Adoption of Mobile Wallets and Sustainable Digital Financial Services: A Bibliometric Analysis of User Behavior and Performance Factors

Shanti Shrestha

Research Scholar, Nepal Commerce Campus
Faculty of Management, Tribhuvan University, Nepal
shresthashanti456@gmail.com

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ABSTRACT

Mobile wallets have emerged as a key form of digital financial service innovation, supporting cashless transactions, financial inclusion, and sustainable economic development, particularly in developing economies. Despite their rapid diffusion, user adoption and long-term performance remain uneven, raising questions about the behavioral and service-related factors that influence sustained use. This study provides a bibliometric analysis of global research on mobile wallet adoption, focusing on user behavior and performance determinants. Using 522 publications indexed in Dimensions and Google Scholar between 2010 and 2023, the study applies bibliometric techniques—including citation analysis, co-citation analysis, keyword frequency analysis, and collaboration network mapping—to identify dominant research themes and emerging trends. The findings indicate that trust, security, perceived ease of use, and perceived usefulness remain the most influential factors shaping mobile wallet adoption, largely reflecting the Technology Acceptance Model and its extensions. However, the results also reveal a declining annual growth rate of publications (–10.17%), suggesting a need to explore new research directions. Emerging themes related to digital transformation, socioeconomic factors, and financial inclusion highlight opportunities to link mobile wallet adoption more closely with sustainable service development. The study offers insights for service providers, policymakers, and researchers by demonstrating how secure system design, user-centric service innovation, and supportive regulatory frameworks can strengthen public trust and promote sustainable adoption of mobile wallets, particularly in urban contexts such as Kathmandu and across developing economies.

Keywords: Behavioral finance, Data privacy, Digital transformation, Financial inclusion, User satisfaction

1. Introduction

Mobile wallets have transformed global financial services by providing customers with an efficient and secure yet easy-to-use payment solution that replaces traditional payment methods. These digital platforms enable users to perform multiple financial activities, which include paying utility bills and shopping online, transferring money and using remittance services, thus transforming how people and companies handle their financial transactions. Mobile wallet platforms eSewa and Khalti, and IME Pay have become the most popular digital payment systems used by residents in urban areas of Kathmandu throughout Nepal. The platforms have enabled people to access digital financial services in remote areas that lack traditional banking facilities, which has advanced financial inclusion (Karki et al., 2024; Shrestha & Pant, 2023).

The academic research field still needs research studies that examine how behavioral factors impact users who adopt mobile wallets and their performance in the Nepalese market. Existing research studies use mobile wallet usage data to show trends that occur in different regions without examining how users in

Kathmandu, a city with high smartphone usage and an active urban population, display their mobile wallet usage patterns. The study conducted by Acharya in 2022 shows that researchers must achieve a complete understanding of localized user behavior in order to improve the performance and reliability of mobile wallet platforms, which will result in higher user trust.

The research gap will be addressed by this study through bibliometric analysis, which enables researchers to examine worldwide research activities on mobile wallet adoption. The study will analyze global academic research patterns and citation trends together with thematic developments to find connections and create findings which apply to the Kathmandu context. Bibliometric analysis identifies the key studies which made the biggest impact, together with their authors and publication trends, to reveal core themes that impact how users interact with digital financial platforms.

The study examines how particular factors affect user behavior and their assessment of mobile wallet systems. The Technology Acceptance Model (TAM) developed by Davis (1989) and its later extensions by Venkatesh Thong, and Xu (2012) provide a foundational framework for understanding technology adoption. The TAM model shows that users will accept a system based on their assessment of its usefulness and their perception of its operational simplicity. The factors of security, trust, and user interface design all contribute to user experience and satisfaction with mobile wallets (Dahal et al., 2025; Ghimire et al., 2022; Mallat, 2007). The research examines how digital financial education and infrastructural barriers affect adoption because these two elements operate together in Nepal.

The research studies which have been conducted across various cultural and economic settings demonstrate how different factors affect mobile wallet adoption because their research shows that technology readiness, socioeconomic conditions and government regulations result in different adoption outcomes. The academic research about mobile wallet technology needs to include Kathmandu, which exists as a significant urban center. The research study needs to focus on local users because their preferences and difficulties will differ from those of users in different nations. Karki and Shrestha (2023) demonstrate that the development of mobile wallet usage in Nepal depends on three local characteristics, which include digital literacy and trust in digital systems and online transaction patterns. The COVID-19 pandemic has increased the need for digital transactions because customers expect service providers and policymakers to study their mobile wallet platform usage patterns. The research results will guide strategic decisions for marketing operations, customer service and technology development, and regulations support.

