Factors Influencing Behavioural Intention to Use Mobile Payments in Southeast Asia in 2012 – 2022

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Abstract. This study examines the development of research on behavioural intention to use mobile payments in Southeast Asia. This study aims to determine the factors that influence behavioural intention to use mobile payments and how these factors influence the use of mobile payments in Southeast Asia and analyze the extent of the development trend of mobile payment research to predict future research opportunities based on keywords. Data collection uses ScienceDirect and DOAJ database, with the categories title, abstract, and keywords from 2012 through 2022. The data was classified using Microsoft Excel and a systematic literature review analysis. As for research trends, topic mapping was analyzed using VOSViewer. The results showed that the highest research development occurred in 2020, with a percentage of 27%. Most international publications are published in the Journal of Asian Finance, Economics and Business as many as five articles. Social influence and performance expectancy are The most crucial factors affecting mobile payment usage in Southeast Asia.

Keywords: Mobile payment, UTAUT, UTAUT2, Systematic Literature Review, Bibliometric Analysis.

1 Introduction

Since 2020, the COVID-19 pandemic has threatened the global economy. Every country is trying to adjust and restore the global economy, especially in the financial sector. Technological developments have evolved the payment system from using cash transactions and credit/debit cards to cashless, cardless, and contactless payment systems using a smartphone. Around 85% of Southeast Asian consumers have used mobile payments in making transactions. A survey conducted by PricewaterhouseCoorps (PwC) related to Global Consumer Insight (2019) involving 206 countries, including Southeast Asia, shows that Indonesia has a higher number of users with 47% of Indonesian respondents already using mobile payments in transactions [1]. With the increasing use of mobile payments, Bank Indonesia and the Central Bank of Singapore are working together to make cross-border Quick Response (QR) Code payments. Indonesia also plans to cooperate with Thailand, Malaysia and the Philippines. According to Bank Indonesia data, the value of QRIS transactions in a year grew by 305.49% in February 2022 [2].

Research conducted by the International Data Corporation (IDC) supported by the P2PC or Payment Gateway Platform predicts that by 2023 E-Wallet users in Southeast Asia will increase by around a quarter of a billion users dominated by new users from Indonesia with a total of around 130 million users [3]. Meanwhile, for Buy Now Pay Later (BNPL)

services, Indonesia is also predicted to become the largest market in Southeast Asia, with total spending in the e-commerce sector increasing 8.7 times compared to 2020. This condition proves that mobile payments can make Indonesia one of the biggest economic drivers in Southeast Asia [3].

Mobile payment is considered more secure because users don't need to provide too detailed information to others. The payment application is also safer because it's equipped with security such as PIN, password and password before making a transaction. But, it can't be denied that some people will be disadvantaged in terms of privacy and information security for risks that can't be avoided. The study by Jungkun [4] entitled "Examining The Role of Anxiety and Social Influence in Multi-Benefit of Mobile Payment Service" said that around 86% of internet users in the US know mobile payment, but only 12% use the service because of security factors, trust and risk of use. From these advantages and disadvantages, the increasing number of mobile payment users has made many studies examine what factors encourage behavioural intention to use mobile payments. One of the methods used is the Unified Theory of Acceptance and Use of Technology (UTAUT) [5] and UTAUT2 model [6].

Based on the introduction of the UTAUT models above, many researchers use the same model but get different results. As in the research of Audina [7], the effort expectancy variable has no significant effect on behavioural intention to use mobile payments. Meanwhile, in the study of Hidayat [8], the effort expectancy variable significantly positively impacts behavioural intention to use mobile payments. Then, Azzahroo & Estiningrum [9] found that social influence does not substantially affect behavioural intention to use mobile payments. On the other hand, Nopiani & Putra [10] found that social influence significantly affects behavioural intention to use mobile payments. Then, Khatimah & Halim [11] found that facilitating conditions don't have a significant effect on behavioural intention to use mobile payments, in contrast to Gharaibeh & Arshad's research [12] which has a significant effect on facilitating conditions on behavioural intention to use mobile payments.

The authors want to analyze further the results of more valid research from several international journal articles in Southeast Asia related to the factors that influence behavioural intention to use mobile payments and how these factors influence the users in Southeast Asia. And also analyze the extent of the development trend of mobile payment research to predict future research opportunities using systematic literature review analysis and bibliometric analysis. Both analysis methods are used because many mobile payment studies already focus on testing the influence on interest in use. Meanwhile, SLR studies and bibliometric analysis using this topic are still rare. Therefore, the author is interested in using both methods to analyze the results of this study.

