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Thu, Sep 7, 2023 at 2:35 PM

Manuscript Number: CHBR-D-23-00237

Systematic Literature Review: Digital payment

Dear Ms Ramayanti,

Thank you for submitting your manuscript to Computers in Human Behavior Reports.

I have completed my evaluation of your manuscript. The reviewers recommend reconsideration of your manuscript following revision. I invite you to resubmit your manuscript after addressing the comments below. Please resubmit your revised manuscript by Sep 28, 2023.

When revising your manuscript, please consider all issues mentioned in the reviewers' comments carefully: please outline in a cover letter every change made in response to their comments and provide suitable rebuttals for any comments not addressed. Please note that your revised submission may need to be re-reviewed.

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Computers in Human Behavior Reports values your contribution and I look forward to receiving your revised manuscript.

Kind regards,
Dorin Stanciu, Ph.D.
Associate Editor
Computers in Human Behavior Reports

Editor and Reviewer Comments:

Editor's notes:

Dear Authors,

The reviews recommended "rejection" (1 review), "major revisions" (2 reviews), and "minor revision" (1 review).

Do note that, it is not unusual to increase the number of reviewers to increase the substance of the final editorial decision and/or when there is an apparent need for

specific recommendations.

It is very important to ensure:

- [1] that your revised version includes unique and concrete contributions to the state-of-the-art.
- [2] responds to R4's critiques that (1) the review did not include some of the most relevant papers and (2) regarding significant methodological omissions/lack of rigor.
- [3] clear and argued responses are provide to all reviewer's comments, as thoroughly as possible, in order to reduce the need for additional requests for revisions.

Reviewer's Responses to Questions

Note: In order to effectively convey your recommendations for improvement to the author(s), and help editors make well-informed and efficient decisions, we ask you to answer the following specific questions about the manuscript and provide additional suggestions where appropriate.

1. Do the authors explain the reason for writing a review article in this field?

Please provide suggestions to the author(s) on how to better justify their reasons. Please number each suggestion so that the author(s) can more easily respond.

Reviewer #2: Yes, the authors elucidate their motivation for writing the review article in this field by highlighting the rapid advancements and emerging trends that necessitate a comprehensive synthesis of existing research to provide valuable insights and guidance for both researchers and practitioners.

Reviewer #3: No, it should be improved

Reviewer #4: Yes

Reviewer #5: Please review the attached document where I have tried to provide an aggregate response to all the sections of the review.

2. Does the review article provide a good overview of the development of the field while providing insights on its future development?

Please list the historical developments of likely future scenarios that the author(s) should add or emphasize more. Please number each suggestion so that the author(s) can more easily respond.

Reviewer #2: Yes, the review article adeptly combines a retrospective analysis of the field's evolution with forward-looking insights, offering a holistic perspective on its past and future development, but need more elaboration

Reviewer #3: No, it should be improved

Reviewer #4: No. There are a number of highly relevant papers which do not appear to be included in the review. It is unclear due to methodological ambiguity whether such articles were intentionally excluded or whether they were overlooked.

Reviewer #5: Please review the attached document where I have tried to provide an aggregate response to all the sections of the review.

3. Do the authors adequately represent the most relevant and recent advances in the field?

Please provide suggestions to the author(s) on how to improve their reference list to include the relevant topics and cover both historical references and recent developments. Please number each suggestion so that the author(s) can more easily respond.

Reviewer #2: Yes, the authors meticulously incorporate an array of current and pivotal advancements from reputable sources, ensuring a comprehensive and up-to-date representation of the field's latest progress, but need more elaboration

Reviewer #3: No, it should be improved

Reviewer #4: Papers included appear to be relevant and recent.

Reviewer #5: Please review the attached document where I have tried to provide an aggregate response to all the sections of the review.

4. Is the review reported in sufficient detail to allow for its replicability and/or reproducibility (e.g., search strategies disclosed, inclusion criteria and risk of bias assessment for individual studies stated, summary methods specified)?

Please provide suggestions to the author(s) on how to improve the replicability/reproducibility of their review. Please number each suggestion so that the author(s) can more easily respond.

Reviewer #2: Yes, the review meticulously documents its methodological aspects, including transparently disclosed search strategies, clearly outlined inclusion criteria, rigorous risk of bias assessments for individual studies, and well-specified summary methods, enhancing its potential for replicability and reproducibility. but need more elaboration

Reviewer #3: No, it should be improved

Reviewer #4: No. Much more detail about the methodological decisions executed needs to be provided.

Reviewer #5: Please review the attached document where I have tried to provide an aggregate response to all the sections of the review.

5. Is the statistical summary method (e.g., meta-analysis, meta-regressions) and its reporting (e.g., P-values, 95% CIs, etc.) appropriate and well described?

Please clearly indicate if the review requires additional peer review by a statistician. Kindly provide suggestions to the author(s) on how to improve the statistical analyses, controls, sampling mechanism, or statistical reporting. Please number each suggestion so that the author(s) can more easily respond.

Reviewer #2: the paper is systematic literature review (SLR)

Reviewer #3: No, it should be improved

Reviewer #4: N/A

Reviewer #5: Please review the attached document where I have tried to provide an aggregate response to all the sections of the review.

6. Does the review structure, flow or writing need improving (e.g., the addition of subheadings, shortening of text, reorganization of sections, or moving details from one section to another, following [PRISMA](#) guidelines)?

Please provide suggestions to authors on how to improve the review structure and flow. Please number each suggestion so that the author(s) can more easily respond.

Reviewer #2: Yes

Reviewer #3: No, it should be improved

Reviewer #4: The authors claim to follow PRISMA, but many of the guidelines specified are not followed.

Reviewer #5: Please review the attached document where I have tried to provide an aggregate response to all the sections of the review.

7. Could the manuscript benefit from language editing?

Reviewer #2: Yes

Reviewer #3: Yes

Reviewer #4: Yes

Reviewer #5: Yes

Reviewer #2: Comment 1: The introduction heavily relies on citations for each point, which disrupts the flow of the narrative. Instead of citing every piece of information, the text should

focus on presenting the main ideas coherently and integrating relevant citations where necessary.

Comment 2: While you've mentioned the utilization of the PRISMA criteria for your systematic review, it would be valuable to provide a brief overview of what these criteria entail. Mentioning that PRISMA is a set of guidelines designed to enhance transparency and rigor in systematic reviews, along with its four steps (identification, screening, evaluation, eligibility), will orient readers who may not be familiar with PRISMA.

Comment 3: While you've cited previous studies (Kajol et al., 2022a, 2022b; Jadil et al., 2021; Umam, 2022; Farisyi et al., 2022), it would be valuable to provide concise summaries of their contributions. Explain how these studies are relevant to your work and how they inform your methodology, theoretical framework, or findings.

Comment 4: While the introduction mentions a dearth of comprehensive reviews and the need for more effective models, it doesn't explicitly identify the specific research gap that this study aims to address. The research problem and gap should be clearly articulated.

Comment 5: It would be helpful to provide a brief introduction at the beginning of the section that outlines the main objectives and findings of your study. This will set the context for the subsequent discussion and help readers understand the significance of your research.

Comment 6: Whenever you refer to specific studies (e.g., "Chawla & Joshi, 2019" or "Palau-Saumell et al., 2019"), make sure to provide a brief context about these studies. Briefly explain their methodologies or key findings to establish credibility and relevance.

Comment 7: Towards the end of the section, you mention variables like "ATT, CMPA, EE, FC, HM, PE, PEOU, PEVA, PR, PU, SCR, SI, SUNO, and TRU." It would be helpful to expand on what these abbreviations stand for and how they relate to managerial actions. Explain how addressing these variables can impact the industry.

Comment 8: Instead of simply stating that your study analyzed recent research trends, delve into the actual findings. What patterns did you observe in the literature? What are the key takeaways from the systematic review?

Comment 9: While you mention potential future research directions, it would be beneficial to provide more specific details about what these directions entail. For instance, you mention examining moderating or mediating factors, but what are some examples of these factors? How would these investigations contribute to a deeper understanding of digital payment adoption?

Comment 10: Review the text for grammar, coherence, and clarity. Keep the language academic and maintain a consistent tone throughout.

Reviewer #3: Thank you for the opportunity to review this manuscript. As a researcher in this field myself, I very much enjoyed reading it. This paper provides a review on Digital payment. While the article is informative and of potential interest among some readers, I found it difficult to justify the rationale and motivation for conducting the research. Below I describe my concerns in greater detail. I hope that my comments are viewed as constructive feedback that will help you clarify and enhance your research quality. My comments are as follows:

- Explicitly State the Research Gap: The article's introduction should explicitly highlight the research gap that your study aims to fill. Providing a concise but clear description of the existing knowledge landscape and the specific gap your research addresses will lay the foundation for your study's relevance.

- Introduction Clarity and Rationale: The introduction requires clearer articulation of the research rationale, motivation, and contribution. It is crucial that readers can immediately understand the significance of the research problem being addressed and how the study adds value to the existing literature]

However, I've noticed a crucial aspect that could further strengthen the positioning of your study within the existing research landscape. Specifically, there is a need to clearly distinguish your review from similar ones, such as the work by Alaa et al. (2021) DOI: 10.3390/joitmc7040230

- The authors should enhance the methodology section, particularly in terms of justification and reproducibility. Additionally, it would be beneficial to reference similar systematic literature reviews, such as Khatib et al. (2021), to draw insights for your own study. Here's my recommendation: DOI: 10.1108/CG-12-2020-0565 / DOI: 10.1108/JIABR-11-2021-0291

- While Table 2 succinctly summarizes various studies, I believe that supplementing this table with a comprehensive discussion will greatly enrich your manuscript. Discuss Study Findings: For each study listed in Table 2, provide a brief yet insightful discussion of its key findings. Highlight the main contributions of each study to the field of digital payments. This discussion will not only offer readers a deeper understanding of the research landscape but also position your study within this context. Identify Common Themes and Variations:

Analyze the summarized studies for common themes, trends, or patterns in their findings. Point out areas where these studies converge in their insights. Additionally, highlight any variations or discrepancies in findings and discuss potential reasons for these differences. Identify Research Gaps: Based on your analysis of the summarized studies, identify any gaps or areas where the research appears incomplete or lacking. Discuss these gaps in the context of your research objectives and highlight how your study addresses these gaps.

- Discuss both theoretical and practical implications. Theoretical Implications: Elaborate on how the findings of your study contribute to the theoretical understanding of digital payments. How do the identified factors that influence digital payment intent and usage align with or expand upon existing theories? Discuss any new insights that your study offers and how they might shape future theoretical frameworks in this area. Practical Relevance: Examine the practical implications of your study's findings. How can businesses,

policymakers, or practitioners in the field of digital payments benefit from the insights you've gathered? Discuss potential strategies or interventions that can be informed by your research, and outline how these insights might impact real-world decisions.

- Guidance for Future Research: Offer suggestions for future research directions based on the gaps or limitations you've identified in the literature. How can scholars build upon your work to delve deeper into specific aspects of digital payments? Propose potential areas of exploration that can continue to advance the understanding of this domain.

I hope the author/s will positively embrace these constructive suggestions as a way of taking this research forward.

Reviewer #4: This manuscript describes a systematic literature review of digital payment research. The authors attempt to summarize prior work and identify influential antecedents to digital payment use. The authors examine publications in SCOPUS and Web of Science published between 2013 and 2022.

Before proceeding with the review, I believe it is important for you to understand my background, as it influences my view of your work. My research efforts have largely been quantitative studies in the areas of IT supported decision making and IT management. I have conducted research related to the adoption and use of digital payments. I have also conducted systematic literature reviews, though not on this topic. It is my hope that my review add value to the development of this manuscript.

My general impressions of this manuscript are that it is well-written and significant effort has been put into the collection and analysis of the research inputs. That said, I have significant concerns related to the methodological approach, the analysis, and the contributions of this work. I have outlined these concerns below:

1. Title - Given that the paper is clearly focused on digital payment adoption and use, I believe the title should be changed to reflect this aim. The current title will leave the reader questioning what aspects of digital payments are addressed in this research.

2. Introduction, technological focus - The paper introduces the term "new payment methods." I presume this term is being used synonymously with digital payments, although that is not directly stated. I don't have a problem with the term per se, however, it should be made clear. Additionally, assuming it is being used as an alternative for digital payments, the term appears to be inclusive of a broad range of technological approaches (instant payments, electronic money, mobile and digital wallets, account-to-account, and QR codes). You go on to introduce digital currencies, blockchain and virtual banking as additional innovations (this sentence in the introduction is incomplete by the way). Does your review address all of this variety? It is unclear.

3. Introduction, normative statement - You make the claim that, "Based on findings from previous studies, it is evident that the use of digital payments should be expanded." I would be very careful with the word "should." If you were adopting a critical perspective, I could see such normative claims being relevant. However, this literature review is presented in the positivist tradition, and no such philosophical position is espoused nor is any such evidence offered.

4. Method, guiding framework - Different disciplines often have very different methodological expectations. Thus, the use of the PRISMA guidelines for the execution of this study may be sub-optimal. There is nothing wrong with PRISMA per se, and I recognize that it is used in many fields. In fact, many of the guidelines specified are very applicable to the conduct of systematic literature reviews in IS. However, the fact remains that it was originally developed for systematic literature reviews of medical research and that there are many relevant guidelines that exist in the IS field (e.g., Leidner, 2018; Schryen et al., 2020; Templier & Paré, 2015, 2018; Webster & Watson, 2002) which may serve you better.

5. Method, transparency - Systematic literature reviews require transparency with respect to the method used to identify, screen, and analyze relevant research. This is part of both the PRISMA guidelines as well as the IS guidelines mentioned above. You do not disclose which journals were searched (if filtering was done based on journals). You also do not disclose which search terms were used to identify research, as well as what specific eligibility criteria were in effect during the screening process. It is critically important that these items are presented to the reader.

6. Method, completeness - I have some concerns about the completeness of the literature referenced. As noted in item #2 above, there are a wide range of related digital payment technologies. Taking "mobile payment" as an example, there are relevant literature reviews which are not mentioned in your work (e.g., Dahlberg et al., 2015). There are also very highly cited papers (>400) which do not appear in your analysis (e.g., de Luna et al., 2019; Johnson et al., 2018). The absence of such work casts doubts about the comprehensiveness of your review. If such papers were deemed ineligible, that should be stated (see #5).

7. Analysis - Tables 2 and 3 are helpful and potentially useful to the research community. However, while the reader can likely infer the direction of the influence on these antecedents, it would be useful to discuss whether each construct increased or decreased intention/use. This is particularly important if there is disagreement among authors that employed each antecedent. To take this a step further, because you already have the data, you might consider a meta-analysis to consolidate and cement the relationships between these antecedents and their dependent variable. This would make a much stronger contribution than those outlined at present in the paper.

