

Antecedents of Digital Payment Usage Among MSME: A Systematic Review

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Abstract

Digital payment has become transitioning from a paper-based payment system to electronic payment led to higher economic growth and competitiveness for the country. Digital payment plays a pivotal role in provides opportunities to improve business productivity. This systematic literature review aims to analyse the factors of digital payment adoption by local micro, small and medium enterprises (MSMEs) by synthesizing existing research. The review seeks to identify factor associated with digital payment adoption in the context of MSMEs. By providing insights into the relationships between UTAUT, knowledge with digital payment, this systematic review aims to propose the factors of adoption and provide guidance for sustainable digital payment in MSMEs sector. This systematic literature review follows the ROSES publication standard and incorporates various research approaches. The study utilized two important scientific databases, Web of Science and Scopus, along with the supporting database, Google Scholar for article selection. The findings of this systematic review will contribute to the existing knowledge and inform educational leaders, MSMEs, and government in navigating the landscape of digital payment adoption by MSMEs.

Keywords: Digital payment, UTAUT, Knowledge, Systematic literature review