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GLOBAL TRENDS IN MOBILE PAYMENT ADOPTION: A SYSTEMATIC LITERATURE REVIEW WITH INSIGHTS FOR INDONESIA



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Abstract: This study presents a systematic literature review (SLR) of global trends in mobile payment adoption, synthesizing academic and institutional literature from 2014–2024. With mobile payments emerging as a critical component of financial inclusion, the research identifies the major drivers, barriers, and behavioral factors influencing adoption worldwide. The review process included structured database searches, keyword mapping, and bibliometric analysis using Biblioshiny to uncover thematic patterns and research hotspots.

The findings highlight the centrality of digital literacy, security concerns, government regulation, and platform usability across diverse economies. Although global in scope, the study also discusses the implications of these insights for developing markets, using Indonesia as a contextual benchmark. The research contributes to the fintech literature by offering a consolidated view of the mobile payment landscape and proposing a framework to guide future adoption strategies in emerging regions.

Key words: Mobile payments, digital finance, financial inclusion, mobile wallet adoption, fintech, systematic literature review, consumer behavior, digital literacy, security concerns, regulatory framework, developing economies, emerging markets, bibliometric analysis, Indonesia, Southeast Asia fintech, technology acceptance, payment platforms, QR code payments, smartphone penetration, cashless society.

INTRODUCTION

In the evolving landscape of global finance, mobile payment systems have emerged as a cornerstone of the digital economy. Accelerated by advances in smartphone technology, widespread internet access, and the rapid proliferation of financial technology (fintech) innovations, mobile payments are redefining how individuals, businesses, and governments conduct financial transactions. As of 2023, mobile payments accounted for over 60% of global digital transactions, with the Asia-Pacific region leading this growth due to high smartphone penetration, favorable consumer demographics, and supportive regulatory environments (Statista, 2023).

The global rise of mobile payment platforms ranging from digital wallets to QR-based systems reflects a convergence of socioeconomic, technological, and behavioral factors. Digital literacy, perceived ease of use, data privacy concerns, and platform integration into daily activities are frequently cited as influential variables in mobile payment adoption. At the same time, disparities in infrastructure, regulatory fragmentation, and consumer trust continue to present adoption challenges, especially in developing economies. Understanding these dynamics on a global scale is essential for crafting inclusive and scalable digital financial solutions.

Although this study adopts a global perspective, Indonesia is used as a contextual benchmark due to its unique position as both a rapidly digitizing economy and a vibrant fintech hub. With a population of over 275 million half of which are Millennials and Gen Z Indonesia has witnessed exponential growth in mobile payment usage. The emergence of digital wallet platforms such as GoPay, OVO, DANA, and ShopeePay has reshaped the national payment landscape, particularly by addressing structural gaps in financial inclusion, especially in underserved regions.

Government efforts such as the QRIS initiative and the Indonesia Payment Systems Blueprint 2025 further illustrate how national-level policy frameworks can influence mobile payment ecosystems. Likewise, the pandemic significantly accelerated digital adoption globally, including in Indonesia, where mobile wallet usage surged due to mobility restrictions and contactless transaction demands. Given the complex interplay of local and global factors, this study conducts a systematic literature review (SLR) to synthesize trends, drivers, and barriers in mobile payment adoption from an international perspective. Drawing on academic sources, policy reports, and bibliometric analysis using Biblioshiny, the research aims to identify recurring themes and patterns in global literature while assessing their relevance to emerging economies like Indonesia. What are the global drivers, barriers, and thematic trends of mobile payment adoption as identified through existing academic literature, and how can these insights inform emerging markets such as Indonesia? By integrating bibliometric and thematic insights, the findings of this study are expected to inform policy development, fintech innovation strategies, and inclusive financial practices across both developed and developing economies.

LITERATURE REVIEW

The study of mobile payment adoption is grounded in several widely recognized models. The Technology Acceptance Model (TAM) and the Unified Theory of Acceptance and Use of Technology (UTAUT/UTAUT2) are among the most widely applied frameworks globally. TAM emphasizes the influence of perceived usefulness and ease of use (Davis, 1989), while UTAUT adds elements such as social influence and facilitating conditions (Venkatesh et al., 2003). Globally, these models have proven effective in explaining variations in digital financial behavior, particularly when adapted to regional cultural and technological contexts. Across the literature, user behavior is shaped by a combination of personal, technological, and contextual factors. A consistent finding is the critical role of digital literacy and smartphone penetration. For instance, studies from China, India, and Brazil show that mobile adoption surges where mobile infrastructure is robust and digital skills are widespread. Features such as app usability, transaction speed, and user trust are frequently cited in top-cited studies (Rabbani et al., 2022; Hassan et al., 2021). Emerging economies often exhibit leapfrogging behavior, where users bypass traditional banking in favor of mobile-first solutions.