8. Contributions - As currently written, the paper makes extremely limited contributions to research and practice. From a research standpoint, the authors offer a catalog of factors which influence digital payment intention/use. There is no effort made to synthesize findings, nor is there any significant discussion of how such results alter the current theoretical landscape related to digital payments. The practical contributions are similarly shallow and effectively reiterate the contributions claimed by many of the originating authors.

It is clear that the authors have invested significant time and energy in the collection and analysis of the data which underlies this paper. I believe this effort, with some additional energy expended related to the methodological concerns voiced above, may provide the foundation for a literature review. Once accomplished, I believe the authors may then turn their attention to the analysis and contributions offered in this piece. Investing this additional time will likely improve the overall value of this work to the IS community. Best of luck as you continue to develop this manuscript.

Dahlberg, T., Guo, J., & Ondrus, J. (2015). A critical review of mobile payment research. *Electronic Commerce Research and Applications*, 14(5), 265-284.

de Luna, I. R., Liébana-Cabanillas, F., Sánchez-Fernández, J., & Muñoz-Leiva, F. (2019). Mobile payment is not all the same: The adoption of mobile payment systems depending on the technology applied. *Technological Forecasting and Social Change*, 146(October 2017), 931-944.

Johnson, V. L., Kiser, A., Washington, R., & Torres, R. R. (2018). Limitations to the rapid adoption of M-payment services: Understanding the impact of privacy risk on M-Payment services. *Computers in Human Behavior*, 79, 111-122.

Leidner, D. E. (2018). Review and theory symbiosis: An introspective retrospective. *Journal of the Association for Information Systems*, 19(6), 552-567.

Schryen, G., Wagner, G., Benlian, A., & Paré, G. (2020). A knowledge development perspective on literature reviews: Validation of a new typology in the IS field. *Communications of the Association for Information Systems*, 46(February), 134-186.

Templier, M., & Paré, G. (2015). A framework for guiding and evaluating literature reviews. *Communications of the Association for Information Systems*, 37, 112-137.

Templier, M., & Paré, G. (2018). Transparency in literature reviews: an assessment of reporting practices across review types and genres in top IS journals. *European Journal of Information Systems*, 27(5), 503-550.

Webster, J., & Watson, R. T. (2002). Analyzing the Past to Prepare for the Future: Writing a Literature Review. *MIS Quarterly*, 26(2), xiii-xxiii.

Reviewer #5: The purpose and scope of this research are appropriate for *Computers in Human Behavior Reports*

I want to thank the author(s) for giving me the opportunity to read and review this study. I sincerely hope that my suggestions are both interesting and relevant enough to be included in the final version of your paper.

I consider the proposed research to be novel due to its chosen theme. Personally, this is a subject matter that resonates with me and the authors; however, there is significant room for improvement. Specifically, the proposition entails:

- 1) This manuscript summarizes previous research on digital payments, identifies factors that influence acceptance of digital payments, and describes research information in this area.
- 2) This article reviews empirical studies published between 2013 and 2022.

Despite its novelty, I have some reservations regarding the suitability of its publication, primarily pertaining to the motivation, the methodology employed to derive the findings, and the academic as well as managerial implications of the article. Consequently, I believe that the most appropriate course of action would be to recommend a major revision, acknowledging that the manuscript exhibits numerous weaknesses and it remains uncertain whether the authors will be able to address them, particularly considering the substantial changes these would entail. The authors need to carefully weigh the option of a revision, considering the significant workload it would entail, without guaranteeing eventual publication. I regret to convey this sentiment, but as you will discern from my comments, my concerns are substantive across various sections.

1. Título:

I believe the title does not align with the conducted research. I would recommend that you propose a title that genuinely reflects the research objective.

2. Abstract:

The abstract section is well-written, summarizes the literature review, includes a summary of the study's problem, purpose, methods, results, discussion, and conclusion.

3. Introduction:

The authors organize the introduction section appropriately, providing a proper contextualization. However, it does not align effectively with the research motivation. I believe the authors should put forth more effort to establish a coherent connection between the information presented in the initial paragraphs and the Research Question (RQ).

In this regard, the authors need to elucidate from the outset what constitutes digital payments, engaging in a comparative analysis among the various existing payment systems and potentially presenting their own proposed definition. While Effah and Yaokuma are referenced, the authors should provide citations to seminal and recent research works that distinctly support the positioning of their own study.

Furthermore, within this section, the authors should introduce elements of their research methodology and preliminary findings. I consider it paramount for this section to conclude by outlining the other sections encompassed within the manuscript.

4. Materials and Methods:

I find this section particularly challenging to substantiate for various reasons:

* The authors do not sufficiently rationalize the choice of their research time frame: Why have they selected those specific years?

* Additionally, there is a lack of transparency regarding the search terms utilized for WOS and SCOPUS. What criteria led to the selection of those particular terms as opposed to

others?

* Furthermore, how were the data in Table 1 established? It is my belief that there are other highly pertinent researchers with widely cited studies not included in this table. For instance, the following articles have garnered a substantial number of citations and are authored by highly influential figures within this discipline:

- Kim, C., Mirusmonov, M., & Lee, I. (2010). An empirical examination of factors influencing the intention to use mobile payment. *Computers in human behavior*, 26(3), 310-322.
- Liébana-Cabanillas, F., Marinkovic, V., De Luna, I. R., & Kalinic, Z. (2018). Predicting the determinants of mobile payment acceptance: A hybrid SEM-neural network approach. *Technological Forecasting and Social Change*, 129, 117-130.
- Liébana-Cabanillas, F., Sánchez-Fernández, J., & Muñoz-Leiva, F. (2014). Antecedents of the adoption of the new mobile payment systems: The moderating effect of age. *Computers in human behavior*, 35, 464-478.
- Schierz, P. G., Schilke, O., & Wirtz, B. W. (2010). Understanding consumer acceptance of mobile payment services: An empirical analysis. *Electronic commerce research and applications*, 9(3), 209-216.

Furthermore, the authors need to elucidate the following points:

* How have they chosen the variables presented in Tables 2 and 3? What criteria guided their selection? What justifies the inclusion of these variables over others?

* How was the categorization of articles conducted in relation to different theories and methodologies? What approach did the authors employ to classify articles based on these criteria?

5. Results:

This section also requires improvement. The authors present several assertions without providing references to substantiate their findings. The achieved results should be situated within the context of the discipline, incorporating supporting references to reinforce their validity.

6. Discussion y Conclusions:

In line with my previous comments, the authors must significantly enhance the theoretical implications by addressing the objectives. The main issue I observed is that, due to the lack of clear motivation from the outset of the manuscript, the implications are challenging to interpret meaningfully. Additionally, I did not observe that the proposed implications hold practical application. The authors should recognize the significance of a implications section, where they need to bridge the gap between their research findings and the business sector. While the proposed theme is genuinely intriguing, the connection with this aspect remains unclear.

Finally, the last section should be titled "Future Research Directions" and should truly outline the trajectory of this field. This section is pivotal for other researchers, serving as a starting point for their work. In its current state, it lacks novelty. Moreover, an infographic summarizing the direction of new investigations should be considered, providing a clear visual guide.

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Revision of "Systematic Literature Review: Digital payment" is due soon



Dorin Stanciu <em@editorialmanager.com>

to me

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Manuscript Number: CHBR-D-23-00237

Systematic Literature Review: Digital payment

Dear Ms Ramayanti,

We would like to remind you that on Sep 07, 2023 we asked you to revise your above referenced manuscript and your re

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to me

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Manuscript Number: CHBR-D-23-00237
Systematic Literature Review: Digital payment

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Mon, Sep 25, 2023 at 12:35 PM

Ref.: Submission CHBR-D-23-00237
Systematic Literature Review: Digital payment
Computers in Human Behavior Reports

Dear Dr. Rizka Ramayanti,

As per your request, we have extended your revision deadline until October 14, 2023.
Do not hesitate to let us know if we can be of further assistance.

Kind regards,

Dorin Stanciu, Ph.D.
Associate Editor

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Dear Dorin Stanciu, PhD

Associate Editor Computers in Human Behavior Reports,

I hope this letter finds you well. I am writing to submit the revised version of our manuscript, titled "Systematic Literature Review: Digital Payment," for consideration in the Journal of Computers in Human Behavior Reports. We are grateful to the reviewers for their insightful comments and suggestions, which have greatly contributed to the improvement of our work. In this cover letter, we outline the changes made in response to the reviewers' comments and provide suitable rebuttals for any comments that were not addressed (see below).

We believe that the revised manuscript now addresses all the concerns raised by the reviewers and is ready for publication. We appreciate the time and effort the reviewers have dedicated to evaluating our work, and we are confident that these revisions have strengthened the quality of our manuscript.

Thank you for considering our revised manuscript for publication in Computers in Human Behavior Reports. We look forward to your decision and welcome any further feedback or suggestions you may have.

Sincerely,

Rizka Ramayanti

Accounting Study Program, Faculty of Economics and Business,
Universitas Trilogi Jakarta, Indonesia

Phone: (+62) 812 1070 9393

E-mail: rizka.ramayanti@universitas-trilogi.ac.id

Reviewer #2: Comment 1: The introduction heavily relies on citations for each point, which disrupts the flow of the narrative. Instead of citing every piece of information, the text should focus on presenting the main ideas coherently and integrating relevant citations where necessary.

Answer : Thank you, we've removed the citations and added some narrative that focuses on presenting the main ideas coherently,

Comment 2: While you've mentioned the utilization of the PRISMA criteria for your systematic review, it would be valuable to provide a brief overview of what these criteria entail. Mentioning that PRISMA is a set of guidelines designed to enhance transparency and rigor in systematic reviews, along with its four steps (identification, screening, evaluation, eligibility), will orient readers who may not be familiar with PRISMA.

Answer: We have added and clarified it as follows

2.2.1 Identification of relevant research through a brief database search

This research uses the Scopus and Web of Science databases. Both are well-established citation databases for literature in the social sciences that has been peer-reviewed. A database accessible online ensures the highest standards and transparency and facilitates global searches. As the introduction (Jadil et al., 2021) suggested, this study utilized electronic searches in pertinent databases such as Scopus and WoS. Journals indexed by Scopus and WoS are internationally recognized and regarded as high quality (Umam, 2022).

Consequently, this decision enabled us to cover a large number of existing publications on pertinent subjects. The following keyword combination was used to search each database: "Digital Payment" OR "E-Payment" OR "Electronic Payment" OR "Mobile Payment" OR "M- Payment" OR "Mobile wallets" OR "E-wallet" OR "M-Banking" OR "Mobile Banking" OR "E-Banking" OR "E-money" OR "Electronic money" OR "Electronic Banking" OR "Virtual Payment" OR "QR Code Payment" AND "Adoption" OR "Acceptance" OR "Diffusion" OR "Usage" OR "Intention" OR "behavior Intention" OR "behaviour Intention" OR "Use Behavior" OR "Use Behaviour". This review includes only peer-reviewed journal articles published between 2013 and 2023 that are final, in journal (not preprint), and written in English. By restricting the search to the previous ten years, the study ensured that the consulted sources were the most pertinent and current. New discoveries and improved comprehension frequently appear in the most recent journals, as research fields are constantly evolving. Focusing on the most recent literature can reveal the most current comprehension. A preliminary database search identified 1,749 Scopus records and 3,679 WOS records. After removing duplicates, 4,449 articles remained for further review. The following information about the article was compiled on a datasheet: title, author, name, publication year, and abstract. The next round, screening by abstracts, was conducted for these articles

2.2.2 Abstract screening

According to the research queries posed and inclusion criteria. Criteria for inclusion in this investigation Studies that elucidate or analyze the factors that influence the selection of digital payment methods. Studies involving digital payment user populations or individuals. 3. design of quantitative research. 4. year of publication 2013-2023 5. documents employing English 6. articles published in Scopus-indexed Q1 and Q2 journals. 7. The PDF file for the article is complete and can be downloaded. 8. There are statistical data regarding the P and t values.

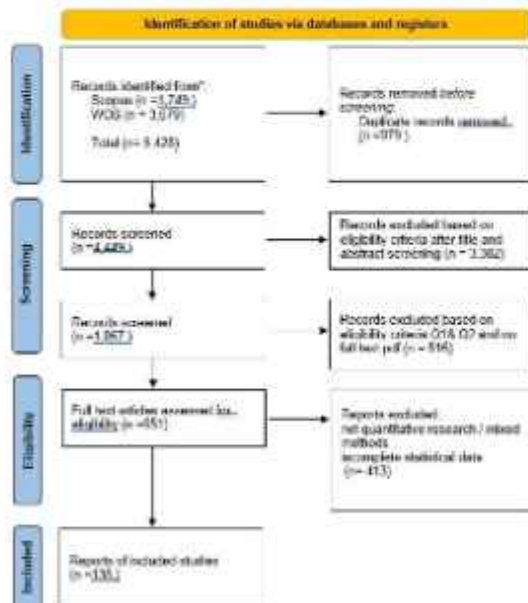
While the exclusion criteria must include: 1. studies that are unrelated to digital payments or factors that influence the determination of digital payments (e.g., cryptocurrencies, bitcoin); and 2. studies that have not yet been published. Studies involving populations irrelevant to digital payments, such as those focusing on corporeal transactions or non-digital payments. 3. qualitative review of proceedings 4. publications outside of the 2013-2023 range. 5. use a language other than English. 6. articles are not indexed or covered in Q1 or Q2 journals. PDF documents are inaccessible. There are no statistical data regarding the p and t values. Consequently, at the stage of abstract screening, data that did not meet the criteria were eliminated. Following the inspection of abstracts, 551 articles were selected for full-text analysis.

2.2.3 Full-text evaluation

Articles that have met the inclusion criteria in the abstract selection then need to be further evaluated by reading the full text. This involves a deeper examination of the content and methodology of each selected article. Inclusion criteria are also applied to the full-text examination. Excluded articles usually do not have p and t values, only display moderating effects without direct influence of independent and dependent variables, and only test for mean differences. For the listed reasons, 411 articles were excluded from the qualitative research, while 138 were included.

2.2.4 Determination of eligibility.

A thorough process of exclusion and inclusion yields one hundred thirty-eight most relevant articles for research. Figure 1 depicts the literature review process used by the PRISMA model. In this investigation, a literature review within studies and a literature review between studies are conducted. The entire article is analyzed in analysis in studies, whereas two or more studies are compared in analysis between studies.



Comment 3: While you've cited previous studies (Kajol et al., 2022; Jadil et al., 2021; Umam, 2022; Farisyi et al., 2022), it would be valuable to provide concise summaries of their contributions. Explain how these studies are relevant to your work and how they inform your methodology, theoretical framework, or findings.