The study demonstrates its importance through two main accomplishments, which first establish current global research patterns and then explain those findings in the context of Kathmandu's specific financial and digital systems. The study uses bibliometric data analysis to determine major research areas and existing research gaps, which will assist future academic studies and real-world solutions development. The mobile wallet providers will receive practical suggestions from the results, which they can use to improve service features and resolve customer issues while enhancing the overall user experience.

2. Literature Review

The adoption of mobile wallets has gained global attention as digital payment systems continue to evolve. Mobile wallets, through esewa and, Khalti and IME Pay, offer Nepali users a secure and efficient method to complete their financial transactions. Various studies have identified key factors influencing user behavior and performance in mobile wallet adoption, including perceived ease of use, trust, security, social influence, and convenience (Davis, 1989; Rai & Dahal, 2024; Venkatesh et al., 2012).

2.1 Perceived Ease of Use and Usefulness

The Technology Acceptance Model (TAM) created by Davis in 1989 functions as an essential framework which researchers use to determine what factors lead users to accept new technological products. At its core, TAM shows that perceived ease of use (PEOU) and perceived usefulness (PU) function as the main factors which influence users to adopt and maintain their use of technological products (Dahal et al.,

2020). The two factors which assess the user experience of mobile wallets operate as the most significant elements that determine user adoption of this technology. Users are more inclined to adopt digital wallets if they perceive the platform as intuitive and easy to navigate, which reduces the cognitive load and learning curve they need to master for its operation. The users who believe that mobile wallets enhance their transactional efficiency through time savings, simplified payments and multi-functional features will use mobile wallets until they reach their perceived usefulness level.

The strong backing of the claims comes from scientific research evidence. Thakur and Srivastava (2014) proved that when users find mobile wallets easy to use, they will adopt the technology because they receive actual benefits from the service through discounts, easier transactions and complete connection with multiple service providers. Shrestha and Pant (2023) conducted a study in Nepal, which found that users who perceived platforms like eSewa and Khalti as easy to use were most likely to show customer satisfaction and continued platform use. The study showed that users preferred interfaces which required no more than basic effort to grasp because this feature determined their assessment of the platform's value.

The usefulness of mobile wallets increases when users have access to multiple services which they can use to complete their tasks. Users who depend on digital platforms for their daily financial needs consider utility bill payments, mobile top-ups and fund transfers, ticket bookings and merchant payments to be essential features. The extensive service capabilities of mobile wallets create an essential need which people use throughout their everyday activities. The busy urban lifestyle of Kathmandu residents who have access to advanced technologies requires platforms to deliver both simple operation and complete functionality for their users.

The two main factors that drive people to adopt mobile wallets in Nepal are their perceived ease of use and their perceived usefulness. The factors determine whether users will first try a product and whether they will continue using it. Users must be able to complete their tasks through platforms which mobile wallet providers need to develop better user interfaces and add features that will make their products more valuable. The digital payments ecosystem needs user-friendly designs which work well with all types of financial and non-financial services for its future growth.

2.2 Trust and Security Concerns

The usefulness of mobile wallets increases when users have access to multiple services which they can use to complete their tasks. Users who depend on digital platforms for their daily financial needs consider utility bill payments, mobile top-ups and fund transfers, ticket bookings and merchant payments to be essential features. People use mobile wallets to fulfill their daily work requirements because of the extensive service capabilities which the wallets provide. The busy urban lifestyle of Kathmandu residents who have access to advanced technologies requires platforms to deliver both simple operation and complete functionality for their users.

The two main factors that drive people to adopt mobile wallets in Nepal are their perceived ease of use and their perceived usefulness. The factors determine whether users will first try a product and whether they will continue using it. The mobile wallet industry requires platforms to offer users complete task accomplishment through their products, while providers should improve user interfaces and develop new features to enhance product value. The digital payments ecosystem needs user-friendly designs which work well with all types of financial and non-financial services for its future growth.