Generational dynamics strongly influence adoption. Millennials and Gen Z are the most responsive cohorts globally due to their high smartphone fluency and preference for convenience. For example, cross-country studies (Kirana et al., 2020; Putra & Wahyudi, 2023) indicate that Gen Z demonstrates the highest intention-to-adoption conversion rates, while Gen X and older users experience friction due to trust concerns or interface challenges. Urban-rural divides also persist across most countries, often linked to disparities in education, internet coverage, and access to financial services.

Government regulation is a double-edged sword. It can accelerate innovation through digital payment frameworks, but overregulation can hinder fintech agility. Indonesia's QRIS, India's UPI, and Kenya's M-Pesa showcase how centralized digital systems can boost adoption and trust. Meanwhile, weak data protection in some countries erodes user confidence. The Personal Data Protection (PDP) Law in Indonesia and the GDPR in Europe are examples of governance structures aimed at building digital trust and ensuring compliance. Several global studies identify consistent barriers: lack of trust, cyber threats, technical glitches, poor customer support, and regulatory confusion. In countries like Nigeria and Vietnam, users fear fraud and misuse of data. Furthermore, language barriers, app complexity, and low interoperability with legacy banks limit inclusion. These issues often mirror those found in the Indonesian context, underlining the universal challenges of mobile finance.

Using Biblioshiny, keyword mapping across 490 articles revealed dominant terms such as "trust," "privacy," "blockchain," and "mobile applications." These keywords align with evolving research interests. Early literature focused on digital infrastructure and literacy, while recent work highlights behavioral economics, AI integration, and cybersecurity. Top contributing countries include Indonesia, India, Malaysia, and China, with institutional outputs growing significantly post-2020. Authors like Hassan MK and Rabbani MR lead in citations, and journals such as *Electronic Commerce Research* dominate global discourse. Although the literature review focuses on global patterns, Indonesia presents a particularly illustrative case. According to market data (Statista, 2024; Bank Indonesia, 2023), mobile wallet usage in Indonesia has grown from 25% in 2019 to over 90% in 2024. This trajectory mirrors findings in global studies, which emphasize digital infrastructure, youth digital fluency, and

regulatory frameworks as primary adoption accelerators. Additionally, platform competition among providers like GoPay, OVO, and DANA reflects user-centric innovation strategies and financial ecosystem integration.

While abundant, the literature remains fragmented. Few studies synthesize behavioral, institutional, and technological variables using a unified lens. Most research is country-specific or focused on isolated factors. This study addresses the gap by conducting a systematic, globally scoped literature review with focused insights for Indonesia. It integrates thematic analysis with bibliometric tools to deliver a comprehensive understanding of mobile payment adoption dynamics.

RESEARCH METHODOLOGY

This study adopts a Systematic Literature Review (SLR) methodology to analyze global trends, drivers, and barriers in mobile payment adoption. The review process follows the PRISMA (Preferred Reporting Items for Systematic Reviews and Meta-Analyses) framework to ensure a transparent, replicable, and structured approach. Academic databases including Scopus, Web of Science, ScienceDirect, and Google Scholar were systematically searched for peer-reviewed journal articles, conference proceedings, and institutional reports published between 2014–2024. Boolean operators were used to construct search strings, such as: (“mobile payment” OR “e-wallet” OR “digital wallet”) AND (“adoption” OR “behavior” OR “usage”) AND (“fintech” OR “digital finance”). Additionally, bibliometric data was extracted from Dimensions.ai and analyzed through Biblioshiny, the web interface of the Bibliometrix R-package. The inclusion criteria were: articles published in English from 2014–2024; studies focused on mobile payment adoption, usage, and digital wallet technology; and research articles, institutional reports, and policy documents with empirical or theoretical frameworks.

