

Factors Influencing the Adoption of Digital Payment among Retail Stores in Bharatpur

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ABSTRACT

This study investigates the key factors influencing the adoption of digital payment systems among retail stores in Bharatpur, Nepal. Through a combination of correlation, regression, analyses, the research identifies business owners' attitudes, technological infrastructure, cost considerations, and security concerns as critical determinants of digital payment adoption.

The study is based on the field survey using structured questionnaire for two hundred and three small business owners. Among these, business owners' attitudes emerged as the most influential factor, as evidenced by strong correlation values and statistically significant regression results ($p < 0.001$). Also, security concerns ($p < 0.001$) and cost factors ($p = 0.018$) were also found to significantly affect adoption decisions.

The findings underscore the importance of fostering a positive mindset toward digital payments, addressing security challenges, and offering cost-effective digital solutions. Encouraging digital payment adoption can help retail businesses improve operational efficiency, attract a broader customer base, and contribute to the broader development of Nepal's digital economy.

Keywords: *Digital payment, adoption, retail stores, business owners' attitude, technological infrastructure, Bharatpur, Nepal*

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1. INTRODUCTION

Digital payment systems have revolutionized retail transactions, offering speed, convenience, and financial inclusion benefits. However, adoption rates among small retail businesses remain uneven, particularly in developing economies. The rapid evolution of financial technology has revolutionized the global economy, making digital payment systems an integral component of modern commerce. Digital payment platforms offer businesses and consumers a fast, secure, and efficient means of conducting transactions, reducing reliance on cash-based payments. The increasing availability of mobile devices, improved internet accessibility, and advancements in fintech have accelerated the adoption of digital payment methods worldwide. Platforms such as eSewa and Khalti, along with QR code-based payment solutions and point-of-sale (POS) systems, have become increasingly prevalent in Nepal (Joshi & Sharma, 2022). The adoption of digital payment systems is particularly noticeable in urban areas, where businesses recognize the potential for increased operational efficiency and economic growth. However, despite these advantages, the uptake of digital payments among small businesses

remains relatively slow, particularly in developing economies where businesses face numerous challenges in transitioning from traditional cash transactions to digital financial systems.

In developing nations like Nepal, small retailers face unique challenges such as unreliable infrastructure, high costs, and socio-cultural resistance to change. Understanding the factors influencing adoption is essential for policymakers and businesses to design interventions that promote financial inclusion. The Nepal government has taken significant steps to promote digital financial inclusion, most notably through the Digital Payment System Policy 2020 introduced by the Nepal Rastra Bank. This initiative aims to increase the use of digital payment solutions across various sectors, including small and medium-sized enterprises. However, small businesses in cities like Bharatpur continue to face several barriers to adoption, including limited technological infrastructure, financial constraints, security concerns, and a lack of awareness regarding digital payment options (Puspa et al., 2022). The transition to digital payments is further influenced by customer preferences, as businesses tend to align their payment systems with consumer demand. Moreover, many small business owners remain skeptical

about the reliability and necessity of digital payment platforms, particularly for smaller transactions. Concerns over fraud, data security, and transaction costs further discourage adoption, despite the potential benefits such systems offer in terms of business growth and operational efficiency.

This study aims to explore the factors influencing the adoption of digital payment systems among retail stores in Bharatpur, Chitwan. It seeks to identify key barriers that hinder small businesses from transitioning to digital payments and examine the motivations that could drive adoption. By analyzing these factors, this research aims to provide valuable insights into how digital payment adoption can be enhanced among small businesses. Addressing these challenges will not only improve the efficiency of business transactions but also contribute to the broader goal of Nepal's digital economic transformation.

2. RELATED WORKS

Previous studies show that the most factors responsible for digital adoption are technological, social influence, cost factors, perceived benefit and security concern. Many researchers have conducted research on adoption of digital

payment system by small business, some of them found online and open access are reviewed below.