Answer: we added in Materials and Methods section as follows

Kajol et al. (2022) conducted a systematic literature review using PRISMA to combine previous literature on digital financial transactions (DFT), identify factors that influence DFT adoption, and identify research deficits in this field. The focus of the assessment is empirical studies published between 2009 and 2020. The research identifies fifteen motivating factors and five impediments to DFT adoption. Literature indicates that

perceived usefulness, perceived simplicity of use, compatibility, trust, security, effort expectation, performance expectation, and facilitating conditions are the most influential factors on DFT adoption. Cost of use, perceived risk, complexity, resistance to change, and privacy concerns were identified as the primary obstacles to DFT adoption in this study. While the Farisyi et al (2022) study seeks to investigate the development of sustainability reporting from both a theoretical and practical standpoint, as well as how solutions are addressed, it is also concerned with the evolution of sustainability reporting. In this investigation, a systematic approach to the literature was taken. Using the PRISMA method, 24 articles meeting the criteria were identified. Current research on sustainability reporting concentrates on nine variables, including company size, profitability, financial leverage, corporate governance structure, ownership structure, company age, industry sector, company attitude, and board qualifications and experience. The research of Jadhav et al. (2021) conducted a meta-analysis to resolve contradictory results in the literature on mobile banking (m-banking) adoption. For the meta-analysis, data from Scopus and WOS were used. The purpose of this study is to elucidate and synthesise empirical findings from m-banking studies published since 2004 with an emphasis on UTAUT theory. This meta-analysis confirms all direct relationships within the UTAUT model. The expectation of performance emerged as the most influential determinant of usage intent.

Comment 4: While the introduction mentions a dearth of comprehensive reviews and the need for more effective models, it doesn't explicitly identify the specific research gap that this study aims to address. The research problem and gap should be clearly articulated.

Answer: We attempt to clarify by including the following sentence,

On the other hand, Sahi et al. (2021) and Kajol et al. (2022) have conducted systematic literature reviews on electronic payments in prior research. This study differs from previous research by employing a distinct and more detailed methodology. Therefore, the purpose of this paper is to provide a summary of the findings of studies on the factors that influence the intention and actual use of digital payments and to identify future research opportunities. We will implement this strategy by employing the Prisma method, incorporating the keyword QRcode payment (since, according to Caggemini 2022, QRcode is one of the newest digital payment methods), restricting the database to the last ten years, applying clearer inclusion and exclusion criteria, and concentrating on Q1 and Q2 quality journals.

Comment 5: It would be helpful to provide a brief introduction at the beginning of the section that outlines the main objectives and findings of your study. This will set the context for the subsequent discussion and help readers understand the significance of your research.

Answer: we added in the introduction section as follows

This study contributes to the existing body of knowledge by providing a comprehensive analysis of recent studies on digital payments. It also provides an overview of the factors that influence digital payment usage intentions and actual usage, as well as interesting directions for future research, and contributes to the development of consumer behaviour research theory, thereby assisting researchers in identifying potential research opportunities and the most important research topics in the current literature.

Comment 6: Whenever you refer to specific studies (e.g., "Chawla & Joshi, 2019"), make sure to provide a brief context about these studies. Briefly explain their methodologies or key findings to establish credibility and relevance.

Answer:

Answer : we added in the results section as follows

Chawla & Joshi (2019) research found that FC has a positive effect on BIU; this study employs PLS-SEM to estimate and assess the hypothesised model, the results show that factors such as PEOU, PU, TRU, SCR, FC, and CMPA have a significant impact on consumer attitudes and intention to use digital wallets.

Comment 7: Towards the end of the section, you mention variables like "ATT, CMPA, EE, FC, HM, PE, PEOU, PEVA, PR, PU, SCR, SI, SUNO, and TRU." It would be helpful to expand on what these abbreviations stand for and how they relate to managerial actions. Explain how addressing these variables can impact the industry.

Answer: We have provided abbreviations in tables 2 and 3.

about Explaining how addressing these variables can impact the industry, we added in the discussion section as follows

By understanding the significant factors that are frequently studied, businesses can develop digital payment products and services that are more in accordance with the preferences and needs of customers. Such as enhancing transaction security through the use of stronger encryption technology or training employees in the detection of potential security threats, as well as simplifying the user experience, it is possible to increase utilization intentions.

Comment 8: Instead of simply stating that your study analyzed recent research trends, delve into the actual findings. What patterns did you observe in the literature? What are the key takeaways from the systematic review?

Answer: we added in the discussion section as follows

This section provides a discussion of future research directions, such as

1. Theories Used and Collaboration with Other Theories

Future research should consider using the TAM Theory (Technology Acceptance Model) as the main theoretical framework, as it has proven to be effective in explaining technology adoption. However, to gain more comprehensive insights, it is recommended to integrate TAM Theory with other theories such as ISSM (Information Systems Success Model), UTAUT (Unified Theory of Acceptance and Use of Technology), or DOI (Diffusion of Innovation). According to the Okonkwo et al. (2023) study, which combines TAM, DOI, and ISSM theories. This study applies PEOU and PU variables to TAM theory. Additionally, DOI theory employs compatibility, image, and comparative advantage variables. Information quality, system quality, and service quality are variables utilized by ISSM theory. This study determined that relative advantage, PU, information quality, system quality, and service quality have a positive effect on the adoption of digital wallets in Cameroon. In contrast, image has a negative effect, which suggests that poor perception or a negative image may impede the adoption of digital wallets. Compatibility and PEOU factors did not have a significant impact on the adoption of digital wallets in Cameroon.

If future researchers use UTAUT Theory, it is necessary to consider how cultural factors, or the hostefed dimension, can be moderated to better understand their influence on user behavior in adopting digital payments. In Merhi et al. (2020) research, which examined the moderating effects of individualism, uncertainty avoidance, power distance, and long-term oriented dimensions proposed by Hofstede, only the uncertainty avoidance dimension revealed statistically significant differences between SI and BIU. This relationship was stronger in cultures (Italy) with high uncertainty avoidance than in cultures (China) with lower values. The remaining three dimensions were not empirically verifiable.

2. Research Sample

Future research in highlighting the sample size, where the sample size is sought as much as possible because of the limited sample size, raises questions about generalization, and can do sampling with regional stratification across the geographical area of the country sample. Considering that countries with continental dimensions have cultural variations. Then To improve the generalizability and accuracy of the findings, future studies should consider using a larger sample size in various geographical locations for countries with continental dimensions.

For future research, it is recommended to consider selecting multiple countries as the research sample, as this may enable benchmarking of digital payment adoption across different cultural contexts. Analysis of differences in user behavior from different countries can provide greater insight (Akhtar et al., 2019; Flavian et al., 2020; Ho et al., 2020). Based on Ho et al. (2020) research, ATT and perceived behavioral control influence behavioral intentions to adopt mobile banking services, whereas in Taiwan, attitudes have a greater impact on user intentions. In Taiwan, innovativeness has no effect on the intention to use mobile banking, whereas in Vietnam, it is a significant factor. This indicates that innovative users in Vietnam are more likely to investigate and utilize mobile banking services. Subjective norms were not found to have a significant impact on mobile banking adoption intentions. This may be due to the private character of banking transactions in the context of mobile banking. In addition, the organizational environment rather than the individual environment may influence the decisions of consumers. Due to the unpopularity of mobile banking in Taiwan and Vietnam, respondents may believe that their reference groups lack sufficient knowledge of the service.

3. Methodology

Future research should consider using the PLS-SEM (Partial Least Squares Structural Equation Modeling) method as the main analysis method, as it addresses the research questions well. Along with that, it is advisable to involve IPMA (Importance-Performance Map Analysis) to identify the importance and performance of variables in the context of digital payment adoption. Previous research has analyzed IPMA To finalize the PLS-SEM (Carranza et al., 2021; Eren, 2022; Khayer & Bao, 2019; Liébana-Cabanillas et al., 2021; Nawi et al., 2022). As an example, Eren conducted an IPMA analysis to conclude the PLS-SEM model. The outcomes obtained As an example, Eren conducted an IPMA analysis. To conclude the PLS-SEM model, the outcomes obtained Normalised cumulative effect. The importance score for the optimism variable was (0.284). Followed by system quality (0.185), perceived transaction speed (0.176), information quality (0.160), service quality (0.063), and perceived risk (0.046). The highest performance rating was for optimism (88.113), followed by perceived transaction speed (82.725), system quality (82.318), information quality (80.946), service quality (52.045), and perceived risk (41.510). Therefore, to enhance the consumer experience, the perceived risk and service quality should take precedence.

Before conducting hypothesis testing, Bartlett's and KMO (Kaiser-Meyer-Olkin) sphericity tests should be involved, which are used to consider the fit of the EFA before hypothesis analysis (Akhtar et al., 2019; Alam et al., 2021; Bailey et al., 2020; Eren, 2022). Typically, the analysis process begins with Exploratory Factor Analysis (EFA), followed by evaluating the model's validity and fit with indices such as Kaiser-Meyer-Olkin and Bartlett's test. If the KMO coefficient value is less than 0.5 and the significance level of the Bartlett's test is less than 0.05, factor analysis is deemed appropriate. This procedure determines whether EFA is an appropriate method for the available data(Hi, T. Nguyen & Nguyen, 2022).

Looking at the fit for the variables Innovativeness, stress, PEOU, SAT, PU, PR, TRU to BIU, Liébana-Cabanillas et al (2020) research discovered that in the first phase, his research used Exploratory Factor Analysis (EFA) to determine the level of unidimensionality of the scales. The findings indicated that this analysis was appropriate for the variables under study because: (1) the proportion of variance of all variables (based on the Kaiser Meyer Olkin, KMO coefficient) always exceeded the value of 0.5, indicating sample adequacy; and (2) Bartlett's test of sphericity revealed a significance or p-value of 0.000, rejecting the null hypothesis that there is no difference between the correlation matrix and the identity matrix.

In addition, future research could explore combining methods such as SEM and ANN to gain deeper insights, such as research conducted by Hidayat-Ur-Rehman et al (2022), who employs the diffusion of innovations theory as a grounded theory to propose a research model that incorporates convenience, perceived safety, personal innovativeness, and perceived trust in order to investigate the determinants of consumers' intention to use m-wallets. A two-pronged strategy involving Structural Equation Modeling-Integrated Neural Network (SEM-ANN) was employed: First, PLS-SEM was used to identify the significant determinants of intention to use. Second, the ANN method was utilized as a robustness measure to validate the PLS-SEM results and estimate the relative significance of the SEM-based significant determinants. Our findings corroborate that compatibility, ease of use, observability, convenience, relative advantage, personal innovativeness, perceived trust, and perceived security are the primary determinants of m-wallet usage intent. In addition, we confirmed that the perception of security is the most influential predictor of intent to use. The results of ANN have supplemented those of PLS-SEM, but differences in the order of influential factors were also observed.

4. Factors Affecting Intention and Actual Use

In future research, it is recommended to examine factors that have been shown to influence intention and actual use in the context of digital payments. Variables such as ATT, CMPA, EE, FC, HM, PE, PEOU, PEVA, PR, PU, SCR, SI, SUNO, and TRU that are relevant can be the main focus. In future research it can explore more deeply how moderating variables such as HM affect the effect of PEOU on AU, PU with AU, SCR with AU (Salimon, Yusoff, et al., 2017), further research can also use moderator variables such as age, gender, experience, and culture. According to research Akhtar et al. (2019), research focuses on the cultural differences between China and Pakistan that influence individuals' intent to employ m-banking. Regarding the adoption of this technology, each nation responds differently to a number of factors. Where PU, SI, and PEOU influence intention in Pakistan. In China, however, only PU influences intention. The study also revealed that cultural differences moderate the association between SI and the intention to employ m-banking. This emphasizes the significance of incorporating local cultural values into strategies designed to promote technology adoption.

Future research can also compare the use of one system with another (de Luna et al., 2019), women versus men (Merhi et al., 2020), early respondents versus late respondents (Oliveira et al., 2014), current users versus potential users (Phonthanukitithaworn et al., 2016), Consumers Who Had Used Mobile Payment versus Consumers Who Had Never Used Mobile Payment (W. R. Lin et al., 2020). The research conducted by de Luna et al. (2019) compares three mobile payment systems in Spain: SMS, NFC, and QR code. According to the findings of this study, there are disparities between the factors that influence usage intentions. Subjective norms and social influence are the most important factors in the SMS mobile payment system, followed by perceived usefulness, attitude, perceived ease of use, and perceived security. Subjective norms, perceived usefulness, attitude, perceived simplicity of use, and perceived security have a greater impact on NFC mobile payment systems. In QR mobile payment systems, perceived usefulness has the greatest impact on usage intention, followed by subjective norms, perceived ease of use, attitude, and perceived security.

Based on Merhi et al. (2020) research, the results showed that consumer behavioral intentions in using mobile banking services were significantly moderated by age, through its relationship with facilitating conditions and trust in Lebanese respondents, as well as performance expectations, effort expectations, hedonic motivation, price value, and habits in British respondents.

The selection of these factors should be based on previous findings linking them to technology adoption behavior. The integration of these factors into the analysis model will make a more valuable contribution to the understanding of digital payment intention and usage.

Comment 9: While you mention potential future research directions, it would be beneficial to provide more specific details about what these directions entail. For instance, you mention examining moderating or mediating factors, but what are some examples of these factors? How would these investigations contribute to a deeper understanding of digital payment adoption?

Answer: we added in the discussion section as follows

In future research, it can explore more deeply how moderating variables such as HM affect the effect of PEOU on AU, PU with AU, and SCR with AU. Further research can also use moderator variables such as age, gender, and experience with a greater comprehension of the factors that affect the age and usage of digital payments. Business stakeholders such as payment service providers, can adjust their marketing strategies accordingly. This could include advances in the provision of user experience and more precise targeting based on age, gender and user experience.

Future research could examine the impact of HM in moderating PEOU on AU, which would allow digital payment service providers to create more appealing and emotionally stimulating features for their customers. This may involve more user-friendly interface designs or more alluring incentives.

Future research can investigate the moderating influence of age, gender, and experience, with the results guiding the development of more effective training and education programs by organizations. For instance, certain groups with a significant influence on the intention and actual utilization of digital payment technology can receive more specialized training.

Comment 10: Review the text for grammar, coherence, and clarity. Keep the language academic and maintain a consistent tone throughout.

Answer: thank you for your input, I have reviewed the text for grammar, coherence, and clarity. Hopefully, it will be easier for readers to understand. thank you very much

Reviewer #3: Thank you for the opportunity to review this manuscript. As a researcher in this field myself, I very much enjoyed reading it. This paper provides a review on Digital payment. While the article is informative and of potential interest among some readers, I found it difficult to justify the rationale and motivation for conducting the research. Below I describe my concerns in greater detail. I hope that my comments are viewed as constructive feedback that will help you clarify and enhance your research quality. My comments are as follows:

- Explicitly State the Research Gap: The article's introduction should explicitly highlight the research gap that your study aims to fill. Providing

a concise but clear description of the existing knowledge landscape and the specific gap your research addresses will lay the foundation for your study's relevance.

