

Determining mobile payment adoption

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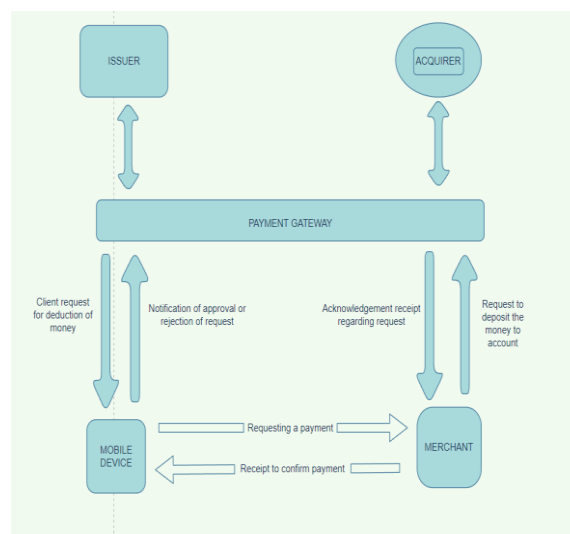
Abstract— Mobile Payments (M-Payments) has gained an exorcence over the last decades. The present views takes look out of the publication trend in the field of M – payments. Thereafter a bibliometric analysis with the use of VOS viewer being carried out to detect the thermal clusters. By using the tecniques Bibliographic coupling and co-citation analysis construction of network map has been made and these map reveals patterns and themes in m-payment field. It provides a better understanding of field and based on their respected results further avenues or methods were proposed.

This research paper is basically an attempt to contribute in the area / fields of m- payment and helps in providing an vital outcome of the research undertaking in field. Mobile payments are on a big strides in the period of the COVID-19 aand these are the only thing that helps in keeping the economies alive to support the continuity of the business to be kept remain. This paper generally uses the combinations SLR(systematic literature review) and bibliometric analysis in the identification process of field.

Keywords— *Mobile Payment (m-payment), bibliometric analysis, SLR (systematic literature review), VOS viewer, co-citation analysis.*

A. INTRODUCTION

New technologies in the payment sector have transformed the payment ecosystem. Globally, payment ecosystems go through a transition phase and emerge as the newest and least expensive technology. Globally, the COVID-19 epidemic has brought about a change in behavior on consumer spending patterns and furthers growth in digital payments. The COVID-19 epidemic has promoted the adoption of a digital payment system. Consumers and retailers are increasingly accepting digital payments to limit personal transactions, making it less likely that the virus will spread through social media. Regulators around the world are pushing for digital payments to ensure business continuity amidst movement barriers and at the same time re-establishing the wheel of the economy since the recession. The payment industry is highly aware of the influx of fintech players and the process makes payments personal, fast, easy, secure and hassle-free. Fintech players captivated millions of digital buyers by offering them cash prizes and discounts. According to the Global Payments Report, India's digital payments sector of 2019 has seen a dramatic increase in recent years facilitated by easy access to smartphones, infrastructure development and good legal support According to a report entitled "India Internet 2019" the number of active Internet users in India stands at 451 million. According to a World line Report entitled "India Digital Payments Report 2019" Unified Payment Interface (UPI) has emerged as the preferred payment method. The report also highlighted that transactions made by UPI were 214% higher than in the previous year 2018. M payment services due to ease of use and convenience have grown significantly in India over the past few years. Monetizing with mentioned notes and the subsequent government policy of Digital India has encouraged the adoption of a mobile payment solution. In addition, the report also highlighted that development compels payment service providers to provide personal, seamless and user-focused information.



B. Literature Survey :

The present studies uses a combo of SLR (systematic literature review) and bibliometric analysis techniques to review the research field that helped collaboratively identify the formation of intelligence. Mobile payment includes all electronic purchases, excluding time and place, the use of a mobile phone and mobile network to transfer goods, services or information between two parties (Nambiar et al., 2004). Technological advances in the payment system has dramatic effect on the lives of consumers and provide them with speed, comfort, choice and savings. The style of mobile payment in India is growing at a higher rate day by day. Chhonker et al. (2018) conduct an comprehensive review of in field of mobile marketing. The review entitled on 184 articles published between 2008 and 2017. Beneficiary Data for this literature review collected through Scopus and some of the Google websites. The researcher explored the relationship between builders using the organization's mines and the public acquisition algorithm. Liu et al. (2019) conducted a meta-analysis to identify factors that affect consumer behavior regarding mobile payment, his meta-analysis based on total 61 papers published from 2008 to 2017. The findings of this study highlight the area as a meta-factor, with the author's view an important factor in the acceptance of consumer behavior by mobile payments. Dahlberg et al. (2015) evaluated the continuity of mobile payment research using a five-power port model. The review based on 188 articles published between 2007 and 2014. The study provided a comparative analysis of studies published before and after the 2007 study publication. Based on their comparative analysis, they provided useful information and community recommendations for mobile payment research. De Albuquerque et al. (2014) conducted a comprehensive scoping study of 94 peer-reviewed papers published between 2001 and 2011. The study used a wealth of information to obtain research papers and conducted in consultation with key stakeholders. The study revealed a psychological, operational and geographical gap in the m-lead field. Earlier, Mallat (2007) conducted a Finnish consumer quality survey to assess the acceptance of m payments. Final result of this study basically highlight pros and cons associated with the use of mobile payments. Based on current study the following research questions arises which will be discussed in later section : -

Determining the production capacity of research literature?

Identify the most famous and powerful writers in the field of reading?

Identifying a highly influential work in the field of learning?

Identify patterns of collaboration between authors and countries?

To identify the general scope of research flowing among researchers in the field of research?