Exclusion criteria included: opinion pieces, blogs, news reports; duplicate publications or inaccessible full texts; and studies not focused on adoption or fintech-related behavior. A total of 432 documents were initially identified. After removing duplicates and irrelevant records through title and abstract screening, 71 articles were reviewed in full. Based on the inclusion criteria, 35 high-quality sources were selected for final synthesis. The process was illustrated using a PRISMA flow diagram.

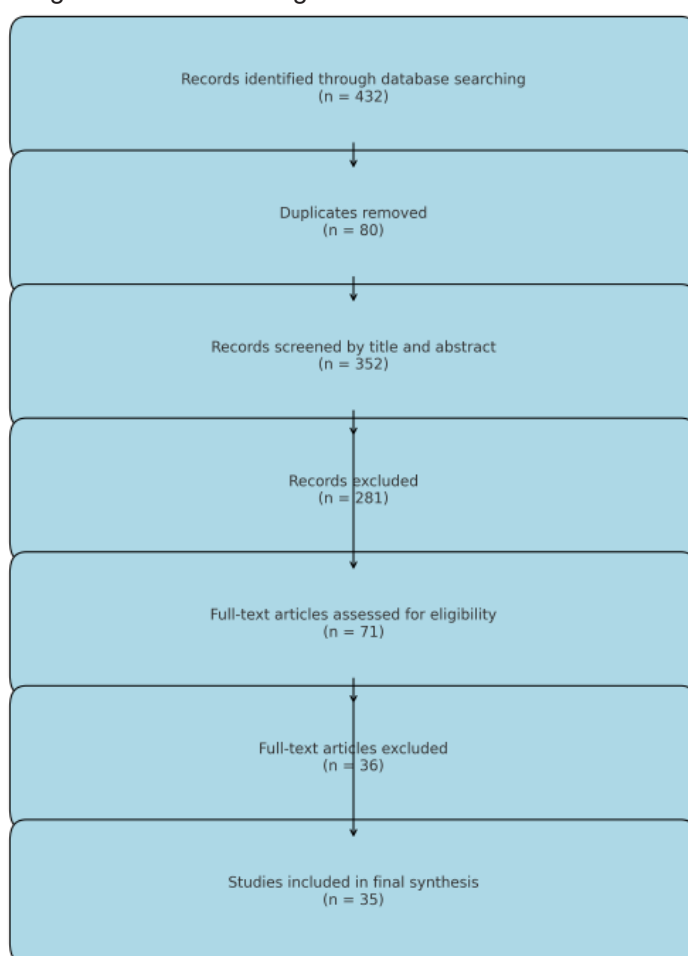


Figure 1. PRISMA flow diagram of article screening and selection.

The selected literature underwent a two-pronged analytical approach: Thematic Analysis and Bibliometric Analysis. In the thematic analysis, articles were coded and categorized based on recurring adoption themes such as digital literacy, perceived usefulness, trust, infrastructure, and regulation. In the bibliometric analysis, using Biblioshiny, keyword co-occurrence, thematic evolution, author contributions, and institutional outputs were analyzed to detect patterns and research gaps across the literature. The most frequent keywords across the reviewed literature included: “mobile payment,” “adoption,” “human,” “technology,” “fintech,” and “security.” These terms reflect core research themes and align with behavioral, technological, and regulatory influences on digital payment uptake. The keyword “human” particularly reflects the growing emphasis on user-centricity and behavioral aspects in mobile finance research. As a secondary-data-based review, no direct human participation was involved. All academic and institutional sources have been properly cited in accordance with academic standards. The study complies fully with principles of research ethics and intellectual property integrity. The review is limited to English-language studies and publicly accessible sources. No primary data was collected; findings rely solely on secondary data interpretation. Some regional studies may be underrepresented due to database coverage limitations. Despite these constraints, the structured methodology, diverse source base, and combination of thematic and bibliometric tools enhance the credibility and comprehensiveness of this review.

ANALYSIS AND RESULTS

This section presents the findings derived from bibliometric analysis, secondary statistical data, and thematic synthesis of scholarly literature. The data highlights key trends in Indonesia’s mobile payment adoption, author and institutional contributions, and the evolution of research themes between 2020 and 2024.