Introduction Clarity and Rationale: The introduction requires clearer articulation of the research rationale, motivation, and contribution. It is crucial that readers can immediately understand the significance of the research problem being addressed and how the study adds value to the existing literature]

Answer :

We attempt to clarify by including the following sentence,

(Kajol et al., 2022). This paper seeks to provide a summary of findings from previous digital payment studies and to identify potential future research topics. According to Dahlberg et al. (Dahlberg et al., 2008), digital payment service providers and researchers can use. Reviewing the current research elucidates the current status of research in the field and identifies its future directions.

There are patterns in the field's own development. Ultimately, a review of past articles prevents researchers from duplicating efforts and exposing significant gaps in the discipline (Sahi et al., 2021). In other terms: Identifies areas where there is already an abundance of research while disclosing new information.

Previous research has identified the potential for expanding the use of digital payments. Due to the accelerated growth of m-banking and payment systems, numerous studies have been published on digital payments. Previous research on technology acceptability and utilization revealed mixed results. The existing systematic review literature is quite scattered; for instance, a few investigations are confined to explicit geographical areas (Alkhowaiter, 2020), while others are restricted to certain digital payment tools (Hanafizadeh et al., 2014; Kajol et al., 2022; Suryono et al., 2020), and certain factors (Karsen et al., 2019; Tam & Oliveira, 2017; Tamilmani et al., 2019).

On the other hand, Sahi et al. (2021) and Kajol et al. (2022) have conducted systematic literature reviews on electronic payments in prior research. This study differs from previous research by employing a distinct and more detailed methodology. Therefore, the purpose of this paper is to provide a summary of the findings of studies on the factors that influence the intention and actual use of digital payments and to identify future research opportunities. We will implement this strategy by employing the Prisma method, incorporating the keyword QRcode payment (since, according to Cappemini 2022, QRcode is one of the newest digital payment methods), restricting the database to the last ten years, applying clearer inclusion and exclusion criteria, and concentrating on Q1 and Q2 quality journals.

We identified research gaps in order to assist future researchers. Consequently, the findings of this study will aid as the basis for coming exploration and provide new research areas, utilizing the Prisma method, utilizing QRcode keywords, limiting the database to the last ten years with the specified time range from 2013 to 2023, implementing clearer inclusion and exclusion criteria, and concentrating on Q1 and Q2 quality journals is one of the study's distinguishing features. The authors give the theories employed, information, constructions, and methodology in the form of tables and figures, following a structured literature review method.

This study contributes to the existing body of knowledge by providing a comprehensive analysis of recent studies on digital payments. It also provides an overview of the factors that influence digital payment usage intentions and actual usage, as well as interesting directions for future research, and contributes to the development of consumer behavior research theory, thereby assisting researchers in identifying potential research opportunities and the most important research topics in the current literature.

However, I've noticed a crucial aspect that could further strengthen the positioning of your study within the existing research landscape. Specifically, there is a need to clearly distinguish your review from similar ones, such as the work by Alaa et al. (2021) DOI: 10.3390/joitmc7040230

Answer: We attempt to clarify by including the following sentence,

On the other hand, Sahi et al. (2021) and Kajol et al. (2022) have conducted systematic literature reviews on electronic payments in prior research. This study differs from previous research by employing a distinct and more detailed methodology. Therefore, the purpose of this paper is to provide a summary of the findings of studies on the factors that influence the intention and actual use of digital payments and to identify future research opportunities. We will implement this strategy by employing the Prisma method, incorporating the keyword QRcode payment (since, according to Cappemini 2022, QRcode is one of the newest digital payment methods), restricting the database to the last ten years, applying clearer inclusion and exclusion criteria, and concentrating on Q1 and Q2 quality journals.

- The authors should enhance the methodology section, particularly in terms of justification and reproducibility. Additionally, it would be beneficial to reference similar systematic literature reviews, such as Khatib et al. (2021), to draw insights for your own study. Here's my recommendation: DOI: 10.1108/CG-12-2020-0565 / DOI: 10.1108/JIABR-11-2021-0291

Answer:

The systematic review adhered to the 'Preferred Reporting Items for Systematic Reviews and Meta-Analyses' (PRISMA) criteria, including using keywords to search the database for relevant publications. Although the original intent of the revised method was to increase transparency in clinical research, it is now also employed in systematic literature reviews in other fields (Farisyi et al., 2022; Kajol et al., 2022) A key characteristic of PRISMA is its ability to provide a transparent and well-structured reporting framework, without going into great detail about the review process. The PRISMA selection procedure consists of four steps: (1) identification of relevant research through a brief database search, (2) abstract screening, (3) full-text evaluation, and (4) determination of eligibility.

2.2.1 Identification of relevant research through a brief database search

This research uses the Scopus and Web of Science databases. Both are well-established citation databases for literature in the social sciences that have been peer-reviewed. A database accessible online ensures the highest standards and transparency and facilitates global searches. As the introduction (Jadil et al., 2021) suggested, this study utilized electronic searches in pertinent databases such as Scopus and WoS. Journals indexed by Scopus and WoS are internationally recognized and regarded as high quality (Umam, 2022).

Consequently, this decision enabled us to cover a large number of existing publications on pertinent subjects. The following keyword combination was used to search each database: "Digital Payment" OR "E-Payment" OR "Electronic Payment" OR "Mobile Payment" OR "M-Payment" OR "Mobile wallets" OR "E-wallet" OR "M-Banking" OR "Mobile Banking" OR "E-Banking" OR "E-money" OR "Electronic money" OR "Electronic Banking" OR "Virtual Payment" OR "QR Code Payment" AND "Adoption" OR "Acceptance" OR "Diffusion" OR "Usage" OR "Intention" OR "behavior Intention" OR "behaviour Intention" OR "Use Behavior" OR "Use Behaviour". This review includes only peer-reviewed journal articles published between 2013 and 2023 that are final, in journal (not proceeding), and written in English. By restricting the search to the previous ten years, the study ensured that the consulted sources were the most pertinent and current. New discoveries and improved comprehension frequently appear in the most recent journals, as research fields are constantly evolving. Focusing on the most recent literature can reveal the most current comprehension. A preliminary database search identified 1,749 Scopus records and 3,679 WOS records. After removing duplicates, 4,449 articles remained for further review. The following information about the article was compiled on a datasheet: title, author, name, publication year, and abstract. The next round, screening by abstracts, was conducted for these articles

2.2.2 Abstract screening

According to the research queries posed and inclusion criteria. Criteria for inclusion in this investigation Studies that elucidate or analyze the factors that influence the selection of digital payment methods. Studies involving digital payment user populations or individuals. 3. design of quantitative research. 4. year of publication 2013-2023 5. documents employing English 6. articles published in Scopus-indexed Q1 and Q2 journals. 7. The PDF file for the article is complete and can be downloaded. 8. There are statistical data regarding the P and t values.

While the exclusion criteria must include: 1. studies that are unrelated to digital payments or factors that influence the determination of digital payments (e.g., cryptocurrencies, bitcoin); and 2. studies that have not yet been published. Studies involving populations irrelevant to digital payments, such as those focusing on corporeal transactions or non-digital payments. 3. qualitative review of proceedings 4. publications outside of the 2013-2023 range. 5. use a language other than English. 6. articles are not indexed or covered in Q1 or Q2 journals. PDF documents are inaccessible. There are no statistical data regarding the p and t values. Consequently, at the stage of abstract screening, data that did not meet the criteria were eliminated. Following the inspection of abstracts, 551 articles were selected for full text analysis.

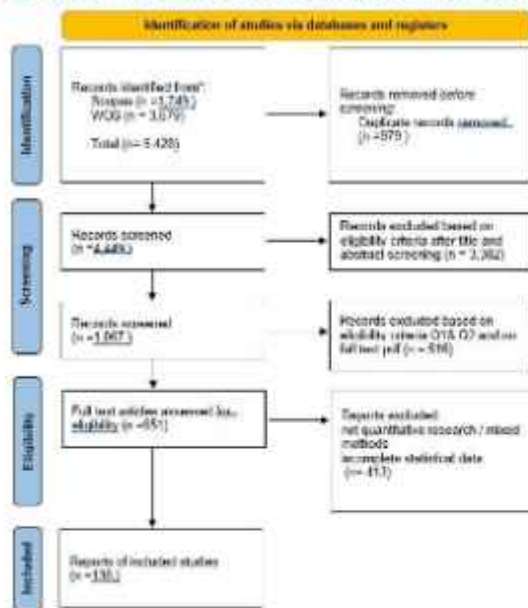
2.2.3 Full-text evaluation

Articles that have met the inclusion criteria in the abstract selection then need to be further evaluated by reading the full text. This involves a

deeper examination of the content and methodology of each selected article. Inclusion criteria are also applied to the full-text examination. Excluded articles usually do not have p and t values; only display moderating effects without the direct influence of independent and dependent variables, and only test for mean differences. For the listed reasons, 411 articles were excluded from the qualitative research, while 138 were included.

2.2.4 Determination of eligibility.

A thorough process of exclusion and inclusion yields one hundred thirty-eight most relevant articles for research. Figure 1 depicts the literature review process used by the PRISMA model. In this investigation, a literature review within studies and a literature review between studies are conducted. The entire article is analyzed in analysis in studies, whereas two or more studies are compared in analysis between studies.



- While Table 2 succinctly summarizes various studies, I believe that supplementing this table with a comprehensive discussion will greatly enrich your manuscript. Discuss Study Findings: For each study listed in Table 2, provide a brief yet insightful discussion of its key findings. Highlight the main contributions of each study to the field of digital payments. This discussion will not only offer readers a deeper understanding of the research landscape but also position your study within this context. Identify Common Themes and Variations: Analyze the summarized studies for common themes, trends, or patterns in their findings. Point out areas where these studies converge in their insights. Additionally, highlight any variations or discrepancies in findings and discuss potential reasons for these differences. Identify Research Gaps: Based on your analysis of the summarized studies, identify any gaps or areas where the research appears incomplete or lacking. Discuss these gaps in the context of your research objectives and highlight how your study addresses these gaps.

Answer: thank you for your input. Regarding table 2, we have detailed the significant and non-significant variables. For each article finding, we try to insert it in several places such as in the discussion section. Hopefully, it can fulfill what you mean.

- Discuss both theoretical and practical implications. Theoretical Implications: Elaborate on how the findings of your study contribute to the theoretical understanding of digital payments. How do the identified factors that influence digital payment intent and usage align with or expand upon existing theories? Discuss any new insights that your study offers and how they might shape future theoretical frameworks in this area. Practical Relevance: Examine the practical implications of your study's findings. How can businesses, policymakers, or practitioners in the field of digital payments benefit from the insights you've gathered? Discuss potential strategies or interventions that can be informed by your research, and outline how these insights might impact real-world decisions.

Answer: we add in the discussion section for theoretical and managerial implications as follows:

4.1 Theoretical Implications

The combination of multiple theories, such as TAM Theory with UTAUT Theory, or Tam with ISSM, DOI has the potential to provide a more comprehensive view of digital payment adoption. The implication is a better theoretical understanding of the factors that influence user adoption of digital payment technologies. In addition, incorporating moderating variables such as ATT, HM (Hedonic Motivation), and user satisfaction, as well as moderating variables such as age, gender, and experience, can better identify nuances in user behavior. This results in a deeper understanding of how these factors affect the relationship between important variables in the model, which can lead to more revolutionary discoveries at the theoretical level. As a result, this research can contribute significantly to the development of a more rigorous theoretical framework for understanding digital payment adoption and its implications for business strategy development and decision-making.

4.2 Managerial Implication

Digital payments have become an indispensable service that enables consumers to comport remote financial transactions. It offers customers complete control over their financial information and transactions and various options to suit their requirements. Banks and financial organizations can reduce operational budgets with digital payments while maintaining customer satisfaction and attracting new customers (Abu-Tajeh et al., 2022).

By understanding the significant factors that are frequently studied, businesses can develop digital payment products and services that are more in accordance with the preferences and needs of customers. Such as enhancing transaction security through the use of stronger encryption technology or training employees in the detection of potential security threats, as well as simplifying the user experience, it is possible to increase utilization intentions.

The study's findings have significant consequences for banking institutions, financial institutions, telecommunications companies, and online merchants that currently offer or intend to offer digital payment services. Using the ISSM theory, businesses are able to identify areas for improvement based on dimensions such as system quality, information quality, and service quality. This can assist them in allocating resources and enhancing their digital payment services.

Using ISSM can assist management in making better decisions regarding investments in technology and the development of new systems. By monitoring user satisfaction, businesses can identify issues that may affect the user experience and take the necessary steps to enhance it. Understanding the factors that influence user adoption of digital payment technology can be enhanced by combining TAM and ISSM. This can assist businesses in developing more efficient marketing and education strategies.

With a greater comprehension of the factors that affect the age and usage of digital payments, business stakeholders such as payment service providers can adjust their marketing strategies accordingly. This could include advances in the provision of user experience and more precise targeting based on age, gender, and user experience.

Future research could examine the impact of HM in moderating PEOU on AU, which would allow digital payment service providers to create more appealing and emotionally stimulating features for their customers. This may involve more user-friendly interface designs or more alluring incentives.

Future research can investigate the moderating influence of age, gender, and experience, with the results guiding the development of more

effective training and education programs by organizations. For instance, certain groups with a significant influence on the intention and actual utilization of digital payment technology can receive more specialized training.

- **Guidance for Future Research:** Offer suggestions for future research directions based on the gaps or limitations you've identified in the literature. How can scholars build upon your work to delve deeper into specific aspects of digital payments? Propose potential areas of exploration that can continue to advance the understanding of this domain.

Answer: we have added in the discussion section suggestions for future research directions.

This section provides a discussion of future research directions, such as:

1. Theories Used and Collaboration with Other Theories

Future research should consider using the TAM Theory (Technology Acceptance Model) as the main theoretical framework, as it has proven to be effective in explaining technology adoption. However, to gain more comprehensive insights, it is recommended to integrate TAM Theory with other theories such as ISSM (Information Systems Success Model), UTAUT (Unified Theory of Acceptance and Use of Technology), or DOI (Diffusion of Innovation). According to the Okonkwo et al. (2023) study, which combines TAM, DOI, and ISSM theories. This study applies PEOU and PU variables to TAM theory. Additionally, DOI theory employs compatibility, image, and comparative advantage variables. Information quality, system quality, and service quality are variables utilized by ISSM theory. This study determined that relative advantage, PU, information quality, system quality, and service quality have a positive effect on the adoption of digital wallets in Cameroon. In contrast, image has a negative effect, which suggests that poor perception or a negative image may impede the adoption of digital wallets. Compatibility and PEOU factors did not have a significant impact on the adoption of digital wallets in Cameroon.