Sundararaj and Meera (2024) investigates factors related to the adoption of millennial generation of people in India. Its specific focus is on how variables such as convenience, security, trust and government initiatives encourage adoption while dealing with difficulties, particularly data privacy and digital divide. The study applied a mixed-method design and collected information from 250 millennials through questionnaires and interviews, and provided statistical and thematic analysis of the results. The results indicated that the majority 70% of the respondents were males in the age bracket of 25-40 most of whom earned between Rs. 50,000 and Rs. 100,000. Approximately, 42.4% of those sampled made more than 10 transactions every month for utility payments using the digital payment modes. According to the research, perceived usefulness and user satisfaction were the main causes of acceptance of the new technology, while perceived ease of use and trust did not influence greatly the outcomes of the study, and perceived stronger security was considered a barrier. In summary, the paper stresses on the need to increase their user satisfaction and improves the

security on their systems to allow more millennials users to accept and use such digital payments.

Vishwakarma et al. (2024) aim has a bibliometric analysis of the digital payment adoption and challenges in both urban and rural India with a special focus on consumer perception. It sought to fill the comparative gap between urban and rural consumer perceptions of the adoption of digital payment technologies and to assess the dynamics that affect this adoption in these differing contexts. The methodology of bibliometric analysis was employed; and indicators examining trends, patterns of citation, research output and authorship dynamics relating to digital payment systems from 2010 to 2024 are analyzed here. Data were obtained from Google Scholar and Scopus databases using the keywords “digital payment systems”, “consumer perception” and “adoption of digital payments,” for the initial pool of about 6200 articles that were narrowed down by title and abstract to 800 articles finally selected for analysis by excluding those not relevant, non-peer-reviewed as well as duplicate sources. It was found that India is one of the important countries in the world in which research is being done on digital payments as it accounts for about 79.4 percent of the entire research output in this field. There has been intensified <https://www.valleystatecollege.edu.np/research>

research activity after demonetization, especially with mobile payment systems such as UPI. It shows consumer perceptions of rural areas connected to restricted banking infrastructure, lack of awareness and problems of trust in digital systems being otherwise rooted in cash-based transactions, adding to the restrictions on use of digital payments. The research advocated further studies on socio-economic aspects determining the acceptance of digital payments, more so in rural markets besides tackling issues and concerns regarding privacy and security and ease of use to promote broader adoption.

Rezza et al. (2024) demonstrate that research factor analysis influence the use and behavioral intention toward an e-wallet being in Indonesia, where the identified predictors of adoption were hedonic motivation, habit, self-efficacy, and trust. Mainly, this quantitative explanatory survey collected data from 219 respondents, most of whom were females (66.8%) aged between 25 and 36 years. Overall, the data from the survey was analyzed by SEM with PLS. It was also shown that habit was the most significant predictor of behavioral intention and actual use with a higher impact compared to that of trust, self-efficacy, and hedonic motivation. Trust

and self-efficacy were lesser direct influences on the behavior intention, with trust mainly influencing intention through habit. The research showed a considerable R^2 for trust-behavioral intention and adoption, which conveyed substantial correlation between those constructs. Based on those findings, this study could recommend that promoters be directed toward habitual use so that adoption is facilitated and resistance induced from perceived complexity is minimized. Once again, habit is pointed out in the study as one of the most significant motivational factors for online digital payment modes used in Indonesia.

Dadhich et al. (2018) identified some elements that led to users' acceptance of digital payment systems; concentrating technical and perceived security aspects, and performance expectancy. A mixed method was adopted to seek primary data via structured questionnaires to respondents drawn from education and banking sectors who had experience with the e-payment services. Four important factors-indicated in the evident study in respect to influencing consumer intentions to use digital payment systems- were security systems, government regulations, convenience, and productivity & flexibility. In addition, it was noted that users' perceived ease of use, perceived worth, <https://www.valleystatecollege.edu.np/research>

and overall satisfaction among others were significant determinants of acceptance. Security concerns centered on perceived risks and legal protection primarily blocking adoption. The contribution-awareness and social influence- would flow back to both banks and customers, so as to have that real understanding with the technology for better adoption. To cut the long lecture short, security, convenience, and user expectation triggered wonderful acceptance of digital payment systems as research revealed.

