

(Research/Review) Article

# Digital Payment: A Hybrid Sistematic Literature Review And Bibliometric Analysis

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**Abstract:** Research on digital payment systems has grown rapidly over the past decades; however, comprehensive and in-depth studies that synthesize existing empirical findings remain limited. This study aims to conduct a systematic literature review and bibliometric analysis on digital payment research based on empirical publications indexed in Scopus. Using the keyword “Digital Payment” in the article title, abstract, and keywords, a total of 485 documents published between 1989 and 2025 were identified. The evaluation was conducted on November 30, 2025, and the collected data were analyzed using bibliometric techniques with VOSviewer software. The findings reveal a significant surge in digital payment research beginning in 2016, with its peak occurring during 2023–2025, in line with the accelerating digital economic transformation worldwide. Knowledge production has shifted toward emerging economies—particularly India, Indonesia, and Malaysia—supported by dense inter-institutional and inter-author collaboration networks. Research themes have expanded beyond technical payment system aspects to interdisciplinary issues involving technology, finance, financial inclusion, human behavior, public policy, and the application of machine learning for security and system optimization. Journal sources, affiliations, authors, and keyword analyses confirm that digital payments have become essential infrastructure for the modern economy and a rich empirical domain for advanced studies on financial stability, consumer protection, regulation, and digital financial innovation.

Received: May 28, 2025

Revised: July 25, 2025

Accepted: September 08, 2025

Published: November 30, 2025

Curr. Ver.: November 30, 2025



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**Keyword:** Bibliometric Analysis; Digital Economy; Digital Payment; Financial Technology; Systematic Review

## 1. Introduction

Systematic Literature Systematic (SLR) on *Digital Payment* is very important For a number of reasons, especially has become one of the main pillars transformation digital economy, changing method individuals, businesses, and governments do transaction through

utilization various instrument non-cash based technology, such as e-wallet, mobile banking, cards electronics and systems QR code based. Development This associated with improvement efficiency transactions, transparency cash flow, expansion access service finance, as well as support to integration digital economy in various countries, including emerging economies in Asia, which shows growth fastest adoption in a number of year Lastly (Better Than Cash Alliance, 2022; Faspay, 2024; Nurosoft, 2025; Young, 2024). In line with that, literature academic regarding digital payments is developing very quickly and increasingly interdisciplinary, involving perspective technology information, finance, behavior consumers, governance, and policy public ; many studies highlight factors adoption like perception usefulness, convenience use, trust, security, and digital literacy, in addition issue other strategic matters such as inclusion finance and protection consumers ( Granthaalayah Publication, 2024; JIITUJ, 2025; ShodhKosh, 2024; UMI Journal of Economic Research, 2024). Although Thus, the existing studies Still fragmented : partial focus on mobile payments or digital wallets, some on the context sector or certain countries, and only limited works that combine Systematic Literature Review (SLR) approach with analysis bibliometrics For map in a way comprehensive landscape concepts, theories, methods, and findings empirical related to digital payments (Research Horizon, 2023; JIITUJ, 2025; Westscience Press, 2023; Evolution and Trends in Digital Wallet Research, 2024). The gap This make things difficult researchers and makers policy catch description intact about How digital payment research is evolving, to what extent is it contributing to issues like stability system finance, inclusion finance and risk digital divide, and where it lies gap research that is still ongoing open (A Systematic Literature Review of Digital Payments, 2024; Bibliometric Analysis and Content from Research on Mobile Payments, 2024). Therefore that, article This serve Review Literature Systematic (SLR) against indexed digital payment studies in a way international with use strict SLR protocol, in order to synthesize knowledge that has been there is, identify trends and gaps research, as well as formulating future research agendas and implications policy for development ecosystem inclusive, secure and sustainable digital payments

Study This make an effort examine in a way deep map latest study about *Digital Payment* as well as evaluate to what extent the topic This still own relevance as focus future research. In addition, the study This review development discourse scientific related *Digital Payment* with objective For identify his contribution to development theory and its implementation in practice organization. As for the questions formulated research is as following :

RQ1: Is the exploration of *Digital Payment* still a significant subject for future academic research?