If future researchers use UTAUT Theory, it is necessary to consider how cultural factors or the hostefed dimension, can be moderated to better understand their influence on user behavior in adopting digital payments. In Merhi et al. (2020) research, which examined the moderating effects of individualism, uncertainty avoidance, power distance, and long-term oriented dimensions proposed by Hofstede, only the uncertainty avoidance dimension revealed statistically significant differences between SI and BIU. This relationship was stronger in cultures (Italy) with high uncertainty avoidance than in cultures (China) with lower values. The remaining three dimensions were not empirically verifiable.

2. Research Sample

Future research in highlighting the sample size, where the sample size is sought as much as possible because of the limited sample size, raises questions about generalization, and can do sampling with regional stratification across the geographical area of the country sample. Considering that countries with continental dimensions have cultural variations. Then To improve the generalizability and accuracy of the findings, future studies should consider using a larger sample size in various geographical locations for countries with continental dimensions.

For future research, it is recommended to consider selecting multiple countries as the research sample, as this may enable benchmarking of digital payment adoption across different cultural contexts. Analysis of differences in user behavior from different countries can provide greater insight (Akhtar et al., 2019; Flavian et al., 2020; Ho et al., 2020). Based on Ho et al. (2020) research, ATT and perceived behavioral control influence behavioural intentions to adopt mobile banking services, whereas in Taiwan, attitudes have a greater impact on user intentions. In Taiwan, innovativeness has no effect on the intention to use mobile banking, whereas in Vietnam, it is a significant factor. This indicates that innovative users in Vietnam are more likely to investigate and utilize mobile banking services. Subjective norms were not found to have a significant impact on mobile banking adoption intentions. This may be due to the private character of banking transactions in the context of mobile banking. In addition, the organizational environment rather than the individual environment may influence the decisions of consumers. Due to the unpopularity of mobile banking in Taiwan and Vietnam, respondents may believe that their reference groups lack sufficient knowledge of the service.

3. Methodology

Future research should consider using the PLS-SEM (Partial Least Squares Structural Equation Modeling) method as the main analysis method, as it addresses the research questions well. Along with that, it is advisable to involve IPMA (Importance-Performance Map Analysis) to identify the importance and performance of variables in the context of digital payment adoption. Previous research has analyzed IPMA To finalize the PLS-SEM (Carranza et al., 2021; Eren, 2022; Khayer & Bao, 2019; Liébana-Cabanillas et al., 2021; Nawi et al., 2022). As an example, Eren conducted an IPMA analysis to conclude the PLS-SEM model. The outcomes obtained As an example, Eren conducted an IPMA analysis. To conclude the PLS-SEM model, the outcomes obtained Normalised cumulative effect. The importance score for the optimism variable was (0.284). Followed by system quality (0.185), perceived transaction speed (0.176), information quality (0.160), service quality (0.063), and perceived risk (0.046). The highest performance rating was for optimism (88.113), followed by perceived transaction speed (82.725), system quality (82.318), information quality (80.946), service quality (52.045), and perceived risk (41.510). Therefore, to enhance the consumer experience, the perceived risk and service quality should take precedence.

Before conducting hypothesis testing, Bartlett's and KMO (Kaiser-Meyer-Olkin) sphericity tests should be involved, which are used to consider the fit of the EFA before hypothesis analysis (Akhtar et al., 2019; Alam et al., 2021; Bailey et al., 2020; Eren, 2022). Typically, the analysis process begins with Exploratory Factor Analysis (EFA), followed by evaluating the model's validity and fit with indices such as Kaiser-Meyer-Olkin and Bartlett's test. If the KMO coefficient value is less than 0.5 and the significance level of the Bartlett's test is less than 0.05, factor analysis is deemed appropriate. This procedure determines whether EFA is an appropriate method for the available data (H. T. Nguyen & Nguyen, 2022).

Looking at the fit for the variables Innovativeness, stress, PEOU, SAT, PU, PR, TRU to BIU, Liébana-Cabanillas et al (2020) research discovered that in the first phase, his research used Exploratory Factor Analysis (EFA) to determine the level of unidimensionality of the scales. The findings indicated that this analysis was appropriate for the variables under study because: (1) the proportion of variance of all variables (based on the Kaiser Meyer Olkin, KMO coefficient) always exceeded the value of 0.5, indicating sample adequacy; and (2) Bartlett's test of sphericity revealed a significance or p-value of 0.000, rejecting the null hypothesis that there is no difference between the correlation matrix and the identity matrix.

In addition, future research could explore combining methods such as SEM and ANN to gain deeper insights, such as research conducted by Hidayat-Ur-Rehman et al (2022), who employs the diffusion of innovations theory as a grounded theory to propose a research model that incorporates convenience, perceived safety, personal innovativeness, and perceived trust in order to investigate the determinants of consumers' intention to use m-wallets. A two-pronged strategy involving Structural Equation Modeling-Integrated Neural Network (SEM-ANN) was employed: First, PLS-SEM was used to identify the significant determinants of intention to use. Second, the ANN method was utilized as a robustness measure to validate the PLS-SEM results and estimate the relative significance of the SEM-based significant determinants. Our findings corroborate that compatibility, ease of use, observability, convenience, relative advantage, personal innovativeness, perceived trust, and perceived security are the primary determinants of m-wallet usage intent. In addition, we confirmed that the perception of security is the most influential predictor of intent to use. The results of ANN have supplemented those of PLS-SEM, but differences in the order of influential factors were also observed.

4. Factors Affecting Intention and Actual Use

In future research, it is recommended to examine factors that have been shown to influence intention and actual use in the context of digital payments. Variables such as ATT, CMPA, EE, FC, HM, PE, PEOU, PEVA, PR, PU, SCR, SI, SUNO, and TRU that are relevant can be the main focus. In future research, it can explore more deeply how moderating variables such as HM affect the effect of PEOU on AU, PU with AU, SCR with AU (Salimon, Yusoff, et al., 2017). further research can also use moderator variables such as age, gender, experience, and culture. According to research Akhtar et al (2019), in the research focuses on the cultural differences between China and Pakistan that influence individuals' intent to employ m-banking. Regarding the adoption of this technology, each nation responds differently to a number of factors. Where PU, SI, and PEOU influence intention in Pakistan. In China, however, only PU influences intention. The study also revealed that cultural differences moderate the association between SI and the intention to employ m-banking. This emphasizes the significance of incorporating local cultural values into strategies designed to promote technology adoption.

Future research can also compare the use of one system with another (de Luna et al., 2019), women versus men (Merhi et al., 2020), early respondents versus late respondents (Oliveira et al., 2014), current users versus potential users (Phonthanukitithavorn et al., 2016). Consumers Who Had Used Mobile Payment versus Consumers Who Had Never Used Mobile Payment (W. R. Lin et al., 2020). The research conducted by de Luna et al. (2019) compares three mobile payment systems in Spain: SMS, NFC, and QR code. According to the findings of this study, there

are disparities between the factors that influence usage intentions. Subjective norms and social influence are the most important factors in the SMS mobile payment system, followed by perceived usefulness, attitude, perceived ease of use, and perceived security. Subjective norms, perceived usefulness, attitude, perceived simplicity of use, and perceived security have a greater impact on NFC mobile payment systems. In QR mobile payment systems, perceived usefulness has the greatest impact on usage intention, followed by subjective norms, perceived ease of use, attitude, and perceived security.

Based on Merhi et al (2020) research, the results showed that consumer behavioral intentions in using mobile banking services were significantly moderated by age, through its relationship with facilitating conditions and trust in Lebanese respondents, as well as performance expectations, effort expectations, hedonic motivation, price value, and habits in British respondents.

The selection of these factors should be based on previous findings linking them to technology adoption behavior. The integration of these factors into the analysis model will make a more valuable contribution to the understanding of digital payment intention and usage.

I hope the author/s will positively embrace these constructive suggestions as a way of taking this research forward.

Thank you very much for the input and reference articles provided, very helpful for us in exploring more deeply for our research.

Reviewer #4: This manuscript describes a systematic literature review of digital payment research. The authors attempt to summarize prior work and identify influential antecedents to digital payment use. The authors examine publications in SCOPUS and Web of Science published between 2013 and 2022.

Before proceeding with the review, I believe it is important for you to understand my background, as it influences my view of your work. My research efforts have largely been quantitative studies in the areas of IT supported decision making and IT management. I have conducted research related to the adoption and use of digital payments. I have also conducted systematic literature reviews, though not on this topic. It is my hope that my review add value to the development of this manuscript.

My general impressions of this manuscript are that it is well-written and significant effort has been put into the collection and analysis of the research inputs. That said, I have significant concerns related to the methodological approach, the analysis, and the contributions of this work. I have outlined these concerns below:

1. Title - Given that the paper is clearly focused on digital payment adoption and use, I believe the title should be changed to reflect this aim. The current title will leave the reader questioning what aspects of digital payments are addressed in this research.

Answer: we revised it to "Exploring Intention and Actual Use in Digital Payments: A Systematic Review and Roadmap for Future Research"

2. Introduction, technological focus - The paper introduces the term "new payment methods." I presume this term is being used synonymously with digital payments, although that is not directly stated. I don't have a problem with the term per se, however, it should be made clear. Additionally, assuming it is being used as an alternative for digital payments, the term appears to be inclusive of a broad range of technological approaches (instant payments, electronic money, mobile and digital wallets, account-to-account, and QR codes). You go on to introduce digital currencies, blockchain and virtual banking as additional innovations (this sentence in the introduction is incomplete by the way). Does your review address all of this variety? It is unclear.

Answer: Since we used references (instant payments, e-money, mobile and digital wallets, account-to-account, and QR codes) for the term digital payments, the sentence introducing digital currency, blockchain, and virtual banking as additional innovations was deleted to avoid confusion. Thanks

3. Introduction, normative statement - You make the claim that, "Based on findings from previous studies, it is evident that the use of digital payments should be expanded." I would be very careful with the word "should." If you were adopting a critical perspective, I could see such normative claims being relevant. However, this literature review is presented in the positivist tradition,

and no such philosophical position is espoused nor is any such evidence offered.

Answer: we revise it into the following sentence:

Previous research has identified the potential for expanding the use of digital payments. Due to the accelerated growth of m-banking and payment systems, numerous studies have been published on digital payments. Previous research on technology acceptability and utilization revealed mixed results.

4. Method, guiding framework - Different disciplines often have very different methodological expectations. Thus, the use of the PRISMA guidelines for the execution of this study may be sub-optimal. There is nothing wrong with PRISMA per se, and I recognize that it is used in many fields. In fact, many of the guidelines specified are very applicable to the conduct of systematic literature reviews in IS. However, the fact remains that it was originally developed for systematic literature reviews of medical research and that there are many relevant guidelines that exist in the IS field (e.g., Leidner, 2018; Schryen et al., 2020; Templier & Paré, 2015, 2018; Webster & Watson, 2002) which may serve you better.

Answer:

Thank you for your valuable feedback, and I really appreciate your attention to the methodological aspects of this research.

I understand that different disciplines have different methodological expectations, and the PRISMA guidelines were originally developed for medical research. However, after considering your suggestions, I stand by the use of PRISMA guidelines in this study. I believe that the use of PRISMA will provide significant benefits in maintaining sustainability, rigor, and transparency in our systematic literature review (SLR) process.

It is important to note that I have also recognized that there are many relevant guides in the Information Systems (IS) field, as you mentioned (Leidner, 2018; Schryen et al., 2020; Templier & Paré, 2015, 2018; Webster & Watson, 2002). While these guides may have strong applications in IS, I believe that PRISMA can still be used as an adaptable and useful methodological framework in this research.

I hope that by explaining this framework and how we will best integrate it in an IS context, we can respond well to your feedback and ensure the quality and transparency of our research. Thank you again for your time, and we look forward to making a valuable contribution to the IS field.

5. Method, transparency - Systematic literature reviews require transparency with respect to the method used to identify, screen, and analyze relevant research. This is part of both the PRISMA guidelines as well as the IS guidelines mentioned above. You do not disclose which journals were searched (if filtering was done based on journals). You also do not disclose which search terms were used to identify research, as well as what specific eligibility criteria were in effect during the screening process. It is critically important that these items are presented to the reader.

Answer: we have detailed it in the methodology section as follows

The systematic review adhered to the 'Preferred Reporting Items for Systematic Reviews and Meta-Analyses' (PRISMA) criteria, including using keywords to search the database for relevant publications. Although the original intent of the revised method was to increase transparency in

clinical research, it is now also employed in systematic literature reviews in other fields (Farisyi et al., 2022; Kajol et al., 2022). A key characteristic of PRISMA is its ability to provide a transparent and well-structured reporting framework, without going into great detail about the review process. The PRISMA selection procedure consists of four steps: (1) identification of relevant research through a brief database search, (2) abstract screening; (3) full-text evaluation; and (4) determination of eligibility.

2.2.1 Identification of relevant research through a brief database search

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This research uses the Scopus and Web of Science databases. Both are well-established citation databases for literature in the social sciences that has been peer-reviewed. A database accessible online ensures the highest standards and transparency and facilitates global searches. As the introduction (Jadil et al., 2021) suggested, this study utilized electronic searches in pertinent databases such as Scopus and WoS. Journals indexed by Scopus and WoS are internationally recognized and regarded as high quality (Umam, 2022).

Consequently, this decision enabled us to cover a large number of existing publications on pertinent subjects. The following keyword combination was used to search each database: "Digital Payment" OR "E-Payment" OR "Electronic Payment" OR "Mobile Payment" OR "M-Payment" OR "Mobile wallets" OR "E-wallet" OR "M-Banking" OR "Mobile Banking" OR "E-Banking" OR "E-money" OR "Electronic money" OR "Electronic Banking" OR "Virtual Payment" OR "QR Code Payment" AND "Adoption" OR "Acceptance" OR "Diffusion" OR "Usage" OR "Intention" OR "behavior Intention" OR "behaviour Intention" OR "Use Behavior" OR "Use Behaviour". This review includes only peer-reviewed journal articles published between 2013 and 2023 that are final, in a journal (not proceeding), and written in English. By restricting the search to the previous ten years, the study ensured that the consulted sources were the most pertinent and current. New discoveries and improved comprehension frequently appear in the most recent journals, as research fields are constantly evolving. Focusing on the most recent literature can reveal the most current comprehension. A preliminary database search identified 1,749 Scopus records and 3,679 WOS records. After removing duplicates, 4,449 articles remained for further review. The following information about the article was compiled on a datasheet: title, author, name, publication year, and abstract. The next round, screening by abstracts, was conducted for these articles.

