## THE YENEPOYA INSTITUTE OF ARTS, SCIENCE, COMMERCE AND MANAGEMENT

A Constituent Unit of YENEPOYA (Deemed to be University

## Activity on "LITERATURE REVIEW"

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SUBJECT : Business Research Methodology

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**BBA Logistics & Port Management** 

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Signature of Subject

Faculty

## Review of Literature

- 1. The Emerging Technologies of Digital Payments and Associated Challenges: A Systematic Literature Review. (2021). Future Internet, 13(8), 1-30. In his article author found that Identified key trends and challenges in digital payments. In the study they used sample size as 100 articles, method used is Systematic literature review. So the author concluded that Digital payment technologies are rapidly evolving, posing both opportunities and challenges.
- 2. Digital Payment Systems: State and Perspectives. In this article he found Ecosystem transformations due to digital payments. In the study they used sample size are Not specified. The methods used is Systematic review. So the author concluded that Digital payments are driving significant changes in service ecosystems.
- 3. The Impact of Digital Finance on Household Consumption: Evidence from China. In this article author found that Digital finance significantly impacts household consumption. With the sample size of Data from Chinese households. By the Empirical analysis method. And he concluded by saying Digital finance promotes increased household consumption.
- 4. How Does the Adoption of Digital Payment Technologies Influence Unorganized Retailers' Performance? In this he found that Adoption of digital payments improves performance. Sample used is Survey data. By the help of Empirical analysis method. Later he concluded that Digital payments positively impact unorganized retailers.
- 5. Mobile Payment in Fintech Environment: Trends, Security Challenges, and Services. In this he found that Trends and security challenges in mobile payments. The sample sizes are Not specified. The methods used are review of current practices. Later he concluded that While mobile payments are growing, security remains a major concern.
- 6. Digital Payments and Consumer Experience in India: A Survey-Based Empirical Study. In this he found that User perception and trust in digital payments. The sample size are Survey of Indian consumers. The methods is Structured questionnaire. Later he concluded that Positive user experiences drive digital payment adoption.

YIASCM-Kulor Page 2 | 5

- 7. COVID-19 Drives Global Surge in Use of Digital Payments. In this article the author found that Pandemic significantly increased digital payment usage. The sample size that he used was Global data. The method used was Data analysis. Later he concluded by saying COVID-19 accelerated the adoption of digital payments worldwide.
- 8. Challenges and Trends of Financial Technology (Fintech): A Systematic Literature Review . In this article he found that Overview of fintech challenges and trends. Sample size that he used was Multiple articles reviewed. The method that he used was Systematic literature review. Later he concluded by saying Fintech is rapidly evolving with numerous challenges.
- 9. Digital Payment Adoption and Consumer Behavior: Evidence from European Countries. In this article he found that digital payments are linked to changes in consumer behavior. The sample size used was Data from European consumers. The method used was Empirical study. Later he concluded by saying Digital payments influence spending patterns.
- 10. The Role of Trust in Digital Payment Adoption in Developing Countries. The author found in his article that Trust is crucial for digital payment adoption. The sample size used is Survey of users in developing countries. The method used was Quantitative analysis. Later he concluded by saying Building trust is essential for widespread adoption.
- 11. Impact of Digital Payments on Small Businesses: A Case Study of India. The author found that Digital payments enhance business efficiency. The sample size used was Small businesses in India. The method used was Case study. Later he concluded by saying Digital payments support business growth.
- 12. Consumer Perception and Adoption of Digital Payments: A Cross-Country Analysis. The author in his article found that Perception varies by region. The sample size used was Global survey. The methods used were Cross-country comparison. Later he concluded by saying Cultural factors influence digital payment adoption.
- 13. Blockchain Technology in Digital Payments: Current Trends and Future Prospects. IN this article he found that Blockchain offers secure payment solutions. The sample size used was Literature review. The method used was Thematic analysis. Later on he concluded by saying Blockchain is pivotal for future digital payments.
- 14. Digital Payment Systems in the Post-COVID-19 World: A Comparative Study. In this article he found that COVID-19 reshaped payment systems. The sample size used was Comparative data. The

YIASCM-Kulor Page3|5

methods used were Comparative analysis. Later he concluded by saying The pandemic accelerated digital payment adoption.

15. User Experience and Security in Digital Payment Systems.in this article the author found that Security and user experience are critical. The sample size used was Survey of digital payment users.the methods used were Quantitative survey. Later he concluded by saying Balancing security and usability is key for success.

## REFERENCE

The Emerging Technologies of Digital Payments and Associated Challenges: A Systematic Literature Review. (2021).

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YIASCM-Kulor Page4|5

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YIASCM-Kulor Page 5 | 5