RQ2: How is the current research allocation related to *Digital Payment* ?

RQ3: What are the theoretical and practical implications from a future research perspective?

This study uses a Systematic Literature Review (SLR) and Bibliometric Analysis to answer three research questions. The systematic literature review method is suitable for synthesizing existing research and helping identify gaps, trends, and future research directions, while providing evidence-based insights that can influence policy, practice, and further research. This method also allows researchers to evaluate the quality and relevance of existing research, so that the results can be relied upon for better decision-making. (Arissona Dia Indah Sari et al., 2023) Bibliometric analysis complements the review by measuring the distribution and impact of publications related to *Digital Payment*. Using VOSviewer and the Scopus

database, this study will analyze articles published up to November 30, 2025. This methodology allows for a comprehensive mapping of the development of the field and provides a deeper understanding of its growth and future research directions. This research is expected to provide valuable insights for researchers and educational institutions in developing more effective research strategies in the field of *Digital Payment*.

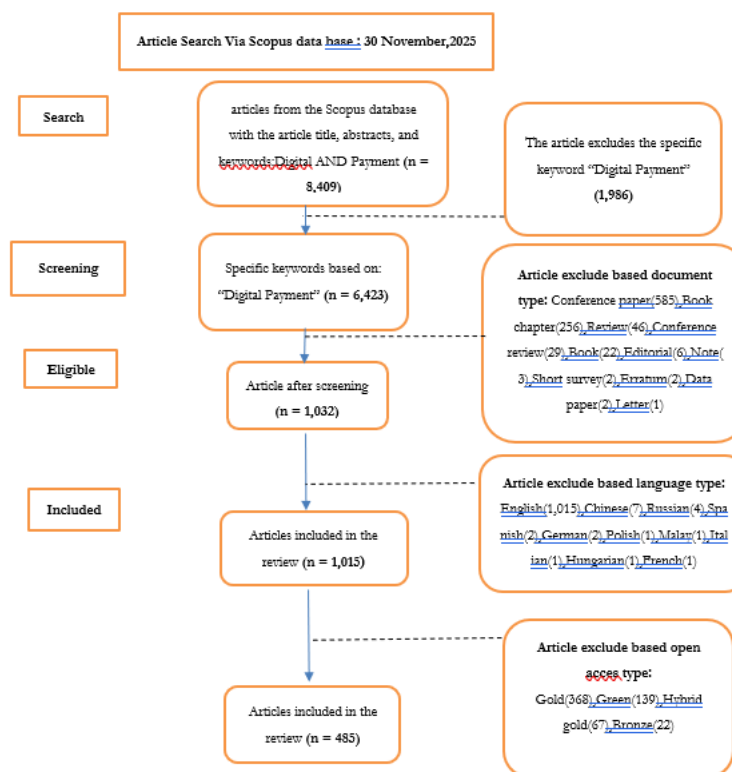
## 2. Literature Review

Reviewing in a way critical development literature about digital payments with highlight definition, focus thematic, and approach methodological main. Digital payment in general understood as series instruments and infrastructure that enable transfer mark in a way electronic through digital devices, starting from card payments, e- wallets, mobile payments, to QR- based platforms and integrated digital wallets with a more fintech ecosystem extensive ( Granthaalayah Publication, 2024; Ishar, 2024; Pizzan -Tomanguillo et al., 2024). -Studies beginning Lots focuses on electronic payments and mobile payments context retail and e- commerce, highlighting benefit like speed transactions, efficiency costs, and improvements comfort compared to payment cash (Research Horizon, 2023; Siregar, 2024). As the maturity technology and policy, focus study shift to the theme adoption and behavior users, where models -such as TAM, UTAUT, and Diffusion of Innovation are used. For explain the role of perceived usefulness, perceived ease of use, trust, security, and perceived risk in push or hinder use of digital payments (JER, 2024; Tang & Tsai, 2024; JIEM, 2025). On the other hand, studies bibliometrics and current SLR reveal that digital payment research is developing very rapidly since 2016, dominated by countries -such as India, Indonesia