2.2.2 Abstract screening

According to the research queries posed and inclusion criteria. Criteria for inclusion in this investigation Studies that elucidate or analyze the factors that influence the selection of digital payment methods. Studies involving digital payment user populations or individuals. 3. design of quantitative research. 4. year of publication 2013-2023 5. documents employing English 6. articles published in Scopus-indexed Q1 and Q2 journals. 7. The PDF file for the article is complete and can be downloaded. 8. There are statistical data regarding the P and t values.

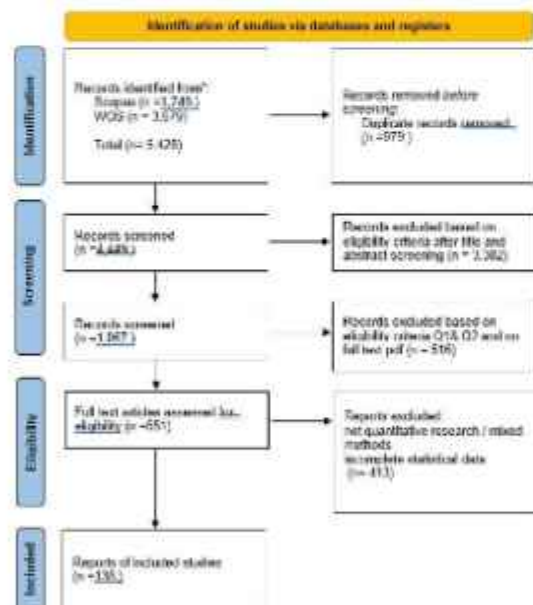
While the exclusion criteria must include: 1. studies that are unrelated to digital payments or factors that influence the determination of digital payments (e.g., cryptocurrencies, bitcoin); and 2. studies that have not yet been published. Studies involving populations irrelevant to digital payments, such as those focusing on corporeal transactions or non-digital payments, 3. qualitative review of proceedings 4. publications outside of the 2013-2023 range. 5. use a language other than English, 6. articles are not indexed or covered in Q1 or Q2 journals. PDF documents are inaccessible. There are no statistical data regarding the p and t values. Consequently, at the stage of abstract screening, data that did not meet the criteria were eliminated. Following the inspection of abstracts, 551 articles were selected for full-text analysis.

2.2.3 Full-text evaluation

Articles that have met the inclusion criteria in the abstract selection then need to be further evaluated by reading the full text. This involves a deeper examination of the content and methodology of each selected article. Inclusion criteria are also applied to the full-text examination. Excluded articles usually do not have p and t values, only display moderating effects without the direct influence of independent and dependent variables, and only test for mean differences. For the listed reasons, 411 articles were excluded from the qualitative research, while 138 were included.

2.2.4 Determination of eligibility.

A thorough process of exclusion and inclusion yields one hundred thirty-eight most relevant articles for research. Figure 1 depicts the literature review process used by the PRISMA model. In this investigation, a literature review within studies and a literature review between studies are conducted. The entire article is analyzed in analysis in studies, whereas two or more studies are compared in analysis between studies.



6. Method, completeness - I have some concerns about the completeness of the literature referenced. As noted in item #2 above, there is a wide range of related digital payment technologies. Taking "mobile payment" as an example, there are relevant literature reviews that are not mentioned in your work (e.g., Dahlberg et al., 2015). There are also very highly cited papers (>400) that do not appear in your analysis (e.g., de Luna et al., 2019; Johnson et al., 2018). The absence of such work casts doubts about the comprehensiveness of your review. If such papers were deemed ineligible, that should be stated (see #5).

Answer: Allow us to respond to some of the articles you mentioned.

De Luna et al., 2019 this article is included in our 138 SLR articles, and we have included it in one of the lists that has the highest number of citations.

Dahlberg et al., 2015 with the title A critical review of mobile payment research. Because one of my inclusion criteria in abstract selection is investigation Studies that elucidate or analyze the factors that influence the selection of digital payment methods, while this article conducts research related to the literature review, this article is not included in our inclusion criteria.

Johnson et al., 2018 with the title Limitations to the rapid Adoption of M-payment services: Understanding the impact of privacy risk on M-Payment services. From the results of full-text screening, it is found that this article does not have a t value for the direct effect. Then, the article is not included in our article list.

7. Analysis - Tables 2 and 3 are helpful and potentially useful to the research community. However, while the reader can likely infer the

direction of the influence on these antecedents; it would be useful to discuss whether each construct increased or decreased intention/use. This is particularly important if there is disagreement among authors that employed each antecedent. To take this a step further, because you already have the data, you might consider a meta-analysis to consolidate and cement the relationships between these antecedents and their dependent variable. This would make a much stronger contribution than those outlined at present in the paper.

Answer: Regarding tables 2 and 3, we have described them by distinguishing between significant and non-significant. For each of the findings of the article, we tried to insert it in several places, such as in the discussion section.

8. Contributions - As currently written, the paper makes extremely limited contributions to research and practice. From a research standpoint, the authors offer a catalog of factors that influence digital payment intention/use. There is no effort made to synthesize findings, nor is there any significant discussion of how such results alter the current theoretical landscape related to digital payments. The practical contributions are similarly shallow and effectively reiterate the contributions claimed by many of the originating authors.

Answer: we made revisions regarding theoretical and managerial contributions. Here is the revised sentence:

4.1 Theoretical Implications

The combination of multiple theories, such as TAM Theory with UTAUT Theory or Tam with ISSM, DOI has the potential to provide a more comprehensive view of digital payment adoption. The implication is a better theoretical understanding of the factors that influence user adoption of digital payment technologies. In addition, incorporating moderating variables such as ATT, HM (Hedonic Motivation), and user satisfaction, as well as moderating variables such as age, gender, and experience, can better identify nuances in user behavior. This results in a deeper understanding of how these factors affect the relationship between important variables in the model, which can lead to more revolutionary discoveries at the theoretical level. As a result, this research can contribute significantly to the development of a more rigorous theoretical framework for understanding digital payment adoption and its implications for business strategy development and decision-making.

4.2 Managerial Implication

Digital payments have become an indispensable service that enables consumers to compartment remote financial transactions. It offers customers complete control over their financial information and transactions and various options to suit their requirements. Banks and financial organizations can reduce operational budgets with digital payments while maintaining customer satisfaction and attracting new customers (Abu-Ta'ieh et al., 2022).

By understanding the significant factors that are frequently studied, businesses can develop digital payment products and services that are more in accordance with the preferences and needs of customers. Such as enhancing transaction security through the use of stronger encryption technology or training employees in the detection of potential security threats, as well as simplifying the user experience, it is possible to increase utilisation intentions.

The study's findings have significant consequences for banking institutions, financial institutions, telecommunications companies, and online merchants that currently offer or intend to offer digital payment services. Using the ISSM theory, businesses are able to identify areas for improvement based on dimensions such as system quality, information quality, and service quality. This can assist them in allocating resources and enhancing their digital payment services.

Using ISSM can assist management in making better decisions regarding investments in technology and the development of new systems. By monitoring user satisfaction, businesses can identify issues that may affect the user experience and take the necessary steps to enhance it. Understanding the factors that influence user adoption of digital payment technology can be enhanced by combining TAM and ISSM. This can assist businesses in developing more efficient marketing and education strategies.

With a greater comprehension of the factors that affect the age and usage of digital payments, business stakeholders such as payment service providers can adjust their marketing strategies accordingly. This could include advances in the provision of user experience and more precise targeting based on age, gender, and user experience.

Future research could examine the impact of HM in moderating PEOU on AU, which would allow digital payment service providers to create more appealing and emotionally stimulating features for their customers. This may involve more user-friendly interface designs or more alluring incentives.

Future research can investigate the moderating influence of age, gender, and experience, with the results guiding the development of more effective training and education programs by organizations. For instance, certain groups with a significant influence on the intention and actual utilization of digital payment technology can receive more specialized training.

It is clear that the authors have invested significant time and energy in the collection and analysis of the data which underlies this paper. I believe this effort, with some additional energy expended related to the methodological concerns voiced above, may provide the foundation for a literature review. Once accomplished, I believe the authors may then turn their attention to the analysis and contributions offered in this piece. Investing this additional time will likely improve the overall value of this work to the IS community. Best of luck as you continue to develop this manuscript.

Thank you very much for the input and reference articles provided. Very helpful for us in exploring more deeply for our research.

Dahlberg, T., Guo, J., & Ondrus, J. (2015). A critical review of mobile payment research. *Electronic Commerce Research and Applications*, 14(5), 265-284.

de Luna, I. R., Liébana-Cabanillas, F., Sánchez-Fernández, J., & Muñoz-Leiva, F. (2019). Mobile payment is not all the same: The adoption of mobile payment systems depending on the technology applied. *Technological Forecasting and Social Change*, 146(October 2017), 931-944.

Johnson, V. L., Kiser, A., Washington, R., & Torres, R. R. (2018). Limitations to the rapid adoption of M-payment services: Understanding the impact of privacy risk on M-Payment services. *Computers in Human Behavior*, 79, 111-122.

Leidner, D. E. (2018). Review and theory symbiosis: An introspective retrospective. *Journal of the Association for Information Systems*, 19(6), 552-567.

Schryen, G., Wagner, G., Benlian, A., & Paré, G. (2020). A knowledge development perspective on literature reviews: Validation of a new typology in the IS field. *Communications of the Association for Information Systems*, 46(February), 134-186.

Templier, M., & Paré, G. (2015). A framework for guiding and evaluating literature reviews. *Communications of the Association for Information Systems*, 37, 112-137.

Templier, M., & Paré, G. (2018). Transparency in literature reviews: an assessment of reporting practices across review types and genres in top IS journals. *European Journal of Information Systems*, 27(5), 503-550.

Webster, J., & Watson, R. T. (2002). Analyzing the Past to Prepare for the Future: Writing a Literature Review. *MIS Quarterly*, 26(2), xiii-xxiii.

Reviewer #5: The purpose and scope of this research are appropriate for Computers in Human Behavior Reports

I want to thank the author(s) for giving me the opportunity to read and review this study. I sincerely hope that my suggestions are both interesting and relevant enough to be included in the final version of your paper.

I consider the proposed research to be novel due to its chosen theme. Personally, this is a subject matter that resonates with me and the authors; however, there is significant room for improvement. Specifically, the proposition entails:

- 1) This manuscript summarizes previous research on digital payments, identifies factors that influence acceptance of digital payments, and describes research information in this area.
- 2) This article reviews empirical studies published between 2013 and 2022.

Despite its novelty, I have some reservations regarding the suitability of its publication, primarily pertaining to the motivation, the methodology employed to derive the findings, and the academic as well as managerial implications of the article. Consequently, I believe that the most appropriate course of action would be to recommend a major revision, acknowledging that the manuscript exhibits numerous weaknesses and it remains uncertain whether the authors will be able to address them, particularly considering the substantial changes these would entail. The authors need to carefully weigh the option of a revision, considering the significant workload it would entail, without guaranteeing eventual publication. I regret to convey this sentiment, but as you will discern from my comments, my concerns are substantive across various sections.

1. **Title:**
I believe the title does not align with the conducted research. I would recommend that you propose a title that genuinely reflects the research objective.

Answer: we revised it to "Exploring Intention and Actual Use in Digital Payments: A Systematic Review and Roadmap for Future Research."

2. **Abstract:**

The abstract section is well-written, summarizes the literature review, includes a summary of the study's problem, purpose, methods, results, discussion, and conclusion.

Answer: Thanks

3. **Introduction:**

The authors organize the introduction section appropriately, providing a proper contextualization. However, it does not align effectively with the research motivation. I believe the authors should put forth more effort to establish a coherent connection between the information presented in the initial paragraphs and the Research Question (RQ).

In this regard, the authors need to elucidate from the outset what constitutes digital payments, engaging in a comparative analysis among the various existing payment systems and potentially presenting their own proposed definition. While Effah and Yaokuma are referenced, the authors should provide citations to seminal and recent research works that distinctly support the positioning of their own study.

Furthermore, within this section, the authors should introduce elements of their research methodology and preliminary findings. I consider it paramount for this section to conclude by outlining the other sections encompassed within the manuscript.

Answer: we revised and added the following sentences in the introduction.

This paper seeks to provide a summary of findings from previous digital payment studies and to identify potential future research topics. According to Dahlgren et al. (Dahlgren et al., 2008), digital payment service providers and researchers can use. Reviewing the current research elucidates the current status of research in the field and identifies its future directions.

There are patterns in the field's own development. Ultimately, a review of past articles prevents researchers from duplicating efforts and exposing significant gaps in the discipline (Sahi et al., 2021). In other terms: Identifies areas where there is already an abundance of research while disclosing new information.

Previous research has identified the potential for expanding the use of digital payments. Due to the accelerated growth of m-banking and payment systems, numerous studies have been published on digital payments. Previous research on technology acceptability and utilization revealed mixed results. The existing systematic review literature is quite scattered; for instance, a few investigations are confined to explicit geographical areas (Alkhowaiter, 2020), while others are restricted to certain digital payment tools (Hanafizadeh et al., 2014; Kajol et al., 2022; Suryono et al., 2020), and certain factors (Karsen et al., 2019; Tam & Oliveira, 2017; Tamilmani et al., 2019).

On the other hand, Sahi et al. (2021) and Kajol et al. (2022) have conducted systematic literature reviews on electronic payments in prior research. This study differs from previous research by employing a distinct and more detailed methodology. Therefore, the purpose of this paper is to provide a summary of the findings of studies on the factors that influence the intention and actual use of digital payments and to identify future research opportunities. We will implement this strategy by employing the Prisma method, incorporating the keyword QRcode payment (since, according to Cappemini 2022, QRcode is one of the newest digital payment methods), restricting the database to the last ten years, applying clearer inclusion and exclusion criteria, and concentrating on Q1 and Q2 quality journals.

We identified research gaps in order to assist future researchers. Consequently, the findings of this study will aid as the basis for coming exploration and provide new research areas. Utilizing the Prisma method, utilizing QRcode keywords, limiting the database to the last 10 years with the specified time range from 2013 to 2023, implementing clearer inclusion and exclusion criteria, and concentrating on Q1 and Q2 quality journals is one of the study's distinguishing features. The authors give the theories employed, information, constructions, and methodology in the form of tables and figures, following a structured literature review method.

The literature review displays the evolution of previous literature, the theories used, and the approaches used. By uncovering new theories, constructs, and possible methods that have yet to be explored, Future study avenues suggested provide a better grasp of what to accomplish. A further contribution of the current literature review is the identification of research-deficient areas. Additional contributions to the existing literature review.

The authors nevertheless respond to the following research question (RQ):

What theories were used in the previous research?

What methodologies were used in previous studies?

What factors influence digital payment usage intentions and actual usage?

What is the future direction of research?