2 Theory study and literature review

2.1 Theoretical review

Systematic Literature Review

According to Calderón & Ruiz [13], a Systematic Literature Review (SLR) is identifying, evaluating, and interpreting previous studies relevant to the problem or topic to be studied. SLR also defines as a process of identifying, analyzing and summarizing all available research results to get answers to specific research questions. In general, SLR can be interpreted as a process to identify, evaluate and provide opinions from a summary of previous

research results relevant to the topic to be studied.

Bibliometric Analysis

Saleh & Sumarni [14] define bibliometrics as an analytical study that applies mathematical or statistical methods to measure changes, either quantitatively or qualitatively in a set of documents. Bibliometric analysis is also defined as a quantitative method for analyzing bibliographic data in articles and journals. In the analysis process, VOSViewer aims to help analyze and find the most widely used references on particular and the latest research topics with potential research developments. VOSViewer can also be used to view bibliometric maps that show relationships between identified subjects more easily.

Unified Theory of Acceptance and Use of Technology (UTAUT)

The UTAUT model is a technology acceptance model developed as a combination of eight other technology acceptance models, namely Theory of Reasoned Action (TRA), Theory of Planned Behavior (TPB), Technology Acceptance Model (TAM), a combination of TAM and TPB, Social Cognitive Theory (SCT), Innovation Diffusion Theory (DTPU), and Model of PC Utilization (MPCU) [8]. The UTAUT model describes what factors influence an individual's acceptance of information technology. Four variables in this model is performance expectancy, effort expectancy, social influence, and facilitating conditions.

Unified Theory of Acceptance and Use of Technology2 (UTAUT2)

UTAUT2 is a development of the UTAUT model, which studies the acceptance and use of technology in a consumer context [9]. UTAUT2 was developed to add construct or variable deficiencies to the UTAUT model. The three additional variables are hedonic motivation, price value, and habit.

2.2 Literature Review

From the many studies that use the influence of behavioural intention to use mobile payments, it is necessary to analyze and compare to see how consistent the results of previous studies are. Apriliani [15] conducted a review process of journal papers aimed at identifying online transportation customer satisfaction. The method used in this research is a SLR method with data from journal papers published from 2016 - 2019. The results showed that the widely studied applications were GO-JEK and Grab. Data collection was carried out using a questionnaire with 100 respondents. Supinah & Soebagyo [16] analyzed the use of ITC in the mathematics learning process.The method used is bibliometric analysis. The population of this study is 200 articles from data search results using the Publish or Perish (PoP) application from 2011-2021. The data will be stored in the form of Microsoft Excel and stored in RIS form to be used in VOSViewer software to get mapping in finding publication trends.

Nurfauzan & Firzatunisa [17] conducted research by analyzing the impact of COVID-19 on the business field. The research method uses bibliometric analysis using the keywords 'COVID-19' and 'Journal' in the Publish or Perish application and the Google Scholar database. The Vosviewer application is used to make bibliometric analyses of research trends. Effendy et al. [18] reviewed research on the use of E-Wallet mobile payment. The aim is to determine the development of the number of international publications on the use of mobile payment E-Wallet and the development map of international publications from 2016-2020. The search results were analyzed using Microsoft Excel. Then, the analysis was carried out using VOSViewer software for research development trends.

Based on the research above, the author concludes that all of these factors in the

UTAUT and UTAUT2 models can help increase the number of mobile payment usage in making transactions. The existence of bibliometric analysis techniques will be considered to help analyze research trends from the many existing studies related to this topic, and to find out the development of research trends based on the keywords used.

3 Research Methodology

3.1 Type and Source of Data

The type of this research is qualitative Systematic Literature Review (SLR) research which presents a systematic literature review to identify, evaluate, and interpret the findings of previous studies [19]. Then, to analyze how the development of mobile payment research trends is carried out bibliometric analysis using VOSViewer software developed by Nees Jan Van Eck and Ludo Waltman.

3.2 Time, Subject and Research Object

This research was conducted by searching and selecting article data obtained from the international database websites. Then, the time of the selected research results is articles that have been published between 2012-2022. The subjects of this research are ScienceDirect and DOAJ databases. The objects investigated are all research articles with the same topic related to behavioural intention to use mobile payments.