## 3. Methods and analysis

A systematic literature review using a bibliometric approach quantitatively assesses the literature to identify trends, patterns, and key research entities within a discipline. Using a framework such as PRISMA, this approach ensures a comprehensive and replicable examination of the literature, providing a clear and transparent overview of the topic under study. In the context of this research, bibliometric analysis can also help identify gaps in the existing literature, as well as provide direction for further research (Moodaley & Telukdarie, 2023) . The inclusion criteria set include: (1) articles published up to November 30, 2025, (2) publications in English, and (3) focusing on the topic of *Digital Payment*. Bibliometric analysis was conducted using VOSviewer, by visualizing bibliographic data to analyze citation networks, collaborations between authors, and keywords that frequently appear together, thus revealing the intellectual structure and dynamics of the research field.

The initial stage in this scientific study involves keyword selection, which can be done through a macro (top-down) methodology, starting from a broad search path to more narrowly defined studies and topics. Therefore, after evaluating the limitations inherent in previous research and the scarcity of studies discussing ( *Digital Payment* ), this study adopted the keyword “ Digital Payment ” as the focal point in the article title, abstract, and keywords section. In addition, the Scopus database is used by researchers for various investigative purposes, including conducting literature reviews, identifying experts in specific fields, and monitoring research trends.



**Figure 1.** Systematic Literature Review information flow using PRISMA.

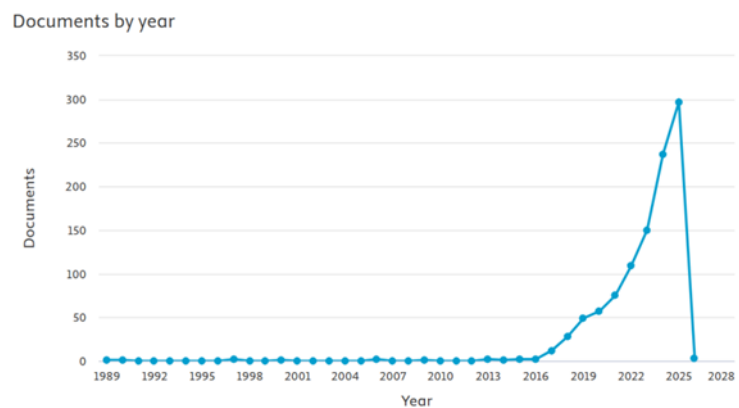
Based on the search results obtained on November 30, 2025 from the Scopus database using article titles, abstracts, and keywords: " Digital AND Payment " in various academic disciplines, covering from the earliest publications in 1989 to the latest in 2025, the total number of articles on Digital Payment is 8,409 articles (see Figure 1). Based on these findings, a filtering process was carried out to filter documents according to their classification. Articles were eliminated based on Document types include: Conference paper(585), Book chapter(256), Review(46), Conference review(29), Book(22), Editorial(6), Note(3), Short survey(2), Erratum(2), Data paper(2), Letter(1) and articles that were also eliminated Based on Language, English( 1,015), Chinese ( 7 ), Russian ( 4 ), Spanish ( 2 ), German ( 2 ), Polish ( 1 ), Malay ( 1 ), Italian ( 1 ), Hungarian ( 1 ), French ( 1 ), And articles that were also eliminated Based on Open access, Gold (368), Green (139), Hybrid gold (67), Bronze (22) resulting in a total of 1,015 excluded articles. The screening results, categorized by document type, resulted in 485 eligible articles. These documents were then further analyzed in this study to answer the following research questions: RQ1: Is exploration of Digital Payment still a subject of significance for future academic research? RQ2: How is the allocation of current research related to Digital Payment ? RQ3: What are the theoretical and practical implications from a future research perspective?

#### 4. Results and Discussion

This study focuses on findings from 485 articles in the Scopus database discussing digital payments. This data was obtained by identifying the number of articles published, the year of publication, and the journal sources. This study also highlights the most influential elements in digital payment studies, including authors, affiliations, and countries involved.

