design their marketing strategy and capitalize on this opportunity to expand digital payment consumers across a broader age range.

QR Codes

The QR Code (Banu et al., 2018; Surekha et al., 2015) method has grown in popularity due to its increased readability and storage capacity compared to traditional barcodes. A QR code (Quick Response) is a matrix barcode that can be read by either dedicated QR barcode readers or high-resolution cameras on smartphones. The QR code consists of black modules ordered in a square pattern on a white background. QR codes contain text, alphanumeric characters, URLs, or other data. QR code generation requires a large amount of data encoded, a small printer size, support for Chinese/Japanese letters, dirt and damage resistance, readability from every direction in 360 degrees, and a structure add a feature.

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As part of the evolution of mobile banking, QR codes have been created to work with mobile payment applications (apps), resulting in a process known as mobile QR code payments (Lou et al., 2017). A Quick Response (QR) Code (Surekha et al., 2015) is a digital payment that utilizes a smartphone camera and a proprietary algorithm to read a barcode. It can store up to 4296 alphanumeric characters (Zhu et al., 2016). Consumers can pay utilizing QR code payment technology by simply scanning a sticker with their gadget app. QR code payments reduce the disadvantages of cash use, such as insufficient change, poor sanitation, and counterfeit, and demand for QR payment has been steadily increasing. Additionally, product or service providers leverage these payment services to promote client acquisition, decrease costs connected with Point Of Sale terminals, save time, and boost front-line personnel efficiency and customer satisfaction by enabling transactions to be completed fast.

According to 247 field survey replies (Lou et al., 2017), the unique aspects of relative benefit, compatibility, and observability significantly impact visitors' favorable attitudes toward QR code payment services. As a result, they have embraced technology when traveling. (Johari, 2021) on the Quick Response Indonesian Standard (QRIS) study with 205 online respondents in Indonesia, consumers' willingness to utilize QR codes significantly increases when security is used as a reference. Meanwhile, other elements such as performance expectations and trust play a significant role in eliciting an intention to use QR code-based digital payments. However, not all UTAUT variables, such as effort expectations, have a significant impact. A critical aspect of implementing digital payments via QR codes, particularly during a pandemic, is that they demand increased security and productivity.

In the Thailand case, (Chaveesuk et al., 2021b) investigated 467 Thailand respondents who indicated that they had used QR payment in retail transactions. The study's findings suggested that the UTAUT model, modified to include attitudes, psychical distancing, and perceived risk variables, has affected people's behavioral intentions to utilize digital payment innovations in Thailand. Additionally, the study revealed that, when viewed through the lens of marketing, Behavioral Intention (BI) had a significant effect on the Actual Use (AU) of EPS. As a result, stakeholders in the retail and financial sectors should consider customer attitudes and perceived risk when evaluating the use of digital payment options.

E-Payment

E-payment is the abbreviation for electronic payment that makes it possible to exchange money digitally between two parties to receive goods or services; it can be a bank, a corporation, a government, or even a single individual. E-payments include transactions made using debit cards, credit cards, and mobile devices (Halim et al., 2020). Payment service providers (PSPs) serve as intermediaries between buyers and sellers, and they facilitate the movement of money from buyers to sellers (Krishna & Shanmugam, 2017). E-Payment networks connecting bank accounts and allowing for monetary exchange utilizing bank deposits are most widespread. Efficient national e-payments have reduced costs and made managing interbank, money, and capital market activities (Chaluay et al., 2017).

Electronic payment is a financial technology solution that has grown in popularity through generations (Riskinanto et al., 2017). This fin-tech is remarkable, as it is well recognized that various generations absorb technology in distinct ways. Numerous advantages exist for the electronic payment system, including security, dependability, scalability, anonymity, acceptability, privacy, efficiency, and ease (Ardiansah et al., 2020). E-commerce cannot exist

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without the availability of electronic payment to develop an efficient, secure, and sufficient processing infrastructure (Kabir et al., 2017; Kurniawan et al., 2019).

The study (B Sivathanu, 2019) based on two theories: the UTAUT 2 and the Theory of Innovation Resistance polled 766 sample respondents. The findings imply that behavioral intention to use (BI) and innovation resistance (IR) affect how digital payment systems are used. The stickiness of cash payments governs the link between the BI to use digital payment systems and the AU to use digital payment systems.