Junadi and Sfenrianto (2015) explore the intention of consumers to accept e-payment systems in Indonesia by extending widely the Unified Theory of Acceptance and Use of Technology (UTAUT), with particular interest in including such factors as culture and perceived security, which are expected to be important in the Indonesian context concerning e-payment acceptance. This investigation bases itself on a model aligned with UTAUT, using constructs such as performance expectancy, effort expectancy, social influence, and facilitating conditions. Introduced to give a broader view of consumer behavior are culture and perceived security as two external variables. This research includes a number of statistical parameters such as Chi-Squares (X^2 Test), Root Mean Squares

Error of Approximation (RMSEA), and Goodness of Fit Index (GFI) to validate the model, taking into consideration the measurement reliability using AMOS applications, which have a composite reliability (CR) at least 0.70. The results might indicate that such factors culture-wise, as the education level along with technology experience, are expected to be significant in adoption, in addition to perceived security, which addresses consumer trust in the systems. In addition, demographic variables such as gender, age, and earlier technology experience are expected to influence the intention to use e-payment systems.

3. METHODS

3.1 Study design and population

This study adopts a descriptive research design to examine the factors influencing the adoption of digital payment systems among small retail businesses in Bharatpur, Chitwan. The design allows for the identification of key variables—such as technological readiness, cost factors, security concerns, and perceived benefits—and explores their relationships. The target population consists of small retail businesses in Bharatpur that either currently use or have the potential to adopt digital payment systems. To ensure

representation across different business types, convenience sampling is employed, selecting approximately 205 small retail business owners as respondents. This sample size is deemed adequate for meaningful statistical analysis while maintaining practical feasibility.

3.2 Method of data collection and analysis

Primary data is collected using a structured questionnaire comprising both closed-ended and Likert-scale questions, ensuring quantitative measurement of respondents' perceptions and behaviors. The questionnaire is distributed physically and, where possible, digitally to two hundred and three business owners in Bharatpur. The collected data is then analyzed using descriptive statistics (mean, frequency, percentage) to summarize trends and inferential statistics (correlation or regression analysis) to examine relationships between variables. Statistical tools such as SPSS or Excel are used for data processing, ensuring reliability and validity in interpreting the findings. This methodological approach provides a systematic way to assess the factors affecting digital payment adoption among small retailers in the study area.

The questionnaire includes several items grouped under specific constructs related

to the adoption of digital payments by small businesses. Social Influence (SI) is assessed through items such as customers' preference for businesses that accept digital payments (SI1), peer influence and the adoption trend in the local business community (SI2, SI4), the perception that digital payment signifies modernity and professionalism (SI3), and pressure from customer expectations (SI5).

Table 1: Reliability Analysis

Variables	Items	Cronbach Alpha
Social Influence	SI1	0.754
	SI2	
	SI3	
	SI4	
	SI5	
Technological Infrastructure	TI1	0.698
	TI2	
	TI3	
	TI4	
	TI5	
Cost Factors	CF1	0.711
	CF2	
	CF3	
	CF4	
	CF5	
Security Concerns	SC1	0.641
	SC2	
	SC3	
	SC4	
	SC5	

Perceived Benefit	PB1	0.777
	PB2	
	PB3	
	PB4	
	PB5	
Business Owner's Attitude	BOA1	0.815
	BOA2	
	BOA3	
	BOA4	
	BOA5	

