History for Manuscript Number: CHBR-D-23-00237
Rizka Ramayanti (INDONESIA): "Exploring Intention and Actual Use in Digital Payments: A Systematic Review and Roadmap for Future Research"

Close

Correspondence History

Correspondence Date ▲▼	Letter ▲▼	Recipient ▲▼	Revision ▲▼
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
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Aug 03, 2023	Author Notice - Technical Check failure	Rizka Ramayanti	0

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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.

To submit your revised manuscript, please log in as an author at https://www.editorialmanager.com/chbr/, and navigate to the "Submissions Needing Revision" folder under the Author Main Menu.

Research Elements (optional)
This journal encourages you to share research objects - including your raw data, methods, protocols, software, hardware and more – which support your original research article in a Research Elements journal. Research Elements are open access, multidisciplinary, peer-reviewed journals which make the objects associated with your research more discoverable, trustworthy and promote replicability and reproducibility. As open access journals, there may be an Article Publishing Charge if your paper is accepted for publication. Find out more about the Research Elements journals at https://www.elsevier.com/authors/tools-and-resources/research-elements-journals?dgcid=ec_em_research_elements_email.

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.

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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.

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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)?

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.

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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.

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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.

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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.

Manuscript Number: CHBR-D-23-00237R1

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

Dear Ms Ramayanti,

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.

We appreciate you submitting your manuscript to Computers in Human Behavior Reports and hope you will consider us again for future submissions.

We encourage authors of original research papers to share the research objects – including raw data, methods, protocols, software, hardware and other outputs – associated with their paper. More information on how our open access Research Elements journals can help you do this is available at https://www.elsevier.com/authors/tools-and-resources/research-elements-journals?dgcid=ec_em_research_elements_email.

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

Editor and Reviewer comments:

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

Reviewer #3: yes, see my comment below.

Reviewer #5: Please review the attached document

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 adequately represent the most relevant and recent advances in the field

Reviewer #3: yes, see my comment below.

Reviewer #5: Please review the attached document

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 reported in sufficient detail to allow for its replicability and/or reproducibility

Reviewer #3: yes, see my comment below.

Reviewer #5: Please review the attached document

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: Yes, the PRISMA process has been mentioned in details

Reviewer #3: yes, see my comment below.

Reviewer #5: Please review the attached document

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

Reviewer #3: yes, see my comment below.

Reviewer #5: Please review the attached document

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.