3.3 Data Collection Techniques

This data was collected using PRISMA (Preferred Reporting items For Systematic Reviews and Meta-Analysis) method [20]. In this SLR study, secondary data collection in the form of articles from previous research relevant to the topic by conducting a thorough selection and review of the literature on the article data. The keywords used are "Mobile payment, behavioural Intention, Systematic Literature Review, UTAUT, UTAUT2". In the sample selection process, this is the seven research criteria inclusion and exclusion that have been established:

Table 1. Inclusion and Exclusion Criteria

Criteria	Inclusion	Exclusion
Article Type	A research article should be a research article.	A research article should be a thesis, dissertation, or final project.
Research Topics	Paper focuses on behavioural intention to use mobile payment in Southeast Asia.	Paper focuses on behavioural intention to use mobile payment outside Southeast Asia.
Year of Publication	Paper has been published in the period 2012-2022.	Paper published before 2012.
Research Scope	Paper is a case study of people in Southeast Asia.	Paper is a case study of people other than Southeast Asia.
Language used	The article uses English.	Paper using languages other than English.
Access to articles	Paper can be accessed in full text.	Paper can not be accessed in full text.
Journal Index	International journal articles indexed Q1- Q4.	International journal articles not yet indexed Q1- Q4.

3.4 Data Analysis Technique

In the data analysis process, this research uses systematic literature review (SLR) techniques by collecting, identifying, evaluating and summarizing the results of previous studies to produce more comprehensive findings. Meanwhile, to analyze how the development of mobile payment research trends is analyzed using VOSViewer software. The results of the bibliometric network will refer to related articles between one author and another so that they can form a map of the development of article publications based on keywords (co-word). The analysis steps taken are classifying the article data that has been collected based on the year of research, author, title, keywords, journal articles and research results in tabular form using Microsoft Excel. The article will entering and save into the Mendeley application and display all journal articles in one folder. Then, one folder is converted into a RIS file to be processed using the VOSViewer application.

4 Results and Discussion

4.1 Description of Data Selection Using the PRISMA Model

The SLR analysis results related to behavioural intention to use mobile payments with data sources obtained through the ScienceDirect and DOAJ databases show a reasonably good development from year to year. They are starting from developing increasingly sophisticated technology to the COVID-19 Pandemic, which forces everyone to use non-cash money in transactions.

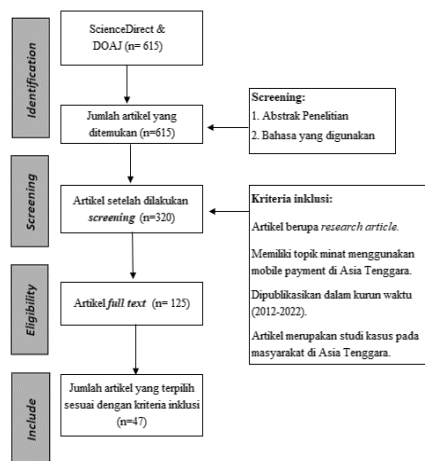The following is the result of the article selection process using the PRISMA diagram:

Fig. 2. Framework of the Article Selection Process

Based on the inclusion and exclusion criteria that have been described, 47 research articles from international journals that have Scopus indexed are obtained. The data meets the eligibility criteria for analysis and focuses on factors influencing the behavioural intention of mobile payments in Southeast Asia. Over the past ten years, from 2012 to 2022, the number of internationally published articles using the keyword "Mobile payment" indexed by Scopus has

been 615 journal articles. After that, screening was carried out by taking data in the form of research articles and adjusting the inclusion and exclusion criteria of the study, 320 journal articles were obtained. Then proceed with checking access to journals in full text and journal indexes until the results are obtained from as many as 47 articles.