Different from (Thi & Diep, 2021) study's findings indicate that perceived security and trust mediate the influence of technical protection, transaction method, security statement, prior experience, and perceived advantage on E-Payment System (EPS) retention in Vietnam. Additionally, the results indicate a solid and conclusive relationship between perceived security, perceived trust, technical protection, and retention when the EPS is used.

Literature Search and Methods

A strategy is needed following previous studies on systematic literature reviews (Alkhowaiter, 2020; Núñez-Merino et al., 2020; Pati & Lorusso, 2018; Son-Turan, 2021) to find, collect and compile specific keywords in the search for data to achieve the purpose of this study. The study used keywords derived only from the Scopus database from 2016-2021: "Digital Payment" OR "Online Payment" OR "E-payment" OR "Electronic Payment" OR "Mobile Payment" AND "Adoption" to be collected into an array of data. From these efforts obtained 597 papers with details as presented in table 2.

Table 2. Search Result

Terms	Paper	Citation	Cites/Year	Cites/paper	H-index
Digital Payment	119	344	68.80	2.89	9
Electronic Payment	108	313	62.60	2.90	8
E-payment	107	454	90.80	4.24	12
Online Payment	49	205	41	4.18	6
Mobile Payment	200	2285	457	114.25	20
Payment Apps	14	81	20.25	5.79	5
Internet Banking	13	87	17.40	6.69	4

Source: Author Interpretation, 2021

From the data that has been collected, then selected with criteria: 1) the object of study only in the Asian region; 2) using the user's perspective; 3) discuss the adoption of digital payments; 4) is a research article other than SLR or conceptual paper. After a full-paper review, 37 relevant articles were obtained for this study.

Discussion

The following section summarizes research on the uptake of mobile payments. The review is structured as follows: (1) frequently used hypothesis in research on mobile payment acceptance by consumers; and (2) drivers and inhibitors of mobile payment adoption by consumers.

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Frequently Utilized Theory on Consumer Adoption of Digital Payment

Various theories have been applied to study digital payments in Asia, as presented in Table 3. The Technology Acceptance Model (TAM) is the most widely anticipated theory. It deals with the importance of studies that focus on antecedent variables and predict technology adoption. TAM is widely recognized as one of the most prominent theories for explaining how users adopt new technologies; it is based on two variables: perceived utility and perceived ease of usage (Davis, 1989). The perception of usability and ease of use of digital payment systems represents user thinking. Some works add several aspects and variables to strengthen tam's shared adoption predictions, namely optimism, innovativeness, and lack of awareness (Vimala Balakrishnan & Shuib, 2021); Mobile TAM (Yan et al., 2021); perceived enjoyment (Maharoesman & Wiratmadja, 2016). There are also several antecedent TAM variables: self-efficacy, personal innovativeness, and subjective norms (Shankar & Datta, 2018); convenience and speed (Yan et al., 2021).

Table 3. Frequent Utilized Theory

Theory	Frequency	Studies
Technology Acceptance Model (TAM)	11	(Ardiansah et al., 2020; Chaveesuk et al., 2021b; Kelana et al., 2017; Maharoesman & Wiratmadja, 2016; Purba et al., 2021; Riskinanto et al., 2017; Shankar & Datta, 2018; Tang et al., 2021; Thi & Diep, 2021; Vinitha, 2020; Yan et al., 2021; Yu et al., 2016)
Theory of Reasonable Action (TRA)	4	(V Balakrishnan, 2021; Kelana et al., 2017; Lou et al., 2017; Thi & Diep, 2021)
Unified Theory of Acceptance and Use of Technology (UTAUT) & (UTAUT) 2	11	(V Balakrishnan, 2021; Chaluay et al., 2017; Chaveesuk et al., 2021b; Gupta et al., 2020a; Indrawati & Putri, 2020; Johari, 2021; Rahi et al., 2019; Santosa et al., 2021; B Sivathanu, 2019; Tang et al., 2021; Thi & Diep, 2021)
Trust Transfer Theory	1	(Yu et al., 2016)
Expectation Confirmation Theory (ECT)	2	(Chaveesuk et al., 2021b; Ladkoom & Thanasopon, 2020)