Technological Infrastructure (TI) focuses on the business's access to reliable internet (TI1), the ease of integrating digital platforms into operations (TI2), availability of necessary hardware like smartphones or POS systems (TI3), reliability of the systems used (TI4), and user-friendliness of the platforms (TI5). Cost Factors (CF) are captured through concerns over transaction fees (CF1), unaffordable setup costs (CF2), perceptions of long-term cost-effectiveness (CF3), manageability of maintenance costs (CF4), and overall operational cost reduction through digital payments (CF5). Security Concerns (SC) include fears of fraud or unauthorized transactions (SC1), data breaches (SC2), perceived lack of system security (SC3), adequacy of platform security measures (SC4), and the fear of system downtime (SC5). Perceived Functional Benefits (PF) cover the speed and efficiency of transactions (PF1), better financial record

management (PF2), enhanced customer satisfaction (PF3), expanded customer reach (PF4), and improved operational efficiency (PF5). Finally, Behavioral Orientation and Attitude (BOA) includes beliefs in the business-enhancing potential of digital payments (BOA1), openness to new technologies (BOA2), comparison of digital and cash benefits (BOA3), confidence in using digital systems (BOA4), and the perceived necessity of digital payments for competitiveness (BOA5).

The internal reliability of the measurement scale was checked using Cronbach's Alpha. Since all variables have a Cronbach's Alpha value above 0.6, the data is found to have good internal consistency. This means that the items in each variable are consistently measuring

the intended construct. Thus, the dataset is considered suitable for further analysis and interpretation.

3.2 Theoretical background

(Ajzen, 1991) developed the framework known as the Theory of Planned Behavior (TPB) in 1991 and it can be used to understand the pattern of engagement in new behaviors as the one which relates to small businesses' use of digital payment systems. Based on TPB, an intention to employ a digital payment system depends on three primary factors. First factor is the behavior that the owner of a business bears towards the use of the system. If the owner believes that digital payments are beneficial, as in making faster transactions, minimizing cash management, or increasing the number of customers, they are expected to embrace

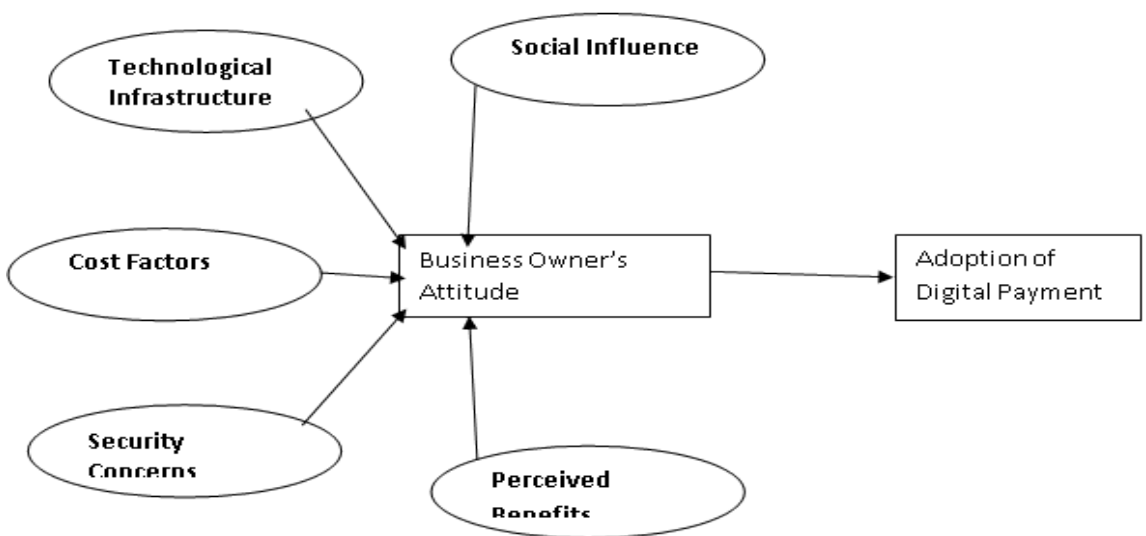


Figure 1: Conceptual framework of the study

the system. On the contrary, if they view the disadvantages to be more troublesome, for example, high transaction costs or problems with security, it is likely that their attitudes will be more pessimistic and, hence, minimal uptake would be the likely scenario.