After data selection and screening, the results were classified according to the year of research to see the growth of research related to mobile payments in Southeast Asia from year to year. The following is the classification data of journal articles based on the year of publication:

Table 2. Research Development from 2012-2022

Year	Number of Articles	Percentage
2012	4	1%
2013	6	1%
2014	11	2%
2015	27	4%
2016	29	5%
2017	31	5%
2018	23	4%
2019	34	5%
2020	164	27%
2021	129	21%
2022	157	25%
Total	615	100%

Table 2 shows that 2020 is the year with the most research with related topics found as many as 154 articles with a percentage of 27% because in that year, mobile payments were widely used due to the COVID-19 Pandemic. Meanwhile, 2012 became a year with a total of 4 articles with a percentage of only 1% because not much research was done on interest in use that year. People still use cash in many transactions. The following graph shows the development of research on behavioural intention to use mobile payments in Southeast Asia based on the number of articles indexed by Scopus on the ScienceDirect and DOAJ databases from 2012-2022.
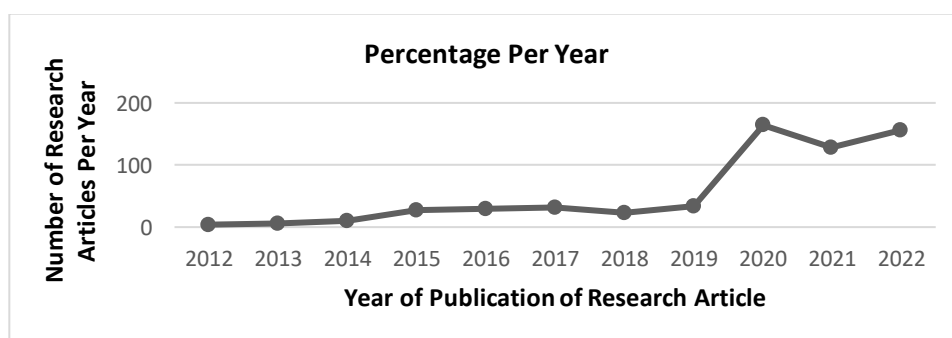
Fig. 3. Graph of Research Development from 2012-2022

4.2 Publishers that Publish the Most Research

The following is a table of journal publishers who have contributed the most to

publishing articles related to behavioural intention to use mobile payments in Southeast Asia:

Table 3. Journal Publishers of Mobile Payment Articles in 2012-2022

Journal Name	Number of Articles
International Journal of Data and Network Science	1
African Journal of Business Management	1
Risks	1
Procedia Computer Science	2
Asian Journal of Business Research	2
International Journal of Information Management	1
Digital business	2
Journal of open innovation	3
Frontiers in psychology	1
1st International Conference on Economics, Business, Entrepreneurship, and Finance (ICEBEF 2018)	1
Journal of Distribution Science	1
Asian Economic and Financial Review	2
Management Science Letters	2
Journal Of Southwest Jiaotong University	1
Social Science in Asia	2
Information Development	1
Journal of Applied Structural Equation Modeling	1
International Review of Management and Marketing	1
Management Science Letters	2
Malaysian Journal of Consumer and Family Economic	1
International Journal of Entrepreneurship	1
American-Eurasian Journal of Sustainable Agriculture	1
Indonesian Journal of Electrical Engineering and Computer Science	1
Technology Report of Kansai University	1
Journal of Financial Services Marketing	1
Indonesian Journal of Electrical and Computer Science	4
Journal of Asian Finance, Economics and Business	5
Journal of Theoretical and Applied Electronic Commerce Research	2
Kasetsart Journal of Social Sciences	1
International Journal of Asian Business and Information Management	1

In table 3. it is found that the Journal of Asian Finance, Economics, and Business, indexed in Q3 has the highest number of article publications on the topic of behavioural intention to use mobile payments in Southeast Asia when compared to other publication journals.

4.3 Comparison of Research Results in Southeast Asian Countries

This systematic literature review examines various research models related to the topic of behavioural intention to use mobile payments in Southeast Asia. This study identified 47

articles from 2012 to 2022 according to the research inclusion and exclusion criteria. The result is that the most widely used research model on the topic of behavioural intention to use mobile payments is the UTAUT model. Meanwhile, the UTAUT2 model is still not widely used as an indicator in research. From some of the research results analyzed, the average mobile payment user becomes interested and uses mobile payment in transactions is due to social influence factors or social influence given from surrounding people to users.

As in research Junadi & Sfenrianto [21] it is said that social influence and effort expectancy have the greatest influence on factors that influence the behavioural intention to use the E-Payment system in Indonesia. Meanwhile, Iskandar [22] argue that Performance Expectancy and Social Influence, Facilitating Conditions affect the behavioural intention to use mobile banking. So, it can be concluded that in Indonesia, the results of research on the topic of behavioural intention to use mobile payments are mostly influenced by social influence and effort expectancy variables. In research on the topic of behavioural intention to use mobile payments in Malaysia, Khatimah & Halim [11] also argues that performance expectancy significantly affects behavioural intention to use E-Wallet more than other variables. Then, in research, Tanra et al., 2022 [23] argued similarly regarding the results that social influence affects behavioural intention to use E-Wallet. So, from the analysis related to the growth of research on behavioural intention to use mobile payments in Malaysia, performance expectancy and social influence variables are the most influential factors.