**RQ1: What is the exploration of Digital Payment? is a subject that continues to have significance for future academic research?**

Based on data obtained from the Scopus database, it has been confirmed that for more than four decades, scientific works regarding *Digital Payment* includes 485 articles; this shows that research on Digital Payment is still relatively rare, as shown in ( Figure 1 ). Exploration of Digital Payment Based on trend publication in graphs, studies about *Digital Payment* show increasing growth intensive from year to year, reflecting increasing attention academic to theme This in various discipline science. Surge significant after 2019 indicated that research led by the authors main in period the start explore topics key like Payment system indicators, Payment Electronics, Prospects Finance Inclusion, Malware Banking and Perception Consumer to Mwallet —which appears from diversification title studies that focus on “ Digital Payments ”,, to “ critical SWIFT Strategy as monopoly in Fintech field.” Peak publication around 2022 signifies that contributions of the authors first of the year This Lots push expansion theme, with more titles measurable and empirical, as well as strengthen position *Digital Payment* as one of the main pillars theory Technology Acceptance Model (TAM)



**Figure 2.** Number of publications on Digital Payment.

Source: Scopus Database November 2025.

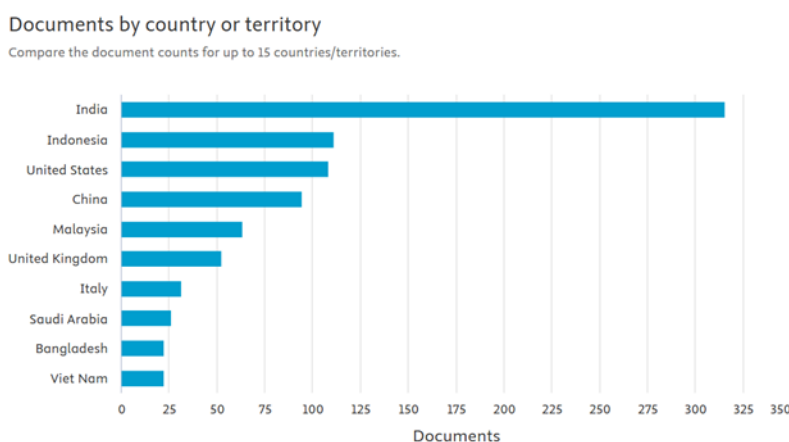
The Scopus graph show development amount documents that discuss topic certain from 1989 to 2028, with very clear trend increase sharp in a number of year last. For almost three decade first (1989– around 2015), the number publications per year relatively very low and almost horizontal in the range zero until only a number of document, which indicates that topic This Not yet become focus research main. Starting around 2016 it was seen point beginning increase, then curve uphill more steep in the 2018–2021 period, indicating start growth interest researchers in a way consistent. The most significant spike occurred in 2022–2025 when amount document increase from around dozens become more from 150 documents in 2023, around 240 in 2024, and reaching peak around 300 documents by 2025, describing explosion attention very large academic to topic said. Meanwhile that's it, period 2028 which is valuable zero can interpreted as year projection or the year for which the data Not yet available, so that No reflect decline interest, but rather limitations of recorded data until year observation final.

***RQ2: How is the distribution or allocation of research related to Digital Payment?***

Distribution analysis of research on Digital Payment of 485 articles was conducted by categorizing them based on classifications such as country, region, affiliation, source, and author, with a limit of only the top 10 articles in each classification. Understanding the allocation of scientific works relevant to Digital Payment will benefit academics and

practitioners in elucidating future research agendas, particularly in the sustainable development of the Digital Payment paradigm.

First, the allocation of scientific studies related to Digital Payment shows amount documents indexed by Scopus by country or region. From the data presented, The Scopus graph display distribution amount document by country or territory, and shows that India becomes contributor the biggest with around more of 300 documents, far surpassing other countries. Position second occupied by Indonesia with around 110 documents, followed by the United States with small amount more low However still above 100 documents, then China with about 95 documents. Below there is Malaysia with not enough over 65 documents and the United Kingdom with about 50 documents, which describe contribution moderate from Southeast Asia and Europe. Meanwhile that, Italy, Saudi Arabia, Bangladesh, and Vietnam contributed amount relative documents more small ( around 20–35 documents ), indicating that focus research on the topic This concentrated strong in India and quite prominent in Indonesia and several other large countries, while other countries are still is at the stage more contributions limited. ( see Figure 2).