Mobile payment adoption in Indonesia has shown remarkable growth between 2019 and 2024. In 2019, only about 25% of the population used digital wallets. By 2024, this figure had surged to over 90%, driven by technological infrastructure, the COVID-19 pandemic, and the national rollout of QRIS. The most commonly used platforms include GoPay, OVO, DANA, and ShopeePay.

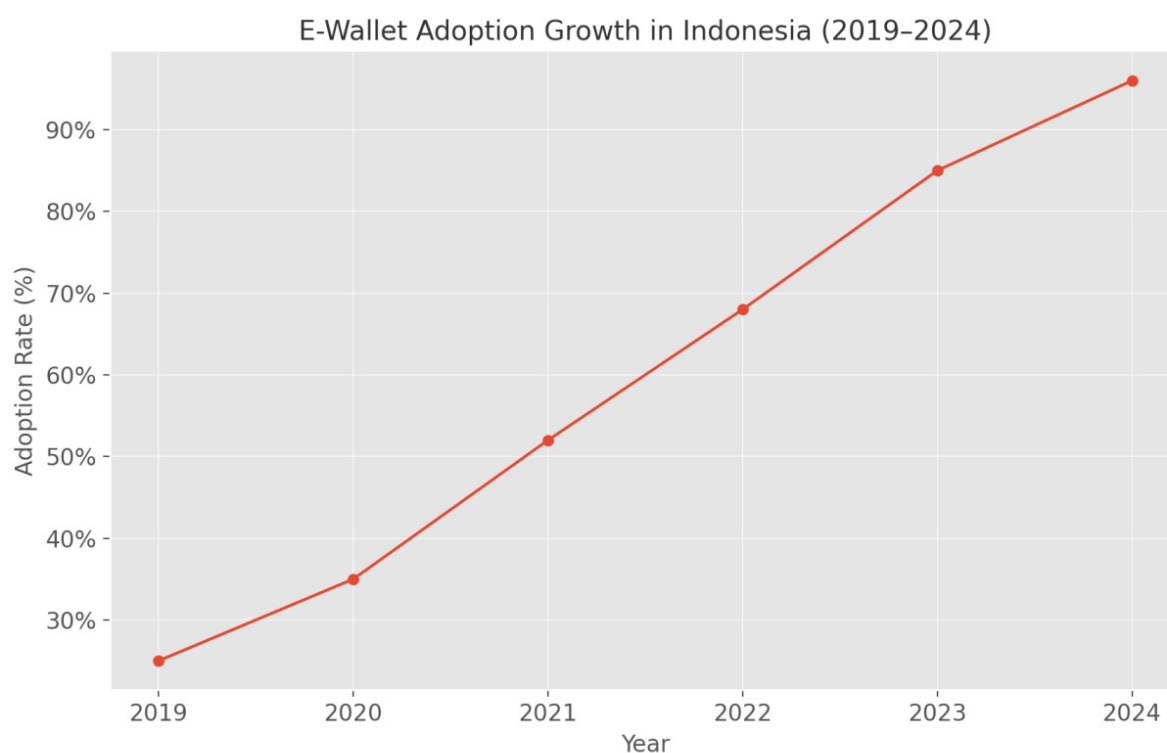


Figure 2. growth in mobile wallet usage in Indonesia, 2019–2024.

As of 2024, GoPay leads the market with approximately 40% of active users. OVO and DANA follow with 25% and 15%, respectively, while ShopeePay and LinkAja hold smaller but growing shares. These patterns reflect ecosystem integration (e.g., Gojek with GoPay), cashback incentives, and platform usability.