Research on behavioural intention to use mobile payments has also been conducted in Thailand. As in research by Nguyen [24], hedonic motivation and effort expectancy affect behavioural intention to use mobile banking. In line with the research of Klas [25], which says that hedonic motivation is the variable that has the most influence on behavioural intention to use mobile payments in Thailand. Likewise, the two authors get similar results in the social influence variable that social influence affects behavioural intention to use mobile payments. So, it can be concluded that, the behavioural intention to use mobile payment users in Thailand is based on social influence and hedonic motivation factors.

As for developing research in Vietnam, research on mobile payment has also been carried out. In the research of Le et al [26], social influence and hedonic motivation are the variables that influence behavioural intention to use mobile payments most. In line with Nguyen et al [27] research related to social influence variables that significantly affect behavioural intention to use mobile payments in Vietnam. This is similar to the results obtained in Le et al [26]. So, it can be concluded that social influence and performance expectancy variables affect the behavioural intention to use the Vietnamese people in transactions. Then, research in Cambodia on behavioural intention to use mobile payments found that the performance expectancy and effort expectancy variables influenced the behavioural intention to use Cambodian people in making transactions using the mobile payment system. As the results described in the study of Jacquline that, the performance expectancy and effort expectancy variables affect the behavioural intention to use mobile payments in Cambodia.

From some of the analysis results above, behavioural intention to use mobile payments in Southeast Asia can be influenced by many factors, as described in the UTAUT and UTAUT2 models. However, in its application and development, many people in Southeast Asia are starting to be interested in using mobile payments due to social influence and performance expectancy factors.

4.4 Publication Development Map Based On Keywords

Mapping the development of research conducted by bibliometric analysis using VOSViewer. Of the 47 articles about Southeast Asian mobile payment usage interests collected based on the inclusion and exclusion criteria above, the article is uploaded to the Mendeley software. Then, the article file is downloaded back as a RIS file so that it can be processed in VOSViewer. After that, the intensity of the set keyword is filtered once. VOSViewer will detect the data and select keywords that appear to be displayed in three visualizations: network visualization, overlay visualization, and density visualization.
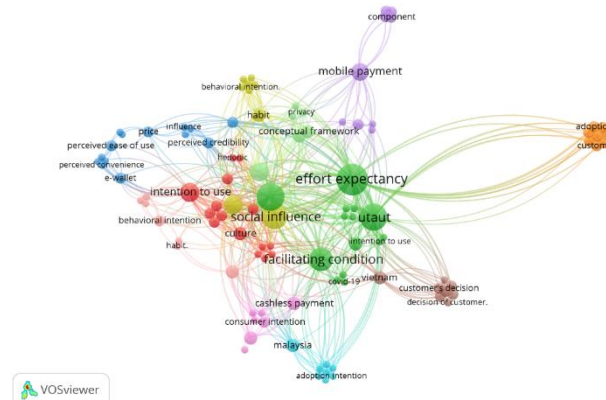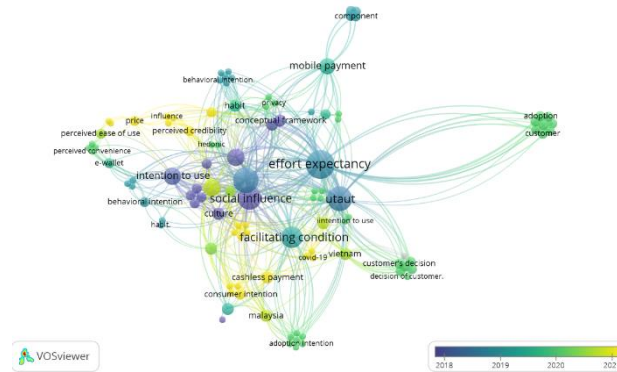