The second is subjective norms; in this context, those are self-imposed social forces from customers, co-workers, and regulatory authorities that might constrain the choice of a business person. As an example, such social forcing could take place in the case when a majority of customers request the availability of the option for digital payments. Or, when a number of customers whose businesses are in the same location or who are competitors are using the technology. The third factor is perceived behavioral control, which relies on the business owner's confidence that they are capable of working the required digital payment systems. This encompasses issues like experience, access to tools as well as purchasing power. If the owner believes that he can overcome any such financial or technical hurdles, then it is likely that he will use digital payments. These three – attitude, subjective norms and perceived behavioral control explain the full picture of how and why the specific small business owners use digital payment systems in <https://www.valleystatecollege.edu.np/research>

their businesses.

4. RESULTS

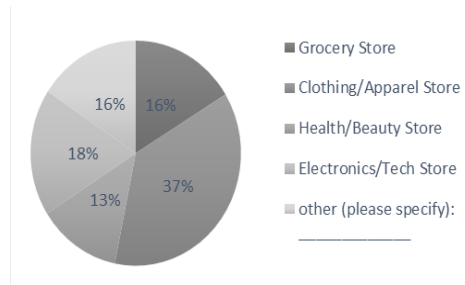


Figure 2: Types of small business included in the study

Among the sample taken by convenience sampling, Clothing/apparel stores are the most dominant, occupying 37% of the businesses, and there are 75 stores. Electronics/tech stores are 18% of the total, and there are 37 stores. The rest of the businesses occupy 16%, or 32 businesses. Grocery stores occupy 16%, and there are 33 businesses, while health/beauty stores occupy 13%, and there are 26 businesses (see Figure 2).

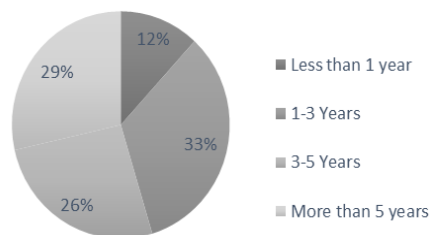


Figure 3: Year of operation

The pie chart shows that most of the small

enterprises in Bharatpur (33%) have been in business for 1-3 years, followed by those operating for more than 5 years (29%). Businesses aged 3-5 years constitute 26%, and the least (12%) is less than a year (see Figure 3).

percentage, 9% (17 businesses), earn below NPR 500,000, while only 10% (21 businesses) earn above NPR 5,000,000. This shows that the majority of small firms in Bharatpur are in the mid-income level (see Figure 4).

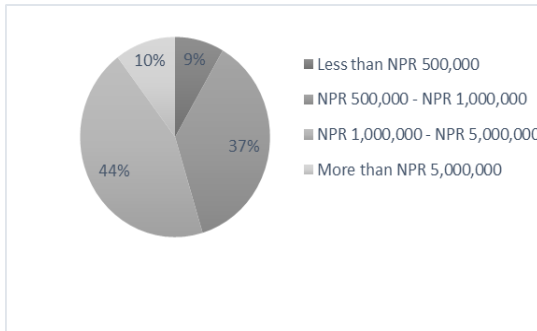


Figure 4: Annual turnover

The information suggests the annual income level of small businesses in Bharatpur. The highest proportion, 44% (90 businesses), has an income between NPR 1,000,000 and NPR 5,000,000. The second highest proportion, 37% (75 businesses), has an income from NPR 500,000 to NPR 1,000,000. A smaller

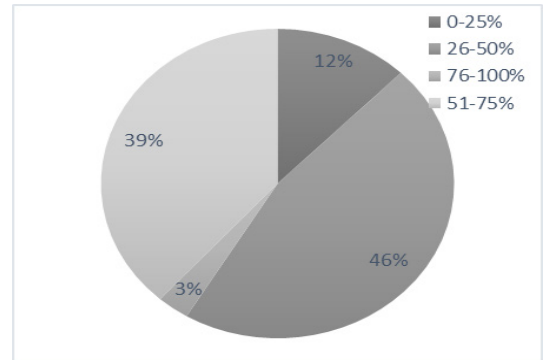


Figure 5: Percentage of transactions

The statistics show distribution of small enterprises in Bharatpur based on the percentage of revenue they get from online payments. 46% (94 businesses) get 26-50% of their revenue from online payments. 39% (78 businesses) get 51-75%, and 12% (25 businesses) get 0-25%.