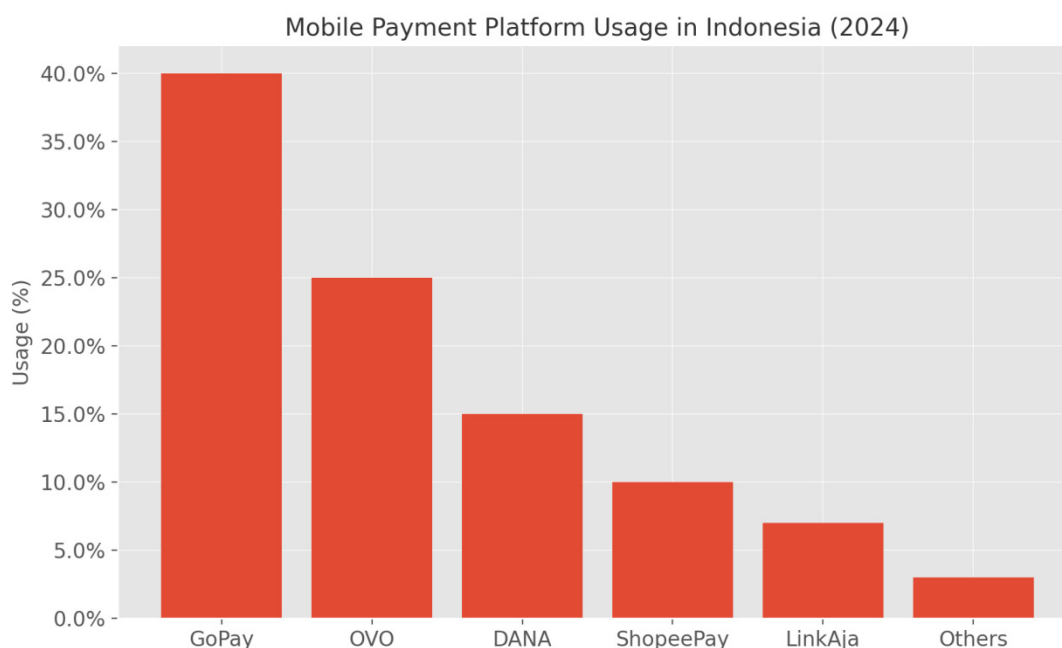


Figure 3. Market share of digital wallet platforms in Indonesia (2024).

A bibliometric scan of academic publications revealed the most active and impactful contributors. Authors such as Hassan M.K., Rabbani M.R., and Lee D.K.C. are among the most frequently cited researchers in mobile payment studies across Southeast Asia. Institutional analysis identified LIPI (Indonesia), Khon Kaen University (Thailand), and Universiti Brunei Darussalam as the top affiliations based on the number of relevant publications. These institutions have consistently contributed research on digital adoption, financial inclusion, and regulatory readiness.

Research output from these affiliations increased significantly after 2020, showing the growing academic interest in digital finance, particularly during and after the COVID-19 pandemic. The country-level analysis shows that Malaysia, India, and Indonesia were the top three contributors in terms of published literature and citation impact related to mobile payment adoption. This trend highlights Indonesia's role as a key case study in regional and global fintech research.