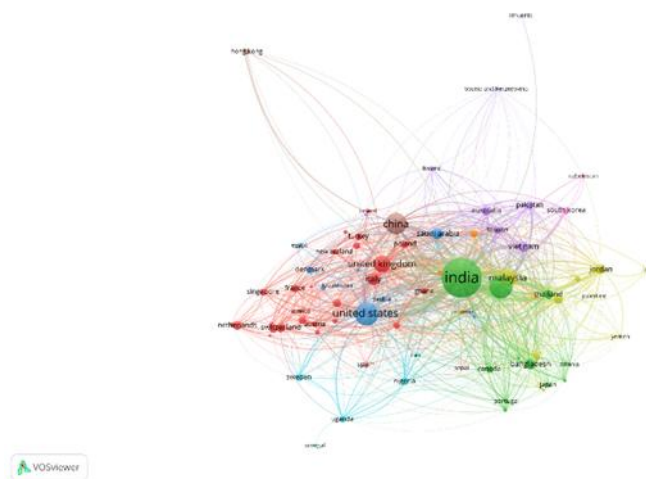
**Figure 3.** Number of articles by country or region ( top 10 countries).

Source: Scopus database November 2025.

Distribution of academic research related to Digital Payment, display surge document since 2016 until peak around 2025, with Indian dominance and position strong Indonesia, opening room analysis just outside the script that has been there are, especially from side map knowledge, country gaps, and direction future research. First, the pattern growth exponential publication show that digital payments have transform from theme technical adoption become issue related macros stability banking, inclusion finance, productivity, taxation, and policy system payment national, as shown by studies that are starting to linking digital payments with stability banking and development economy in developing countries. Second, India's dominance followed by Indonesia indicates that center gravity digital payment research shifts from developed countries to emerging economies, where the level of very high fintech adoption, aggressive cashless society program, as well as support regulations and infrastructure ( such as UPI in India and Blueprint System Indonesia Payment 2025) makes these two countries laboratory natural For innovation and research empirical. Third, if trend This associated with findings bibliometrics latest, visible that majority research Still rests on the frame adoption technology (TAM, UTAUT, DoI ), while issue new like the relationship between digital payments and resilience system finance, literacy digital finance, inequality

access, MSME sustainability, and integration with open banking and economy green. Still relatively not enough explored and become gap promising research. Fourth, from Indonesian side, projection growth users and values ongoing transactions increase until 2025 shows that future research can shifted from just "interest and intention" use to more advanced topics such as impact term long on the structure of financial markets, behavior taxes, data protection, and design balancing regulations innovation, stability, and protection consumers. findings

This show that issue about *digital payment* in Indonesia is not Again only focus on aspects use, remembering projection growth amount users and values ongoing transactions increase until 2025. With dynamics said, direction future research need shift from just examine 'interest and intention' using ' towards more topics forward, like impact term long to financial market structure, implications to behavior taxation, issues data protection, as well as formulation design capable regulations balance innovation, stability system finance, and protection consumers, reflecting the global relevance of this topic. Researchers will also analyze the relationships between countries involved in digital payment research using VOSviewer software. This stage is crucial in formulating a systematic prospective research agenda. The analysis results from VOSviewer indicate a relationship between countries in the investigation of the topic of *digital payments* (see Figure 3).



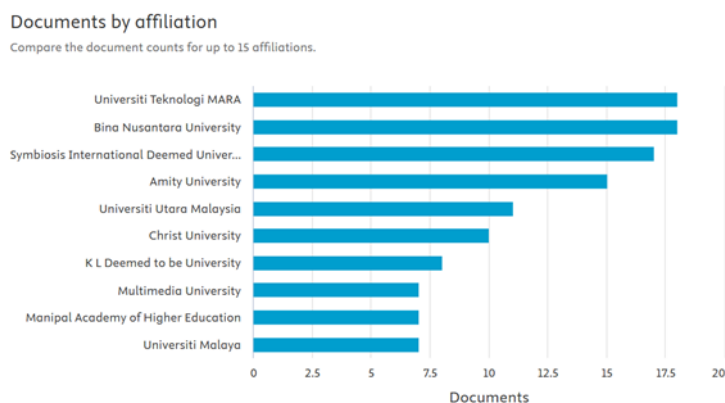
**Figure 4.** Visualization of the network between countries.