Determining the length of the m-payment study period and the intellectual property structure in the area?

C. Research Methodology :

The current study has used SLR as a process that incorporates its orderly, repetitive, transparent and natural repetitive behaviors. This provide the basis for completion of non-fictional study purposes. Previously, Tranfield et al. (2003) have emphasized that traditional revision is dominated by the author. The wide availability of electronic information makes it easier for researchers to conduct systematic research at the right time. The current study is a combination of SLR and Bibliometric analysis. First, we made the SLR by entering the required keyword on the Scopus website and later systematically extracted a sample set of research papers using the input and output method. The current SLR has also been simplified with the help of research literature as this analysis examines the overall content of the research paper. Major sources of research papers for our current research have been accessed on the Scopus website. Scopus is a major secular source and is based on a quote from peer-reviewed publications and contains articles from leading publishers. Keyword search is a great way to find relevant articles for learning purposes (Almeida, 2018; Kaushik & Rahman, 2014). The search engine unit used in Scopus - Title, abstract, keyword website was an integrated search engine optimization for our research site. In the second section, we performed a bibliometric analysis of m-coded texts to help understand the intellectual structure of the research field. Previous research has used various software to perform bibliometric analyzes. In our current study, we used VOS Viewer because of its ability to display large bibliometric maps in an easily understandable way that was not possible with previous bibliometric software. In addition, the software provides additional zoom, scrolling, and search functionality, which greatly aids in mapping.

D. Discussion :

In this section, we summarize our research and present the results of the six research questions mentioned in the introduction section. Findings regarding the six questions listed below:

RQ (1) deals with flexibility in the production of research literature. Based on these findings, it can be easily stated that research on m-payment has begun to grow rapidly and this will see rapid growth especially due to the misery created by the coronavirus novel. Past few years there been significant contribution to m-payment sector. After 2013, research activities have seen a dramatic change as researchers spread their work in peer-reviewed journals. An analysis of the world's ingenious scientific production reveals a completely different story. This trend reflects the growing growth of studies in the Asia-Pacific region (APAC), which is largely involved in developing countries such as India and China. APAC countries are widely regarded as the source of new technologies in the digital manufacturing sector as they provide access to much-needed talent, supportive business environment that also stimulates growth and innovation.

The findings of RQ (2) highlighted the work of many successful and powerful writers in the field of m-payment. Analysis Liébana, Muñoz-Leiva, Sánchez, has emerged as one of the most influential researchers in the field with most no. of scientific contributions.

The findings of RQ (3) highlight that Schierz et al. work is one of the most cited research activities in the m-payment field. Indeed, the research work distributed by Schierz was one of the first in the m-payment field that laid the foundation for the art work that followed.

The findings of RQ (4) indicate a lack of cooperation between the study countries and the researchers. The collaborative network of authors shows that researchers from the same area are more active in collaborative work and result in collaborative results, leading to better educational outcomes. The collaborative network of co-authors of the countries it works with shows a lack of communication between the busy countries researching in the m-payment sector.

In order to address our RQ (5), we have used keyword analysis to help us determine the most common research theme that flows among researchers in the m-payment field. It seems that the research model of the traditional knowledge system is widely used by model researchers and the alternatives in it are used interchangeably to better predict the purpose of user acquisition. In addition, most researchers use SEM as the preferred method to validate their proposed models. In addition, it also highlights the growing focus of research work on emerging economies.

To address our RQ (6), we have created a network map using bibliographic integration and collaborative analysis based on bibliographic data analyzed in VOSviewer and revealed a pattern and interesting themes in the m-payment field and the emergence of several collections aids .

Conclusions and direction for future research:

To the best of our knowledge, our study is the first to make a review in the m payment field using SLR and bibliometric analysis. The results of our study showed that research in the m-payment field was on the rise and researchers from various fields, disciplines and institutions disseminated their research work to peer-reviewed journals. An analysis of the country's smart scientific production reportedly highlighted that research activities from the U.S. emerged as a major influence in terms of quotes, but could not move forward from time to time. In contrast, India and China have seen quantum exacerbations in research activities due to the growing popularity of low-cost digital payment methods in their economy. A brief overview of peer-reviewed literature highlights the growing dominance of the rating methods adopted by researchers. An analysis of collaborative writing or a collaborative scientific network reveals that writers and countries are well connected. Current research should be considered in terms of the following limitations. Current research books are limited to the Scopus website only and do not include conference publications, editing, book chapters in additional reviews. Future researchers should expand the scope of current research by accessing various databases such as Web of Science, Google Scholar, Proquest, IEEE Explore, Dimensions API and ABI / Inform in order to overcome the limitations associated with current research. One limitation of current research is to review acquisition studies from a consumer perspective. Therefore, future studies should consider the acceptance of m-payment by different stakeholders. Current research work has also been identified by limited search techniques that are naturally limited. Future research courses can use keyword searches to find relevant lessons in existing literature. Current research has used VOSviewer as a bibliometric tool to perform various types of analysis. Future research can expand the scope of current research by using some of the stated bibliometric art tools such as Bib excel, HistCite and Gephi etc., for better visualization and comprehensive reviews. In addition, future researchers could use a variety of scientific map analysis software such as cite space, CiteNetExplore rand Sci2tool and SciMat to better represent the relationships between different analysis units. Future research studies should address the issue of page rank analysis in order to distinguish between the popularity and popularity of research paper. This will allow for a more detailed examination of the suitability of the quotation papers and may assist in obtaining the most prominent research paper in the field of research.

Despite the limitations mentioned above, our paper offers a comprehensive view of m-payment research that could have significant benefits for academic students and staff alike. This will help to expand and improve the research on this topic.

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