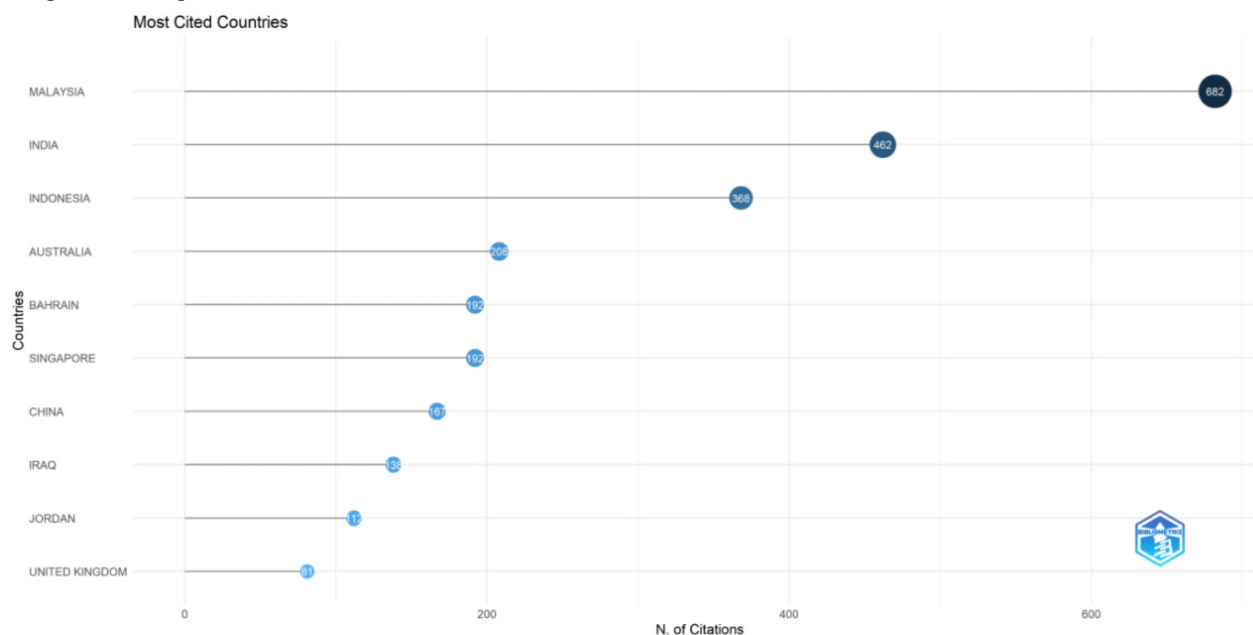


Figure 4. Country-level contributions to mobile payment literature, 2019–2024.

A keyword analysis of over 490 scholarly articles shows dominant themes such as “trust,” “privacy,” “mobile applications,” “digital literacy,” and “blockchain.” These terms reflect a behavioral and technical research focus, with increasing attention to human-centered digital adoption models.

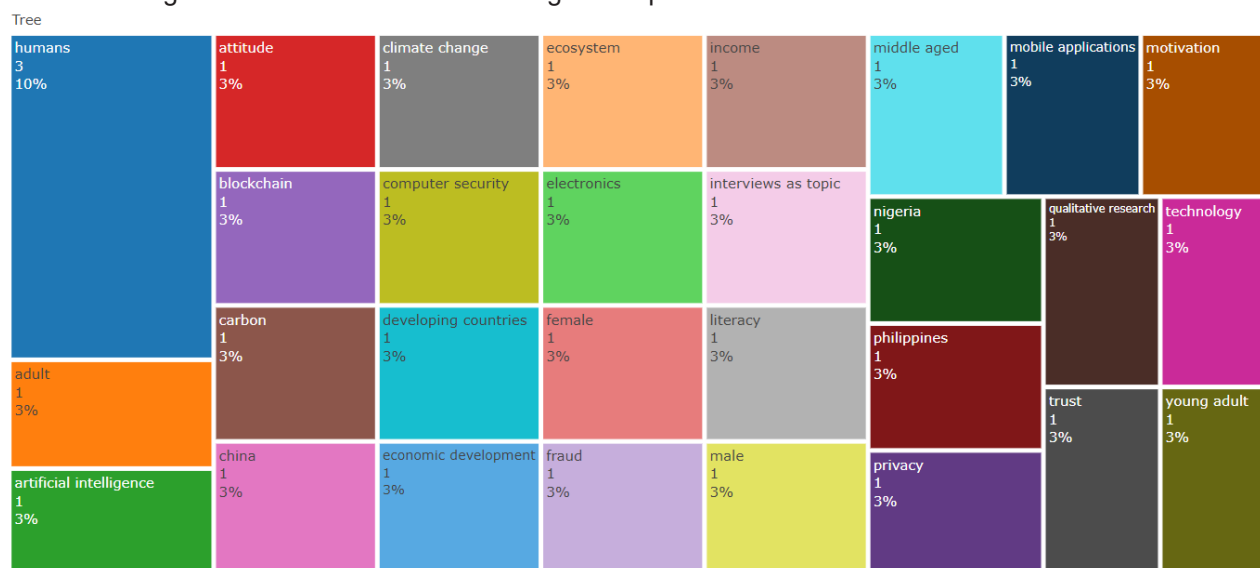


Figure 5. Keyword cluster visualization of mobile payment research themes.

A thematic tree map reveals the distribution of keywords across research clusters, emphasizing factors such as user motivation, fraud, income, and infrastructure. These findings support the use of frameworks like TAM and UTAUT in mobile payment adoption research.

The timeline of keyword evolution illustrates a shift from foundational topics like literacy and usage to emerging concerns such as data protection, blockchain integration, and financial innovation post-pandemic.