Source: VOSviewer software output.

Shows a visualization of the collaboration network between countries in the scientific publication Digital Payment generated using the VOSviewer tool. It can be seen that the Map of country collaboration in study show network collaboration between countries in related Scopus publications the topic under study, where the size circle show amount document and line thickness indicates intensity Work same. India looks as the largest node and become center network, connected strong with Malaysia, Thailand, Bangladesh, the United States, the United Kingdom, and various other Asian countries, which indicates India's position as a major hub research and collaboration international in the field this. Group different colors represent cluster regional collaboration ; for example, clusters green dominated by India–Malaysia–Thailand–Bangladesh, cluster red centered on the United States – England – China – European countries, as well as another cluster connecting countries in the Middle East and Eastern Europe, shows that digital payment research is growing through network cross area, not only in one country. The density of lines around India, the United States, the United

Kingdom, China, and Malaysia indicates height intensity of co-authorship, while countries on the periphery network with more nodes small and relationships more a little (like some African and Eastern European countries) still play a role as contributor secondary with involvement relatively collaborative limited.

Second, the allocation of scientific works related to Digital Payment shows that contribution publications on the topic This concentrated on several college high in Asia, with range approximately 7–19 documents per institution. University MARA Technology and Bina Nusantara University occupy position top with around 19 documents, followed by Symbiosis International Deemed University with about 17 documents and Amity University with about 15 documents, which confirm role strong Malaysia, Indonesia, and India as center production knowledge knowledge in the field this. In the layer next there is Universiti Utara Malaysia with around 11 documents, Christ University with 10 documents, and KL Deemed to be University with around 8 documents, followed by Multimedia University, Manipal Academy of Higher Education, and Universiti Malaya who -each contributed about 7 documents. This pattern describe that digital payment research (or topic of the type studied) is strongly encouraged by several key universities in South and Southeast Asia, while other institutions play a role as contributor addition with a small publication volume more low However still significant For strengthening network science regional.. (see Figure 4).

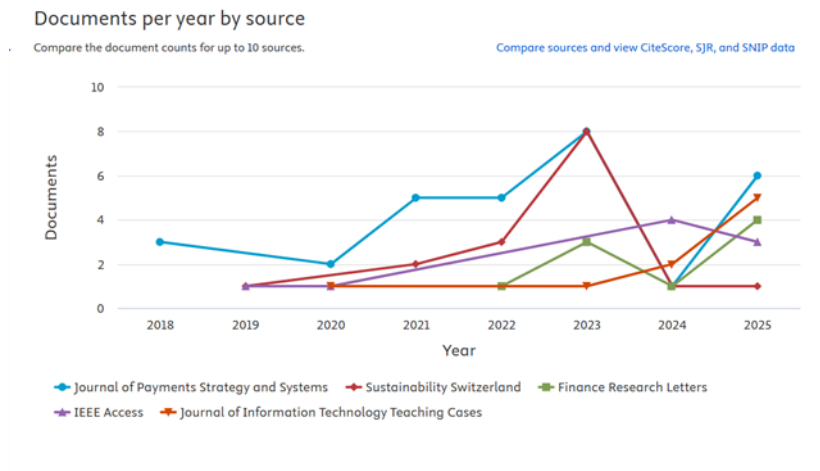


**Figure 5.** Visualization of the country network.

Source: Scopus Database November 2025.