Table 2: Descriptive Analysis for different factors

Variables	Minimum	Maximum	Mean	SD
Social Influence	1	5	4.01	0.56
Technological Infrastructure	1	5	3.92	0.50
Cost Factors	1	5	3.83	0.56
Security Concerns	1	5	3.87	0.52
Perceived Benefit	1	5	4.00	0.53
Business Owner's Attitude	1	5	4.12	0.63

Just 3% (6 businesses) receive 76-100% from online payments.

Descriptive research aims to examine the adoption of digital payment systems among small businesses in Bharatpur, Chitwan. To achieve this objective, the study incorporates both descriptive research and an analytical approach that utilizes correlation and regression analysis (see Figure 5).

The study examines digital payment adoption among small businesses in Bharatpur, Chitwan, using descriptive and analytical methods. Key variables show positive perceptions, with Business

Owner's Attitude (4.12) and Perceived Benefit (4.00) scoring highest. Cost Factors (3.83) is the lowest-rated concern. Here, low standard deviations indicate consistent responses (see Table 2).

The correlation analysis shows strong positive relationships among the variables influencing digital payment adoption. Perceived Benefit (PB) and Business Owner's Attitude (BOA) (0.681) have the highest correlation, indicating that perceived advantages strongly shape attitudes. Social Influence (SI) and Technological Infrastructure (TI) (0.641) also show a strong link. Cost Factors (CF) and PB (0.611) suggest that cost

Table 3: Correlation analysis

		SI	TI	CF	SC	PB	BOA
SI	Correlation	1	0.641**	0.588**	0.411**	0.554**	0.633**
	P-value		0	0	0	0	0
TI	Correlation	0.641**	1	0.590**	0.532**	0.587**	0.489**
	P-value	0		0	0	0	0
CF	Correlation	.588**	0.590**	1	0.578**	0.611**	0.516**
	P-value	0	0		0	0	0
SC	Correlation	0.411**	0.532**	0.578**	1	0.575**	0.440**
	P-value	0	0	0		0	0
PB	Correlation	0.554**	0.587**	0.611**	0.575**	1	0.681**
	P-value	0	0	0	0		0
BOA	Correlation	0.633**	0.489**	0.516**	0.440**	0.681**	1
	P-value	0	0	0	0	0	

considerations impact perceived benefits. Security Concerns (SC) have the weakest correlations but remain statistically significant. All correlations are significant at $p < 0.01$, confirming meaningful associations (see Table 3).

Table 4: Model Summary for regression model

R	R square	Adjusted R square	SE
0.780	0.608	0.597	0.34

The correlation value ($R = 0.78$) of the regression model indicates a strong positive relationship between independent variables (social influence, technological infrastructure, cost factors, etc.), and dependent variable-acceptance of digital payment systems by small firms. The R Square of 0.608 indicates that the independent variables in the model are explaining about 60.8% of the variance in the adoption of digital payment systems (see Table 4).

The significant large F-value of 53.409 and p-value of 0.000, both lower than the 0.05 significance threshold, in the ANOVA table both signify that the regression

model is significant. That would imply that variation in perceived benefits may potentially be explained by the predictors (business owner's attitude, security concerns, technology infrastructure, cost factors, and social influence) together. The sum of squares residual (19.704) shows the variance unaccounted for by the model, and the sum of squares regression (30.591) shows the variation accounted for by the model. The model, therefore, accurately predicts perceived benefits (see Table 5).