This study contributes to the existing body of knowledge by providing a comprehensive analysis of recent studies on digital payments. It also provides an overview of the factors that influence digital payment usage intentions and actual usage, as well as interesting directions for future research, and contributes to the development of consumer behavior research theory, thereby assisting researchers in identifying potential research opportunities and the most important research topics in the current literature.

4. **Materials and Methods:**

I find this section particularly challenging to substantiate for various reasons:

* The authors do not sufficiently rationalize the choice of their research time frame: Why have they selected those specific years?

Answer:

* By restricting the search period to the last ten years, the study ensured that the references used were the most recent and relevant. Research

disciplines are constantly changing, and new findings and improved knowledge are frequently published in the most recent publications. Focusing on recent literature can reflect the most recent understanding. In addition, new advancements in research methodology relevant to the topic of digital payments may have occurred in recent years.

* Additionally, there is a lack of transparency regarding the search terms utilized for WOS and SCOPUS. What criteria led to the selection of those particular terms as opposed to others?

Answer: we describe the methodology as follows:

The systematic review adhered to the 'Preferred Reporting Items for Systematic Reviews and Meta-Analyses' (PRISMA) criteria, including using keywords to search the database for relevant publications. Although the original intent of the revised method was to increase transparency in clinical research, it is now also employed in systematic literature reviews in other fields (Farisyi et al., 2022; Kajol et al., 2022). A key characteristic of PRISMA is its ability to provide a transparent and well-structured reporting framework, without going into great detail about the review process. The PRISMA selection procedure consists of four steps: (1) identification of relevant research through a brief database search, (2) abstract screening, (3) full-text evaluation, and (4) determination of eligibility.

2.2.1 Identification of relevant research through a brief database search

This research uses the Scopus and Web of Science databases. Both are well-established citation databases for literature in the social sciences that have been peer-reviewed. A database accessible online ensures the highest standards and transparency and facilitates global searches. As the introduction (Jadil et al., 2021) suggested, this study utilized electronic searches in pertinent databases such as Scopus and Wos. Journals indexed by Scopus and WoS are internationally recognized and regarded as high quality (Umam, 2022).

Consequently, this decision enabled us to cover a large number of existing publications on pertinent subjects. The following keyword combination was used to search each database: "Digital Payment" OR "E-Payment" OR "Electronic Payment" OR "Mobile Payment" OR "M-Payment" OR "Mobile wallets" OR "E-wallet" OR "M-Banking" OR "Mobile Banking" OR "E-Banking" OR "E-money" OR "Electronic money" OR "Electronic Banking" OR "Virtual Payment" OR "QR Code Payment" AND "Adoption" OR "Acceptance" OR "Diffusion" OR "Usage" OR "Intention" OR "behavior Intention" OR "behaviour Intention" OR "Use Behavior" OR "Use Behaviour". This review includes only peer-reviewed journal articles published between 2013 and 2023 that are final, in a journal (not pre-coding), and written in English. By restricting the search to the previous ten years, the study ensured that the consulted sources were the most pertinent and current. New discoveries and improved comprehension frequently appear in the most recent journals, as research fields are constantly evolving. Focusing on the most recent literature can reveal the most current comprehension. A preliminary database search identified 1,749 Scopus records and 3,679 WOS records. After removing duplicates, 4,449 articles remained for further review. The following information about the article was compiled on a datasheet: title, author, name, publication year, and abstract. The next round, screening by abstracts, was conducted for these articles

2.2.2 Abstract screening

According to the research queries posed and inclusion criteria. Criteria for inclusion in this investigation Studies that elucidate or analyze the factors that influence the selection of digital payment methods. Studies involving digital payment user populations or individuals. 3. design of quantitative research. 4. year of publication 2013-2023 5. documents employing English 6. articles published in Scopus-indexed Q1 and Q2 journals. 7. The PDF file for the article is complete and can be downloaded. 8. There are statistical data regarding the P and t values.

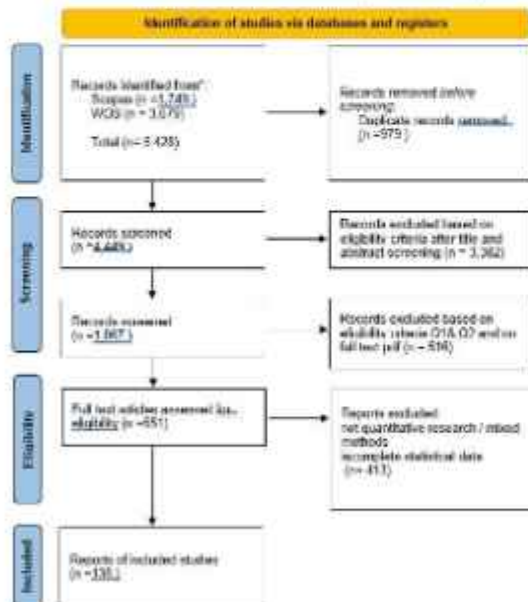
While the exclusion criteria must include: 1. studies that are unrelated to digital payments or factors that influence the determination of digital payments (e.g., cryptocurrencies, bitcoin); and 2. studies that have not yet been published. Studies involving populations irrelevant to digital payments, such as those focusing on corporeal transactions or non-digital payments. 3. qualitative review of proceedings 4. publications outside of the 2013-2023 range. 5. use a language other than English. 6. articles are not indexed or covered in Q1 or Q2 journals. PDF documents are inaccessible. There are no statistical data regarding the p and t values. Consequently, at the stage of abstract screening, data that did not meet the criteria were eliminated. Following the inspection of abstracts, 551 articles were selected for full-text analysis.

2.2.3 Full-text evaluation

Articles that have met the inclusion criteria in the abstract selection then need to be further evaluated by reading the full text. This involves a deeper examination of the content and methodology of each selected article. Inclusion criteria are also applied to the full-text examination. Excluded articles usually do not have p and t values, only display moderating effects without the direct influence of independent and dependent variables, and only test for mean differences. For the listed reasons, 411 articles were excluded from the qualitative research, while 138 were included.

2.2.4 Determination of eligibility.

A thorough process of exclusion and inclusion yields one hundred thirty-eight most relevant articles for research. Figure 1 depicts the literature review process used by the PRISMA model. In this investigation, a literature review within studies and a literature review between studies are conducted. The entire article is analyzed in analysis in studies, whereas two or more studies are compared in analysis between studies.



* Furthermore, how were the data in Table 1 established? It is my belief that there are other highly pertinent researchers with widely cited studies not included in this table. For instance, the following articles have garnered a substantial number of citations and are authored by highly influential figures within this discipline:

Kim, C., Mirusmonov, M., & Lee, I. (2010). An empirical examination of factors influencing the intention to use mobile payment. *Computers in human behavior*, 26(3), 310-322.

Answer: regarding this article, based on the full-text stage, it was found that this article did not include the t statistic value in its research. Because one of our inclusion criteria is to have p and t statistic values

Liébana-Cabanillas, F., Marinkovic, V., De Luna, I. R., & Kalinic, Z. (2018). Predicting the determinants of mobile payment acceptance: A

hybrid SEM-neural network approach. *Technological Forecasting and Social Change*, 129, 117-130.

□ Answer: For this case, it is also the same as before; based on the full-text stage, it was found that this article did not include the t statistic value in its research. Because one of our inclusion criteria is to have p and t statistic values.

□ Liébana-Cabanillas, F., Sánchez-Fernández, J., & Muñoz-Leiva, F. (2014). Antecedents of the adoption of the new mobile payment systems: The moderating effect of age. *Computers in human behavior*, 35, 464-478.

□ Answer: regarding this article, based on the full-text stage, it was found that this article did not include the t statistic value for the direct effect in its research. Because our inclusion criteria are articles that analyze the factors that influence the selection of digital payment methods and have p and t statistic values.

□

□ Schierz, P. G., Schilke, O., & Wirtz, B. W. (2010). Understanding consumer acceptance of mobile payment services: An empirical analysis. *Electronic commerce research and applications*, 9(3), 209-216.

□ Answer: For this case, it is also the same as before; based on the full-text stage, it was found that this article did not include the t statistic value in its research. Because one of our inclusion criteria is to have p and t statistic values.

□

□ Furthermore, the authors need to elucidate the following points:

* How have they chosen the variables presented in Tables 2 and 3? What criteria guided their selection? What justifies the inclusion of these variables over others?

Answer:

Table 2 identifies the variables based on a comprehensive analysis of the relevant literature, with a concentration on those variables that have been studied most frequently. Specifically, the study selected variables that have been cited in at least ten different articles, indicating that these variables have a substantial impact on research intentions in a variety of contexts.

Meanwhile, based on the results of the literature review, Table 3 of this study outlines the independent variables involved in comprehending actual use. This study contains characteristics that are commonly examined in relation to actual use and have been mentioned in the relevant literature by at least 5 separate researchers.

* How was the categorization of articles conducted in relation to different theories and methodologies? What approach did the authors employ to classify articles based on these criteria?

Answer: This study used the data presented in each article to categorize the articles by theory. This study detected and documented the name of each hypothesis that was mentioned or referenced in an article about digital payment intention and actual usage. Meanwhile, in terms of methodology, this study classifies articles based on the approach used for data analysis related to examining factors that influence the intention and actual usage of digital payments.

5. Results:

This section also requires improvement. The authors present several assertions without providing references to substantiate their findings. The achieved results should be situated within the context of the discipline, incorporating supporting references to reinforce their validity.

6. Discussion y Conclusions:

In line with my previous comments, the authors must significantly enhance the theoretical implications by addressing the objectives. The main issue I observed is that, due to the lack of clear motivation from the outset of the manuscript, the implications are challenging to interpret meaningfully. Additionally, I did not observe that the proposed implications hold practical application. The authors should recognize the significance of an implications section, where they need to bridge the gap between their research findings and the business sector. While the proposed theme is genuinely intriguing, the connection with this aspect remains unclear.

Answer:

We made revisions related to theoretical and managerial implications. Here's what we've revised

4.1 Theoretical Implications

The combination of multiple theories, such as TAM Theory with UTAUT Theory or Tam with ISSM, DOI has the potential to provide a more comprehensive view of digital payment adoption. The implication is a better theoretical understanding of the factors that influence user adoption of digital payment technologies. In addition, incorporating moderating variables such as ATT, HM (Hedonic Motivation), and user satisfaction, as well as moderating variables such as age, gender, and experience, can better identify nuances in user behavior. This results in a deeper understanding of how these factors affect the relationship between important variables in the model, which can lead to more revolutionary discoveries at the theoretical level. As a result, this research can contribute significantly to the development of a more rigorous theoretical framework for understanding digital payment adoption and its implications for business strategy development and decision-making.

4.2 Managerial Implication

Digital payments have become an indispensable service that enables consumers to comport remote financial transactions. It offers customers complete control over their financial information and transactions and various options to suit their requirements. Banks and financial organizations can reduce operational budgets with digital payments while maintaining customer satisfaction and attracting new customers (Abu-Ta'ieh et al., 2022).

By understanding the significant factors that are frequently studied, businesses can develop digital payment products and services that are more in accordance with the preferences and needs of customers. Such as enhancing transaction security through the use of stronger encryption technology or training employees in the detection of potential security threats, as well as simplifying the user experience, it is possible to increase utilization intentions.

The study's findings have significant consequences for banking institutions, financial institutions, telecommunications companies, and online merchants that currently offer or intend to offer digital payment services. Using the ISSM theory, businesses are able to identify areas for improvement based on dimensions such as system quality, information quality, and service quality. This can assist them in allocating resources and enhancing their digital payment services.

Using ISSM can assist management in making better decisions regarding investments in technology and the development of new systems. By monitoring user satisfaction, businesses can identify issues that may affect the user experience and take the necessary steps to enhance it. Understanding the factors that influence user adoption of digital payment technology can be enhanced by combining TAM and ISSM. This can assist businesses in developing more efficient marketing and education strategies.

With a greater comprehension of the factors that affect the age and usage of digital payments, business stakeholders such as payment service providers can adjust their marketing strategies accordingly. This could include advances in the provision of user experience and more precise targeting based on age, gender, and user experience.

Future research could examine the impact of HM in moderating PEOU on AU, which would allow digital payment service providers to create more appealing and emotionally stimulating features for their customers. This may involve more user-friendly interface designs or more alluring incentives.

Future research can investigate the moderating influence of age, gender, and experience, with the results guiding the development of more effective training and education programs by organizations. For instance, certain groups with a significant influence on the intention and actual utilization of digital payment technology can receive more specialized training.

Finally, the last section should be titled "Future Research Directions" and should truly outline the trajectory of this field. This section is pivotal for other researchers, serving as a starting point for their work. In its current state, it lacks novelty. Moreover, an infographic summarizing the direction of new investigations should be considered, providing a clear visual guide.

Answer: we have added in the discussion section suggestions for future research directions.

This section provides a discussion of future research directions, such as:

1. Theories Used and Collaboration with Other Theories

Future research should consider using the TAM Theory (Technology Acceptance Model) as the main theoretical framework; as it has proven to be effective in explaining technology adoption. However, to gain more comprehensive insights, it is recommended to integrate TAM Theory with other theories such as ISSM (Information Systems Success Model), UTAUT (Unified Theory of Acceptance and Use of Technology), or DOI (Diffusion of Innovation). According to the Okonkwo et al. (2023) study, which combines TAM, DOI, and ISSM theories. This study applies PEOU and PU variables to the TAM theory. Additionally, DOI theory employs compatibility, image, and comparative advantage variables. Information quality, system quality, and service quality are variables utilized by ISSM theory. This study determined that relative advantage, PU, information quality, system quality, and service quality have a positive effect on the adoption of digital wallets in Cameroon. In contrast, the image has a negative effect, which suggests that poor perception or a negative image may impede the adoption of digital wallets. Compatibility and PEOU factors did not have a significant impact on the adoption of digital wallets in Cameroon.

If future researchers use UTAUT Theory, it is necessary to consider how cultural factors, or the hostefed dimension, can be moderated to better understand their influence on user behavior in adopting digital payments. In Merhi et al. (2020) research, which examined the moderating effects of individualism, uncertainty avoidance, power distance, and long-term oriented dimensions proposed by Hofstede, only the uncertainty avoidance dimension revealed statistically significant differences between SI and BIU. This relationship was stronger in cultures (Italy) with high uncertainty avoidance than in cultures (China) with lower values. The remaining three dimensions were not empirically verifiable.

2. Research Sample

Future research in highlighting the sample size, where the sample size is sought as much as possible because of the limited sample size, raises questions about generalization. And can do sampling with regional stratification across the geographical area of the country sample. Considering that countries with continental dimensions have cultural variations. Then, To improve the generalizability and accuracy of the findings, future studies should consider using a larger sample size in various geographical locations for countries with continental dimensions.