Source: Author Interpretation, 2021

Unified Theory of Acceptance Technology (UTAUT) is the theory that dominates the study of digital payment adoption in Asia. UTAUT's main variables consisting of performance and effort expectancy, social influence, and facilitating conditions are considered following the character of digital payment users in Asia who are in the phase of payment behavior transformation. The social drive is one of the main factors influencing that transformation, with communal Asians needing social support and attaching importance to social values for a behavior change. In the work we examined, it was found that the combination of UTAUT along with other variables in reviewing the adoption of digital payment; hedonic motivation, price saving orientation, habit, and trust (Gupta et al., 2020b; Indrawati & Putri, 2020; Santosa et al., 2021) it is referred to as the UTAUT2 theory. Also found, the study (Brijesh Sivathanu, 2019) measures the variables in UTAUT with Innovation Resistance Theory in measuring digital payment adoption in India.

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Applied Analytical Techniques

In reviewing the adoption of digital payments in the Asian region, several analytical techniques have been used by researchers. The majority of techniques used are quantitative approaches with structural equation model (SEM) methods, in the form of co-variance based and Partial Least Square-SEM (PLS-SEM) (Gupta et al., 2020b) using CB-SEM to measure ten adoption variables with 364 respondents in India; (Shankar & Datta, 2018) Using CB-SEM to measure ten hypotheses on seven variables as well as studies (Thi & Diep, 2021) Measured 13 hypotheses related to digital payment adoption with 349 users in Vietnam. Other authors used Partial Least Square (PLS-SEM) in a study of digital payment adoption, as an example of a study (Brijesh Sivathanu, 2019) which measured 14 hypotheses on 13 main variables and one moderation variable in India as well as the study (Ladkoom & Thanasopon, 2020) measured eight hypotheses with 115 respondents in Thailand.

It also found quantitative analysis techniques with chi-square tests to measure internet banking adoption (Ashoka et al., 2017). A study (Vinitha & Vasantha, 2020) uses ANNOVA analysis to measure the variety of influences in multiple groups with perceived enjoyment, credibility, and perceived benefits to intention to use variables. At the same time, some other techniques are used, as presented in Table 4.

Table 4. Frequent Analysis Technique

Technique	Freq	Studies
SEM	20	(Ardiansah et al., 2020; V Balakrishnan, 2021; Chaveesuk et al., 2021b; Gupta et al., 2020a; Halim et al., 2020; Johari, 2021; Kelana et al., 2017; Ladkoom & Thanasopon, 2020; Lou et al., 2017; Maharoesman & Wiratmadja, 2016; Poerjoto et al., 2021; Rahi et al., 2019; Rahi & Abd. Ghani, 2019; Riskinanto et al., 2017; Santosa et al., 2021; Shankar & Datta, 2018; B Sivathanu, 2019; Thi & Diep, 2021; Yan et al., 2021; Yu et al., 2016)
Chi-Square Test	2	(Ashoka et al., 2017; Khurana et al., 2019b)
ANNOVA	3	(Tang et al., 2021; Vinitha & Vasantha, 2020)
Descriptive Statistic	2	(Purba et al., 2021; Yucha et al., 2020)
Analytical Hierarchy Process	1	(Lam et al., 2020)

Source: Author Interpretation, 2021

Drivers of Consumer Intention to Use or Actual System Use on Mobile Payment

Table 5 provides information on factors influencing various studies' adoption, use, and retention of digital payments. It was found that perceived usefulness and ease of use as components of TAM Theory were significant in many studies. Other factors that are widely found to be significant are perceived risk, enjoyment, trust, performance expectancy, social influence, motivation, security, and perceived benefit.

In some studies, factors that do not significantly affect perceived risk, usage experience, perceived usefulness, perceived ease of use, and trust. It is understood that there are factors related to the object of study, digital payment services measured, and other possible differences related to the methods in each study.

