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| PID | Research Domain / Objectives | Methodology / Key Techniques Adopted including Algorithms | Research Findings / Deliverable Output | Evaluation procedures / accuracy of the model | Recommendations | Room for improvements | Remarks |
| DOI: [10.2139/ssrn.3913154](https://dx.doi.org/10.2139/ssrn.3913154)  Year:- 6/11/21 | QR (Quick Response), Virtual Banking, Customer Adoption, Payment system | Population sampled from Badulla, consisting of 400 banking customers and 40 merchants; data collected via Google Forms and analyzed using Microsoft Excel. Variables such as analysis. | Identified significant adoption factors, analyzed trust levels, pinpointed factors contributing to low trust, and provided recommendations to enhance trust and adoption of QR payments. | No formal evaluation procedures mentioned; analysis primarily relied on descriptive statistics and qualitative interpretation. | Proposals include staff training, customer awareness programs, and facilitating low-cost payment receipts to increase QR payment adoption and trust. | The study could benefit from more detailed methodology explanations and clearer variable definitions for enhanced rigor and applicability. | The research offers valuable insights into QR payment adoption, emphasizing trust, awareness, and customer engagement in modern payment promotion. Further refinement of methodology and deeper data analysis could enhance the study's quality. |
| * DOI: [10.2478/bjlp-2023-0000022](http://dx.doi.org/10.2478/bjlp-2023-0000022) * Year:- January 2023 | QR – Quick Response Code payments, NFC – Near Field Communication Payments, UTAUT2 – Unified Theory of Acceptance and Use of Technology, Recommendation to Use, Intention, Perceived Satisfaction, Innovativeness, Stress to Use, Social Influence, | Surveying 457 participants. Utilizing UTAUT2 model assess factors influencing users' intention use QR code payments. Convenience sampling. Data collected digitally distributed survey questionnaires. Statistical analyses reliability analysis, structural equation modeling (SEM), moderation analysis. Algorithms Cronbach's alpha, regression analysis, descriptive statistics. | Perceived ease use, usefulness, attitude positively influenced users' intention use QR code payments. Perceived risk, innovation negatively impacted users' intention use QR code payments. Stress use, social influence affected users' perceived satisfaction, willingness recommend system. Model insights acceptance QR code payment systems Sri Lanka. | Accuracy evaluated fit indices chi-square, CFI, RMSEA, regression weights. Model demonstrated good fit reliability. Moderation analysis assess influence innovativeness, stress use, social influence. Research valuable insights QR code payment system acceptance usage behavior among Sri Lankan users. | Enhance Ease of Use ,Address Perceived Risk ,Foster Positive Attitudes ,Leverage Social Influence, Continuous Improvement | urther research, longitudinal studies, and comparative analysis are vital for deeper insights into QR Code payment adoption in Sri Lanka. Strengthening security and improving user experience design are crucial to address consumer concerns and enhance acceptance and usability. | This research provides valuable insights into QR Code payment adoption in Sri Lanka. Addressing user satisfaction and social influence is key. Improving security and user experience are crucial for wider acceptance. |
| DOI: [10.15294/jaist.v4i2.61468](https://doi.org/10.15294/jaist.v4i2.61468)  Year:- 2023-03-10 | QR Code, Mobile Payment, Continuance Intention, Expectation-Confirmation Model, PLS-SEM | Surveys collected data from QR code mobile payment users, specifically OVO, GoPay, or ShopeePay users aged 17+. The questionnaire included 34 items covering aspects like perceived usefulness. Demographics were analyzed before statistical analysis using PLS-SEM with SmartPLS software | Trust, social influence, satisfaction influence continuance intention QR code mobile payment services. Social influence strongest effect continuance intention, followed by satisfaction, trust. Perceived usefulness, effort expectancy, perceived risk no effect continuance intention. | Measurement model analysis,individual item reliability, internal consistency reliability, convergent validity, discriminant validity. Structural model assessment,path coefficient analysis, coefficient of determination, t-tests, effect size, predictive relevance, relative impact, model fit tests (SRMR, chi-square, NFI). | Prioritize enhancing trust, social influence, and user satisfaction to boost continuance intention. Increase socialization efforts and collaborate with merchants to promote wider adoption of QR code mobile payment services. | Expand the sample diversity to include users of different m-payment applications with QR code features. Future research could refine the model by adding variables or integrating different theoretical frameworks. | The study acknowledges limitations such as sample demographic dominance and data validity issues, suggesting avenues for future research to address these shortcomings. |