Third, based on the graph “Documents per year by source” show dynamics amount articles per year in five journals main, namely Journal of Payments Strategy and Systems, Sustainability (Switzerland), Finance Research Letters, IEEE Access, and Journal of Information Technology Teaching Cases throughout 2018–2025. Journal of Payments Strategy and Systems is consistent become most productive source with upward trend from around 2–3 articles in 2018–2020, increasing to 5 articles in 2021–2022, then reach top 8 articles in 2023 before A little decreased in 2024 and rose again to 6 articles in 2025. The Sustainability Journal shows very sharp spike from only 1–3 articles in 2020–2022 to be about 8 articles in 2023, then down drastic to 2 articles in 2024 and 1 article in 2025, which indicates the presence of a "spike" of interest moment related theme this. Finance Research Letters start contributed in 2021, increased gradually until around 3 articles in 2023, down in 2024, then up significantly to 4 articles in 2025, while IEEE Access and Journal of Information Technology Teaching Cases show pattern increase more stable and moderate with peak contributions of

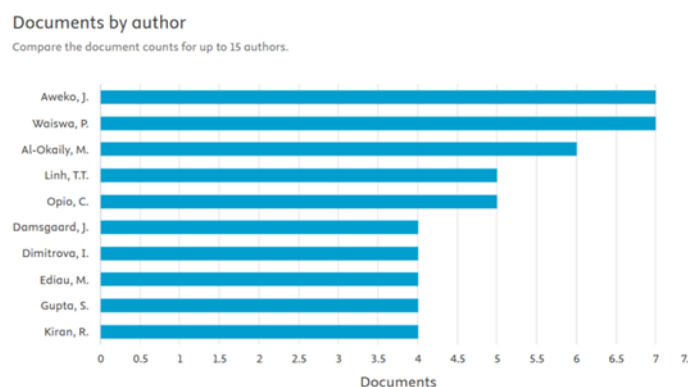
approximately 4 and 5 articles respectively -in 2024–2025. In total overall, pattern This show that topics studied No only grow from side number, but also spread across various journal outlets with characteristics different — start from journal of payment strategies, sustainability, finance, to technology information —which indicates expansion perspective increasingly research interdisciplinary. ( see Figure 5).



**Figure 6.** Number of articles by source ( top 10 sources).

Source: Scopus Database November 2025.

Fourth, research distribution Based on the “Documents by Author” graph, display ten the most productive authors on the topic under study, with amount relative publication close together between 4–7 documents. Aweko, J. and Waiswa, P. occupy position top with about 7 documents each -, showing role both of them as contributor main and possible become references important in literature. Underneath there is Al -Okaily, M. with around 6 documents, followed by Linh, TT and Opio, C. each of -which has about 5 documents, which indicates existence group small core writer with productivity high. Meanwhile that, Damsgaard, J., Dimitrova, I., Ediau, M., Gupta, S., and Kiran, R. -each produced about 4 documents, showing that ecosystem publications on the topic This No dominated One writer only, but spread across several writer active together- form community scientific enough solid. ( see Figure 6).



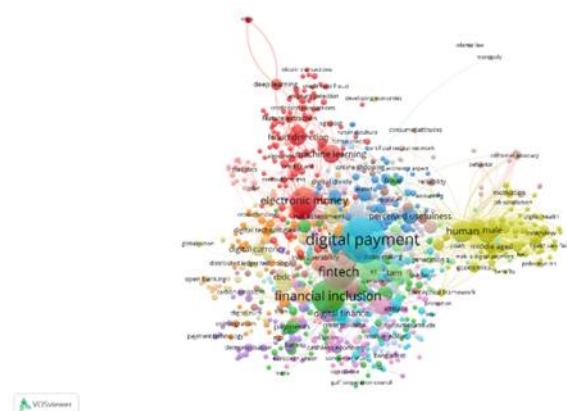
**Figure 7.** Number of articles by Author (10 top sources).

Source: Scopus Database November 2025.