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Table 5. Factors Affecting Adoption

Factors	Significant Studies	Non-significant Studies
Subjective Norms	(Maharoesman & Wiratmadja, 2016)	
Perceived Risk	(Tang et al., 2021) (Vimala Balakrishnan & Shuib, 2021)	(Maharoesman & Wiratmadja, 2016)
Perceived of Usefulness	(Ardiansah et al., 2020; Maharoesman & Wiratmadja, 2016; Rahi & Abd. Ghani, 2019; Riskinanto et al., 2017) (Yan et al., 2021)	(Kelana et al., 2017)
Perceived Enjoyment	(Maharoesman & Wiratmadja, 2016; Vinitha, 2020)	
Perceived Ease of Use	(Shankar & Datta, 2018) (Tang et al., 2021) (Yan et al., 2021)	(Ardiansah et al., 2020; Kelana et al., 2017; Maharoesman & Wiratmadja, 2016)
User Satisfaction	(Santosa et al., 2021; Yu et al., 2016)	
Trust	(Poerjoto et al., 2021) (Musyaffi et al., 2021) (Thi & Diep, 2021)	(Yu et al., 2016)
Usage Experience		(Yu et al., 2016)
Attitude Toward Using	(Riskinanto et al., 2017)	
Gender	(Yu et al., 2016)	
Education	(Yu et al., 2016)	
Age	(Yu et al., 2016)	
Performance Expectancy	(Musyaffi et al., 2021; Rahi et al., 2019; Brijesh Sivathanu, 2019)	
Effort Expectancy	(Rahi et al., 2019; Brijesh Sivathanu, 2019)	
Social Influence	(Rahi et al., 2019; Brijesh Sivathanu, 2019; Tang et al., 2021)	
Facilitating Condition	(Rahi et al., 2019; Brijesh Sivathanu, 2019)	
Motivation	(Vimala Balakrishnan & Shuib, 2021; Brijesh Sivathanu, 2019)	
Habit	(Brijesh Sivathanu, 2019)	
Reliability	(Rahi et al., 2019)	
Assurance	(Rahi et al., 2019)	
Security	(Ardiansah et al., 2020; Musyaffi et al., 2021; Tang et al., 2021; Thi & Diep, 2021)	
Credibility	(Vinitha, 2020)	
Perceived Benefit	(Purba et al., 2021; Thi & Diep, 2021; Vinitha, 2020)	
Service Quality	(Tang et al., 2021)	
Compatibility	(Tang et al., 2021)	
Readiness	(Vimala Balakrishnan & Shuib, 2021)	

Source: Author Interpretation, 2021

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From this data can be grouped factors affecting the adoption, use, and retention of digital payment use in the form of 1) internal user factors: perceived risk, perceived usefulness, enjoyment, perceived ease of use, satisfaction, trust, performance expectancy, motivation, and perceived benefit; 2) Environmental factors: subjective norms, social influence and facilitating conditions. Based on the straightening of factors that affect digital payment, the word cloud is obtained as presented in Figure 1, where the factors that most often appear in the study have a font size greater than other factors.

Figure 1. Dynamics Factors in Digital Payment Adoption

Conclusions

This study aimed to provide a comprehensive literature review focused on digital payment in Asia countries. The following conclusions can be drawn from this study based on the results. Most of the studies focused on factors affecting the intention to adopt digital payment methods in Asia countries using TAM and UTAUT and their extension as theoretical foundations. Out of 27 factors affecting intention to adopt, only eleven were considered the most influence (perceived usefulness, perceived ease of use, trust, attitude, satisfaction, social influence, facilitating condition, motivation, perceived enjoyment, perceived risk, and security). The research findings have some implications for future research and practice. Researchers might infer from this study the factors to employ when analyzing customers' intentions to adopt and use digital payment. Additionally, the study recognized the significant shortcomings of previous research and suggested possible profitable directions for additional research.

Limitation And Future Research

While this study gives a concise overview of the studies on digital payment acceptance, the conclusions reached should be weighed against the following limitations. The Scopus database was used only for this review; papers not indexed in this database were likely excluded. Similarly, this study has limitations because it examines only a few papers with Asian research settings and thus does not adequately represent the problem in other regions. Future literature evaluations should use more databases and geographic contexts to solve the study's limitations. Additionally, just a sample of the identified research was analyzed; the remaining papers will be assessed as part of this ongoing effort to determine any drivers or inhibitors that should be included in future studies. Additionally, this study provided a synopsis of theories, drivers, and inhibitors; additional details are required.

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