Fig. 4. Keyword mapping results with Network Visualization display mode

The data presented in Figure 4 shows that 33 items are divided into 8 clusters based on keywords or co-word. Cluster 1 is green with eight items: effort expectation, social influence, UTAUT, intention to use, facilitating condition, COVID-19, conceptual framework, and privacy. Then, Cluster 2 is coloured red as many as seven items: intention to use, hedonic, social influence, behavioural intention, culture, habit and facilitating condition. Cluster 3 is blue with six items: E-wallets, perceived convenience, perceived ease of use, price, influence and perceived credibility. Then, Cluster 4 in yellow consists of three items: social influence, habit and behavioural intention. The Cluster 5 Purple has as many as three items: mobile payment, component, and conceptual framework. Cluster 6 is brown with three items: the customer's decision, Vietnam, and the customer's decision. Cluster 7 is light blue with two items: adoption intention and Malaysia. Finally, there is a cluster of 8 consisting of only one item, customer adoption.

In the network visualization, keywords are represented by name labels and depicted in a circle. The size of each item's label and circle is determined by how often the keyword appears in the title and abstract. The more often these keywords appear, the larger the labels and circles will be. Keywords obtained from several studies above are connected in 8 clusters. Strong related links are also marked with large circles, such as effort expectation, social influence, facilitating condition, and UTAUT. Whereas unrelated links are so strongly marked with small circles. These small circles show that there are still many results of his research and the opportunity to do his latest research, such as habit, price value, culture, and privacy.

Then, in Figure 5 shows the trend of emerging topics from 2018 to 2021. The yellow colour of the connecting line is the younger year of research. In this case, facilitating conditions, consumer intention, cashless payment, price and COVID-19 are the research trends in 2020 until now. The blue indicates concurrent keyword usage around 2018, and the green is around 2019 to 2020. The figure shows a change in terms within a certain period.

Fig. 5. Keyword mapping results with Overlay Visualization display mode

Figure 6 shows the depth displayed as a visualization of density items. Here items are represented with their name labels the same as in-network visualization and overlay visualization. Each item point in density visualization has a different colour depending on the item's density at that point. The colour will range from blue to green to yellow. The greater the number of items in the environment of the issue and the higher the weight of the objects around it, the closer the point's colour to the yellow colour. The brighter the colour, the more research has been done. The things still little used in the study are habit, price, privacy, benefit expectation, privacy, and hedonic. Thus, there is an opportunity to conduct renewable research by taking items from these keywords.
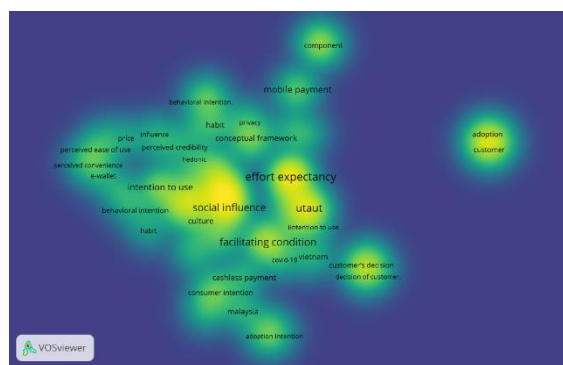
Fig. 6. Keyword mapping results with Density Visualization display mode

5 Conclusion

Based on the results and discussion above, it can be concluded that the development of research on the topic of interest in the use of mobile payment from 2012 – 2022 indexed by Scopus was the highest in 2020, with a total of 164 article publications with a percentage of 27%. International journals that publish articles with the most topics of interest in the use of mobile payment is the Journal of Asian Finance, Economics, and Business as many as five articles. The most influential factors on user interest in Southeast Asia showed mixed results, and the most significant were social influence and performance expectation factors. Mapping of research on this topic shows that many studies have referred to the elements in the form of variables in the UTAUT and UTAUT2 models with social Influence variables as the variables with the most research. Social Influence is a consideration for users before using mobile payment in transactions. The items or keywords that are still little used in study are habits, price, reputation, benefit expectation, privacy, and hedonic. Thus, there is an opportunity to conduct renewable research by taking items from these keywords.

6   Research Limitations

Based on the researchers' results in this study, some research limitations should be considered for the next researcher who wants to develop a similar research topic. The results of this study have shortcomings that need to be corrected in the future to improve the results of research that is more valid and accurate. In the search for data, this study used the journal ScienceDirect and DOAJ database by searching the data manually because the author don't have access to download paid articles. Thus, the data obtained was only a little and took a long time in the search process. In the future, the next author can use the help of Publish or Perish software so that the data obtained is more and more accessible if the author does not have access to a paid journal database.

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