**RQ3: What are the implications theoretical and perspective For future research ?**

Study This done of the 485 articles collected from Scopus repository. VOSviewer used For describe that the result can own implications theoretical and pragmatic for study furthermore regarding Digital Payment, Results metadata analysis using VOSviewer will assist researchers and practitioners For more understand related assumptions and findings with Digital Payment. Results analysis bibliometrics use VOSviewer can also show which variables have been Lots studied by researchers previously and which variables have not been Lots explored, so that can become base for future research. From perspective practitioners, results analysis literature use VOSviewer will help practitioners in implement *Digital Payment* in a way sustainable in the future as well as promote Digital Payment style

From Figure 7, it is a visualization of the *bibliometric mapping network* generated using VOSviewer, displaying a visualization map of the keyword network generated using VOSviewer, illustrating the thematic relationships between research topics. Concept map This show connection between *transformational leadership* and various topic related in research. Group the largest ( red ) which focuses on *transformational leadership* relate close with keywords like organizational commitment, leadership style, and organizational behavior, which reflect interest main in influence leadership to culture and performance organization. On the other hand, the group blue, which leads to the topic human experience and motivation, highlighting connection between leadership transformational with factor psychological individuals, such as trust and employee behavior, which is more focuses on internal aspects. Group green, which leads to organization and management, focuses on more complex themes. wide, including innovation and management in context organization. In general overall map This indicates that study leadership transformational No only limited to influence direct to organization, but also includes dimensions individual, psychology, and innovation managerial.



**Figure 8.** Co- occurrence and representation framework term main.

Source: Output of VOSviewer software.

**Table 1.** Keywords by authors.

<b>RANK</b>	<b>KEYWORD</b>	<b>TOTAL LINK STRENGTH</b>
1	Digital Payment	691
2	Human	591
3	Article	534
4	Electronic Money	457
5	Financial Inclusion	334
6	Technology Adoption	306
7	Mobile Payment	251
8	Finance	222
9	Digitization	217
10	Machine Learning	170

Sumber: Output VOSviewer software.

Based on the results of the keyword analysis, " Digital Payment " shows the ten main keywords that appear most frequently and have the highest *total link strength* in the research network analysis. This data appear as center gravity research with the highest total link strength (691), which shows that draft This become point knot main connecting various other themes such as "Human", "Article", "Electronic Money", and "Financial Inclusion" in network literature scientific. Relationship strong with the words "Human" and "Article" reflecting focus research on behavior, experience, and impact social use digital payments against individual and House stairs, not only aspect technical the system. Great relationship with "Electronic Money", "Mobile Payment", and "Technology Adoption" indicating that many digital payment studies study forms non- -cash instruments (e- -wallet, mobile banking, cards, QRIS) and factors its adoption, including perception convenience, security, and trust users. While that, the relationship with "Financial Inclusion", "Finance", and "Digitization" emphasized role strategic digital payments in expand access service formal finance, increasing efficiency transactions, and encourage transformation economy going to ecosystem more finances transparent and digitalized. Finally, the emergence of "Machine Learning" as a keyword with sufficient link strength significant describe wave study the latest that utilizes advanced data analytics For predict behavior users, manage risk, detect fraud, and optimize design system digital payments, so that show shift research towards integration digital finance with intelligence artificial.

## 5. Conclusion

This study examines 458 academic publications sourced from the Scopus and Digital Payment repositories and explains the main conclusions, namely: showing that research regarding digital payments experience growth exponential since around 2016 and reached peak around 2023–2025, with center gravity study shift strong to emerging economies, especially India, Indonesia, and Malaysia, which are supported network collaboration dense international network among key universities in the South and Southeast Asia region. Mapping source publication show that article No Again concentrated on journals payment only, but spread to journals finance, sustainability, technology information, and education, which indicates that digital payments have become issue interdisciplinary that touches dimensions economic, social,

technological, and policy public. At the institutional and author level, it appears existence a group small core actors (core institutions and core authors) who are very productive and shape ecosystem global knowledge, but at the same time there is Lots institutions and other countries that play a role as contributor secondary so that structure his knowledge nature relatively inclusive. Keyword analysis affirming “Digital Payment” as knot main connected close with themes of human, electronic money, financial inclusion, technology adoption, mobile payment, digitization, finance, and machine learning, so research No only focused on adoption technology, but also on expansion inclusion finance, changes behavior and preferences payment society, efficiency transaction as well as use analytic intelligent For security and optimization system. In overall, landscape This describe that digital payments have transform become infrastructure key digital economy and research arena strategic that continues develop going to issues continued, such as stability system finance, data protection, governance regulation and integration with intelligence artificial, all of which provide research agenda space very spacious new

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