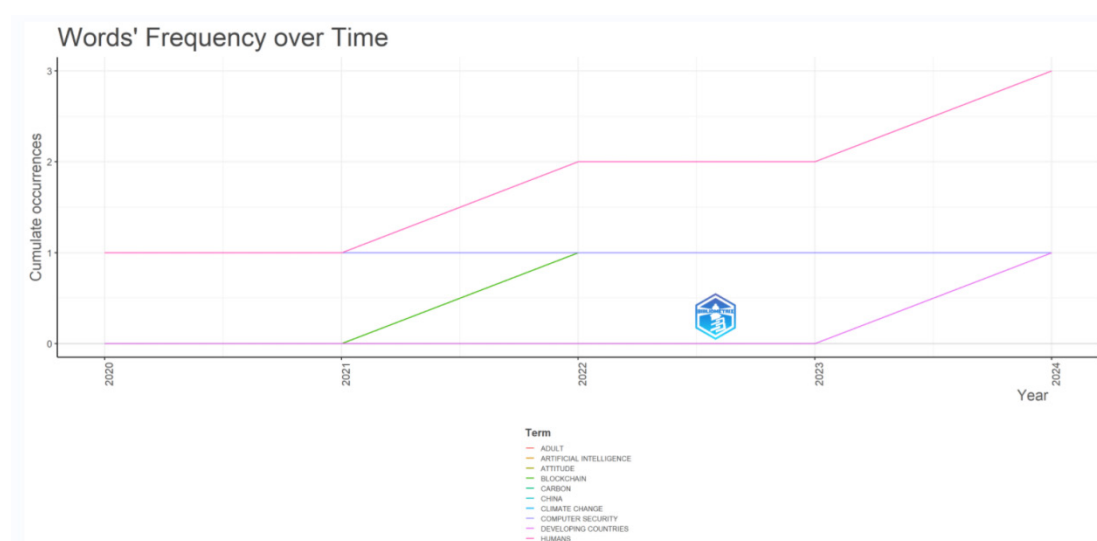


Figure 6. Timeline of keyword evolution in mobile payment research (2014–2024).

Mobile payment adoption in Indonesia has more than tripled since 2019, reaching nearly universal usage in 2024. GoPay, OVO, and DANA dominate the e-wallet landscape, with Gen Z and Millennials as the primary adopters. LIPI, Khon Kaen University, and UBD lead academic contributions, while authors like Hassan M.K. are most cited. Bibliometric indicators show a significant post-2020 surge in publications and global collaboration.

CONCLUSION

This study conducted a systematic literature review to explore global drivers, barriers, and thematic trends in mobile payment adoption, with Indonesia serving as a contextual benchmark. Using academic databases, government reports, and bibliometric tools such as Biblioshiny, the research synthesized 35 high-quality sources

published between 2014–2024. The findings reflect the increasingly interdisciplinary nature of mobile payment research, with contributions spanning behavioral economics, information systems, and regulatory policy.

Key insights from the literature and bibliometric analysis reveal that trust, digital literacy, platform usability, and government regulation are the most influential factors in mobile payment adoption across countries. The role of demographics especially Millennials and Gen Z—was shown to be vital in accelerating adoption, particularly in mobile-first societies. Technological innovation, combined with behavioral adaptability, drives usage intensity and platform preference.

Indonesia exemplifies how these global patterns manifest in an emerging market. The country's rapid growth in e-wallet usage—from 25% in 2019 to over 90% in 2024—demonstrates the catalytic impact of smartphone penetration, integrated ecosystems (e.g., Gojek–GoPay), and regulatory frameworks like QRIS. Despite this progress, barriers such as digital literacy gaps, cybersecurity concerns, and rural connectivity limitations remain areas requiring targeted intervention. This study also highlighted the evolving focus of academic research. Keyword mapping and thematic evolution indicate a shift from infrastructure and access to more nuanced issues like privacy, personalization, and user trust. Top-cited authors and institutions, particularly from Southeast Asia, reinforce the region's central role in shaping mobile payment discourse.

In conclusion, mobile payment adoption is not only a technological process but a socio-behavioral and regulatory phenomenon. Successful implementation depends on a holistic strategy that combines user-centric design, policy alignment, and trust-building mechanisms. Indonesia's experience offers transferable lessons for other developing economies navigating digital transformation.

Future research should expand by incorporating primary data collection, cross-country comparisons, and longitudinal designs to better understand behavioral shifts and the long-term sustainability of mobile payment systems.

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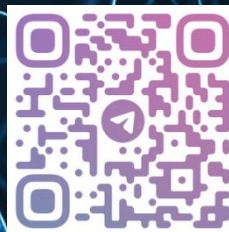
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