For future research, it is recommended to consider selecting multiple countries as the research sample, as this may enable benchmarking of digital payment adoption across different cultural contexts. Analysis of differences in user behavior from different countries can provide greater insight (Akhtar et al., 2019; Flavian et al., 2020; Ho et al., 2020). Based on Ho et al. (2020) research, ATT and perceived behavioral control influence behavioral intentions to adopt mobile banking services, whereas, in Taiwan, attitudes have a greater impact on user intentions. In Taiwan, innovativeness has no effect on the intention to use mobile banking, whereas in Vietnam, it is a significant factor. This indicates that innovative users in Vietnam are more likely to investigate and utilize mobile banking services. Subjective norms were not found to have a significant impact on mobile banking adoption intentions. This may be due to the private character of banking transactions in the context of mobile banking. In addition, the organizational environment rather than the individual environment may influence the decisions of consumers. Due to the unpopularity of mobile banking in Taiwan and Vietnam, respondents may believe that their reference groups lack sufficient knowledge of the service.

3. Methodology

Future research should consider using the PLS-SEM (Partial Least Squares Structural Equation Modeling) method as the main analysis method, as it addresses the research questions well. Along with that, it is advisable to involve IPMA (Importance-Performance Map Analysis) to identify the importance and performance of variables in the context of digital payment adoption. Previous research has analyzed IPMA To finalize the PLS-SEM (Carranza et al., 2021; Eren, 2022; Khayer & Bao, 2019; Liébana-Cabanillas et al., 2021; Nawi et al., 2022). As an example, Eren conducted an IPMA analysis to conclude the PLS-SEM model. The outcomes obtained As an example, Eren conducted an IPMA analysis. To conclude the PLS-SEM model, the outcomes obtained Normalised cumulative effect. The importance score for the optimism variable was (0.284). Followed by system quality (0.185), perceived transaction speed (0.176), information quality (0.160), service quality (0.063), and perceived risk (0.046). The highest performance rating was for optimism (88.113), followed by perceived transaction speed (82.725), system quality (82.318), information quality (80.946), service quality (52.045), and perceived risk (41.510). Therefore, to enhance the consumer experience, the perceived risk and service quality should take precedence.

Before conducting hypothesis testing, Bartlett's and KMO (Kaiser-Meyer-Olkin) sphericity tests should be involved, which are used to consider the fit of the EFA before hypothesis analysis (Akhtar et al., 2019; Alam et al., 2021; Bailey et al., 2020; Eren, 2022). Typically, the analysis process begins with Exploratory Factor Analysis (EFA), followed by evaluating the model's validity and fit with indices such as Kaiser-Meyer-Olkin and Bartlett's test. If the KMO coefficient value is less than 0.5 and the significance level of Bartlett's test is less than 0.05, factor analysis is deemed appropriate. This procedure determines whether EFA is an appropriate method for the available data (H. T. Nguyen & Nguyen, 2022). Looking at the fit for the variables Innovativeness, stress, PEOU, SAT, PU, PR, TRU to BIU, Liébana-Cabanillas et al. (2020) research discovered that in the first phase, they used Exploratory Factor Analysis (EFA) to determine the level of unidimensionality of the scales. The findings indicated that this analysis was appropriate for the variables under study because (1) the proportion of variance of all variables (based on the Kaiser Meyer Olkin, KMO coefficient) always exceeded the value of 0.5, indicating sample adequacy; and (2) Bartlett's test of sphericity revealed a significance or p-value of 0.000, rejecting the null hypothesis that there is no difference between the correlation matrix and the identity matrix.

In addition, future research could explore combining methods such as SEM and ANN to gain deeper insights, such as research conducted by Hidayat-Ur-Rehman et al. (2022), who employs the diffusion of innovations theory as a grounded theory to propose a research model that incorporates convenience, perceived safety, personal innovativeness, and perceived trust in order to investigate the determinants of consumers' intention to use m-wallets. A two-pronged strategy involving Structural Equation Modeling-Integrated Neural Network (SEM-ANN) was employed: First, PLS-SEM was used to identify the significant determinants of intention to use. Second, the ANN method was utilized as a robustness measure to validate the PLS-SEM results and estimate the relative significance of the SEM-based significant determinants. Our findings corroborate that compatibility, ease of use, observability, convenience, relative advantage, personal innovativeness, perceived trust, and perceived security are the primary determinants of m-wallet usage intent. In addition, we confirmed that the perception of security is the most influential predictor of intent to use. The results of ANN have supplemented those of PLS-SEM, but differences in the order of influential factors were also observed.

4. Factors Affecting Intention and Actual Use

In future research, it is recommended to examine factors that have been shown to influence intention and actual use in the context of digital payments. Variables such as ATT, CMPA, EE, FC, HM, PE, PEOU, PEVA, PR, PU, SCR, SI, SUNO, and TRU that are relevant can be the main focus. In future research, it can explore more deeply how moderating variables such as HM affect the effect of PEOU on AU, PU with AU, and SCR with

AU (Salimon, Yusoff, et al., 2017), further research can also use moderator variables such as age, gender, experience, and culture. According to research by Akhtar et al. (2019), research focuses on the cultural differences between China and Pakistan that influence individuals' intent to employ m-banking. Regarding the adoption of this technology, each nation responds differently to a number of factors. Where PU, SI, and PEOU influence intention in Pakistan. In China, however, only PU influences intention. The study also revealed that cultural differences moderate the association between SI and the intention to employ m-banking. This emphasizes the significance of incorporating local cultural values into strategies designed to promote technology adoption.

Future research can also compare the use of one system with another (de Luna et al., 2019), women versus men (Merhi et al., 2020), early respondents versus late respondents (Oliveira et al., 2014), current users versus potential users (Phonthanakitithaworn et al., 2016), Consumers Who Had Used Mobile Payment versus Consumers Who Had Never Used Mobile Payment (W. R. Lin et al., 2020). The research conducted by de Luna et al. (2019) compares three mobile payment systems in Spain: SMS, NFC, and QR codes. According to the findings of this study, there are disparities between the factors that influence usage intentions. Subjective norms and social influence are the most important factors in the SMS mobile payment system, followed by perceived usefulness, attitude, perceived ease of use, and perceived security. Subjective norms, perceived usefulness, attitude, perceived simplicity of use, and perceived security have a greater impact on NFC mobile payment systems. In QR mobile payment systems, perceived usefulness has the greatest impact on usage intention, followed by subjective norms, perceived ease of use, attitude, and perceived security.

Based on Merhi et al. (2020) research, the results showed that consumer behavioral intentions in using mobile banking services were significantly moderated by age through its relationship with facilitating conditions and trust in Lebanese respondents, as well as performance expectations, effort expectations, hedonic motivation, price value, and habits in British respondents.

The selection of these factors should be based on previous findings linking them to technology adoption behavior. The integration of these factors into the analysis model will make a more valuable contribution to the understanding of digital payment intention and usage.

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Journal: Computers in Human Behavior Reports

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Exploring Intention and Actual Use in Digital Payments: A Systematic Review and Roadmap for Future Research

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Thank you for submitting your manuscript to Computers in Human Behavior Reports.

I am pleased to inform you that your manuscript has been accepted for publication.

My comments, and any reviewer comments, are below.

Your accepted manuscript will now be transferred to our production department. We will create a proof which you will be asked to check, and you will also be asked to complete a number of online forms required for publication. If we need additional information from you during the production process, we will contact you directly.

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Reviewer's Responses to Questions

Note: In order to effectively convey your recommendations for improvement to the author(s), and help editors make well-informed and efficient decisions, we ask you to answer the following specific questions about the manuscript and provide additional suggestions where appropriate.

1. Do the authors explain the reason for writing a review article in this field?

Please provide suggestions to the author(s) on how to better justify their reasons. Please number each suggestion so that the author(s) can more easily respond.

Reviewer #2: Yes, the authors explain the reason for writing a review article in this field

Reviewer #3: yes, see my comment below.

Reviewer #5: Please review the attached document

2. Does the review article provide a good overview of the development of the field while providing insights on its future development?

Please list the historical developments of likely future scenarios that the author(s) should add or emphasize more. Please number each suggestion so that the author(s) can more easily respond.

Reviewer #2: Yes, the review article provide a good overview of the development of the field while providing insights on its future development

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3. Do the authors adequately represent the most relevant and recent advances in the field?

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Reviewer #2: Yes, the authors adequately represent the most relevant and recent advances in the field

Reviewer #3: yes, see my comment below.

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4. Is the review reported in sufficient detail to allow for its replicability and/or reproducibility (e.g., search strategies disclosed, inclusion criteria and risk of bias assessment for individual studies stated, summary methods specified)?

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Reviewer #2: No, the review structure, flow or writing has been improved in the second round of peer review

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7. Could the manuscript benefit from language editing?

Reviewer #2: Yes

Reviewer #3: Yes

Reviewer #5: No

Reviewer #2: This field is optional. If you have any additional suggestions beyond those relevant to the questions above, please number and list them here.

Reviewer #3: The manuscript under review provides a comprehensive summary of research on digital payments, highlighting factors influencing acceptance and actual usage, covering empirical studies from 2013 to 2022. The authors identify crucial factors affecting digital payment intent and actual usage. Additionally, they underline existing research gaps and the potential contributions of their study.
Specific Comments:

Lack of Discussion on Thematic Studies:

My primary concern is that the authors do not sufficiently discuss the thematic studies within the sample literature. The manuscript mentions factors influencing digital payment intent and usage, but it would be valuable to elaborate on the themes and sub-themes explored in the literature. For example, the determinants of digital payments need to be explicitly identified and discussed. Providing an opinion on these determinants' significance and relevance would enhance the manuscript's depth and context.

Enhancing Rationality in the Introduction:

The introduction of the manuscript should be improved in terms of rationality. It is crucial to explicitly outline what is missing or what issues in the field of digital payments this study aims to address. Furthermore, given the existence of other systematic literature review studies on this topic, the authors should clarify how their study differs from these existing works. This will help readers understand the unique contribution of this study to the field.

Methodological Support:

The authors should consider providing more comprehensive support for their chosen methodology. Referring to the paper *The development of corporate governance literature in Malaysia: a systematic literature review and research agenda* can be beneficial in this regard. Explaining how their methodology aligns with and improves upon existing methodologies, and how it specifically suits the objectives of their study, will bolster the manuscript's methodology section.

Theoretical Discussion:

In the theoretical discussion section, the authors should incorporate a subsection on the limitations of each theory. This should be placed at the end of the discussion and include relevant support from existing literature. By doing so, the manuscript will offer a more comprehensive evaluation of the theories discussed and help readers understand the boundaries and potential areas for improvement in these theoretical frameworks.

The authors should consider enhancing the discussion on future research directions. Given that the identification of research gaps and potential areas for further study is a significant outcome of this systematic literature review (SLR), it is crucial to address this aspect in a more critical and detailed manner. Provide a deeper analysis of the gaps and limitations within the existing literature, and suggest how future research can fill these gaps. Consider discussing not only what should be explored but also how it can be done.

Proofreading:

The manuscript requires proofreading, as there are some language and formatting issues. For instance, paragraph number 6 in the introduction seems to have typographical errors or awkward phrasing that needs correction.

Overall, the manuscript presents valuable insights into the factors influencing digital payment intent and actual usage. By addressing the above concerns and suggestions, the authors can significantly enhance the quality and impact of their research. I look forward to seeing a revised version of the manuscript that incorporates these improvements.

Reviewer #5: I appreciate the opportunity to re-examine this manuscript. In my opinion, the authors have done an excellent job addressing the concerns raised in my previous review. After reading the latest version of the manuscript with the implemented improvements, I believe it should be accepted for publication.

However, I would like to propose to the authors that they review some additional aspects before its final approval.

The authors have put a significant effort into revising the initial section titled "Future Research Directions." However, in this latest version, it seems that the section does not introduce new lines of research but rather summarizes the work carried out in the article. This section is crucial, as it serves as a starting point for other researchers. In its current state, it lacks novelty. Furthermore, it would be beneficial to consider the inclusion of an infographic that visually summarizes potential directions for future research.

It is essential that the authors standardize the use of acronyms throughout the manuscript. On some occasions, they use the full names of the variables under review, while on other occasions, they employ acronyms. I suggest opting for one of these options or establishing a logical criterion for their use.

I recommend verifying the section numbering to ensure consistency.

Additionally, it is suggested to unify the reference list style, making sure that the titles of journals follow a consistent format, whether in uppercase or according to the article title, in accordance with the selected citation guidelines.

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Sat, Nov 11, 2023 at 3:54 PM

Dear Dr. Dorin Stanciu,

Thank you very much for acknowledging the acceptance of my manuscript entitled " Exploring Intention and Actual Use in Digital Payments: A Systematic Review and Roadmap for Future Research " with manuscript number CHBR-D-23-00237R1. I am very pleased to hear that my manuscript has been accepted for publication.

I am grateful for the time and effort that you and the manuscript reviewers have taken to evaluate my manuscript. I hope that this research will make a positive contribution to the field.

Thank you once again for this opportunity, and I look forward to contributing further to the Computers in Human Behavior Reports journal in the future.

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Tue, Nov 21, 2023 at 5:29 PM

Dear Dr. Ramayanti,

I am glad your research found a home in our Journal and I hope you will consider us again, in the future. In the meantime, I wish you the very best with your research and all your endeavours.

Kind regards,
Dorin

Dorin Stanciu
Conferentiar | Associate Professor, DSPP UTCN

PhD Psychology & PhD Learning Sciences

Email: ionut.stanciu@dppd.utcluj.ro ; ionut.stanciu@campus.utcluj.ro

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Correspondence History

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Nov 08, 2023	Editor Decision - Accept	Rizka Ramayanti	1
Oct 08, 2023	Author Submits Revision Confirmation	Rizka Ramayanti	1
Oct 08, 2023	PDF Built and Requires Approval	Rizka Ramayanti	1
Oct 07, 2023	Author Revision Reminder - Before Due Date	Rizka Ramayanti	0
Sep 25, 2023	Ad Hoc to Anybody	Rizka Ramayanti	0
Sep 25, 2023	Ad Hoc to Anybody	Rizka Ramayanti	0
Sep 25, 2023	Author Revision Reminder - Before Due Date	Rizka Ramayanti	0
Sep 21, 2023	Author Revision Reminder - Before Due Date	Rizka Ramayanti	0
Sep 07, 2023	Editor Decision - Revise	Rizka Ramayanti	0
Aug 03, 2023	Author Submits New Manuscript Confirmation	Rizka Ramayanti	0
Aug 03, 2023	Author Notice of Manuscript Number	Rizka Ramayanti	0
Aug 03, 2023	PDF Built and Requires Approval	Rizka Ramayanti	0
Aug 03, 2023	Author Notice of Manuscript Number	Rizka Ramayanti	0
Aug 03, 2023	Author Notice - Technical Check failure	Rizka Ramayanti	0

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