The regression shows the relationship between different determinants and perceived benefits of using digital payments. The intercept is not statistically significant ($p = 0.099$), yet it shows a common level of perceived benefits. Of the independent variables, Social Influence has a zero and non-significant coefficient ($p = 0.724$), and it presumably does not affect perceived benefits significantly. However, Technological Infrastructure ($p = 0.036$), Cost Factors ($p = 0.018$), and Security Concerns ($p = 0.001$) each significantly positively

Table 5: ANOVA to test the regression model

	Sum of Squares	df	Mean Square	F	Sig.
Regression	30.591	5	6.118	53.409	0.000
Residual	19.704	172	0.115		
Total	50.295	177			

Table 6: Coefficient table for regression model

	Unstandardized coefficients		Standardized coefficients	t
	B	Std. Error	Beta	
(Constant)	0.385	0.232		1.657
SI	0.026	0.073	0.027	0.354
TI	0.162	0.077	0.156	2.109
CF	0.167	0.07	0.17	2.38
SC	0.212	0.063	0.207	3.369
BOA	0.346	0.056	0.403	6.176

affect perceived benefits, implying that companies value technological support, low costs, and safety when they think about digital payment systems. Business Owner’s Attitude ($p = 0.000$) is the highest predictor, with a strong positive influence, indicating that positive attitude towards electronic payments is behind the high percentage of influence towards perceived benefits (see Table 6). Finally, while Business Owner’s Attitude is the highest factor, security, infrastructure, and costs matter too in defining the perceived digital payment benefits among small firms.

5. DISCUSSION

The study on digital payment adoption among small businesses in Bharatpur, Chitwan, reveals that Business Owner’s Attitude (BOA) and Perceived Benefit (PB) are rated highest, with mean scores of 4.12 and 4.00, respectively, indicating

favorable perceptions. Cost Factors (CF) scored the lowest at 3.83, suggesting moderate concern. Correlation analysis demonstrates strong positive relationships among variables, notably between PB and BOA ($r = 0.681$, $p < 0.01$), highlighting the significant influence of perceived benefits on business owners’ attitudes. The regression model shows a robust association ($R = 0.780$) between independent variables and digital payment adoption, with an R^2 of 0.608, indicating that 60.8% of the variance is explained by the model. ANOVA results confirm the model’s significance ($F = 53.409$, $p < 0.05$). Regression coefficients reveal that BOA ($\beta = 0.403$, $p < 0.001$) is the strongest predictor of PB, followed by Security Concerns (SC) ($\beta = 0.207$, $p = 0.001$), Cost Factors ($\beta = 0.170$, $p = 0.018$), and Technological Infrastructure (TI) ($\beta = 0.156$, $p = 0.036$). Social Influence (SI) does not significantly predict PB ($\beta = 0.027$, $p = 0.724$). These

findings underscore the pivotal role of business owners' attitudes in perceiving the benefits of digital payments, while also emphasizing the importance of addressing security, cost, and technological infrastructure to enhance adoption among small businesses.

5.1 Limitation

The study focuses on the digital payment situations among the retail stores of Bharatpur Metropolis; therefore, it can't be generalized that the same applies to all the retail stores across the nations.

6. CONCLUSION

The findings of this study highlight the crucial factors influencing the adoption of digital payment systems among small businesses in Bharatpur. Correlation analysis reveals strong associations between social influence, technological infrastructure, and perceived benefits, with business owners' attitude emerging as the most influential factor. Regression analysis further confirms that technological infrastructure, cost factors, security concerns, and business owners' attitude significantly impact digital payment adoption, with business owners' attitude playing the most substantial role. The ANOVA test supports the validity of the regression model, demonstrating

that the identified predictors significantly explain variations in perceived benefits. Additionally, business owners' attitude ($p = 0.000$), security concerns ($p = 0.001$), and cost factors ($p = 0.018$) were found to be the strongest predictors of adoption. These findings suggest that fostering a positive attitude toward digital payments among business owners, addressing security concerns, and mitigating cost-related barriers are essential for increasing digital payment adoption. Policymakers, fintech developers, and financial institutions must work collaboratively to enhance awareness, improve security measures, and provide cost-effective solutions that encourage small businesses to transition toward digital financial systems. By addressing these key factors, businesses can leverage digital payment systems to enhance operational efficiency, expand their customer base, and contribute to Nepal's evolving digital economy.

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