The platforms of eSewa, IME Pay, and Khalti provide multiple security features, which include two-factor authentication, password protection and OTP-based login systems, but users continue to doubt these security measures. Users require advanced digital security education because they currently do not understand existing security measures. The organization needs more effective communication methods to explain its data storage practices and dispute resolution processes, and fraud protection methods, which currently make the public trust them even less. Users from older age groups and less technologically

skilled backgrounds will question mobile wallet security until service providers demonstrate protection and reliability to them.

The establishment of regulatory authority functions as a key element in this matter. The Nepal Rastra Bank (NRB) established regulations for digital payment systems through its guidelines and compliance frameworks. The system needs stronger enforcement methods, while users require a better understanding of the system. Trust between two parties will be established when organizations improve their regulatory frameworks while businesses disclose their operational details (Karki & Dahal, 2024; Sharma et al., 2023). Service providers need to allocate more funding to customer educational initiatives, which will enable users to comprehend security features and develop their trust.

2.3 Social Influence and Behavioral Intentions

People make decisions about using mobile wallets based on social pressure, which acts as a major influence in collectivist societies like Nepal. Venkatesh, Thong and Xu (2012) present UTAUT2, which defines social influence as the degree to which people believe important others expect them to use technology as a crucial element for technology adoption. In communities where interpersonal recommendations, peer behavior, and family influence are strong, social cues can significantly impact individual decisions to adopt digital tools like mobile wallets.

Karki and Shrestha (2021) conducted research in Nepal, which shows that users will adopt mobile wallets when friends, colleagues and family members support the technology. Word-of-mouth communication, which spreads through social media and interpersonal networks, has become the main method for mobile wallet services to reach potential users. Users commonly discover mobile payment apps through a friend's recommendation or by watching people use them in commercial places such as restaurants, retail stores and transport services.

The research results correspond with the larger patterns which exist throughout the region. Social norms in India and China have created a sizable impact on digital finance solutions, which both countries currently use (Patil et al., 2020). Mobile wallet companies conduct extensive advertising campaigns which use celebrity endorsements and social media influencers to achieve two objectives: they increase user participation, and they establish mobile payment systems as standard practice among different demographic groups.

The urban environment of Kathmandu amplifies social influence because its community networks are extensive and its youth demographic shows high levels of online presence. People develop curiosity about mobile wallets through peer discussions about cashback offers and discounts, and mobile wallet success stories. The digital salary payment systems which employers implement and the digital payment requirement for school fee payments which schools impose both drive users toward system adoption.

Social influence shows different effects according to people who belong to different age groups and different literacy levels. Younger users who have digital skills tend to follow their peers more than older users who need multiple social proofs before they will start using online platforms. The situation creates a segmentation problem for marketers and service providers who want to extend their services to different social classes.

2.4 Performance and Convenience

User engagement and their continuous usage of mobile wallets depend on two factors, which are their operational capabilities and their ability to provide users with simple access to wallet functions. The mobile wallet performance measures the system reliability together with its transaction speed and ability to complete payments, whereas the system is convenient because it enables users to access the system without difficulty and complete their tasks quickly. Users expect digital wallets to provide an uninterrupted payment process which functions better than conventional payment systems in both speed and system reliability.

The study by Mallat (2007) demonstrated that users choose to adopt mobile payment systems when they observe actual performance benefits, which include rapid payment processing with minimal effort required for completing payments. The research conducted by Gurung and Shrestha (2020) found that mobile wallet performance depends on system responsiveness, downtime duration and transaction accuracy, which determines customer satisfaction and retention, especially in the Nepalese market. Their study showed that technical problems, together with transaction processing delays and application crashes, lead users to stop using the service.

The study by Ghimire (2020) found that Nepali users choose digital wallets which deliver dependable and constant service. The mobile wallet services eSewa and Khalti achieve higher customer trust together with brand loyalty because they deliver instant service, their system operates with quick loading times, and their users encounter fewer transaction problems. Users consider QR code scanning and auto-bill pay together with online merchant integration as essential elements which make these services easier to use (Khadka et al., 2024). The system operates through two components, which include performance and convenience, together with user experience design (UX) and interface navigation, and cross-platform compatibility. People from Kathmandu who live in fast-moving urban environments choose platforms which allow them to finish transactions within two seconds. Users will stop using mobile wallets which do not fulfill their requirements because they will share their experience with others.

Rural communities face performance problems because their internet service drops out and their devices cannot connect to online systems. Mobile wallet providers need to enhance their systems because their current low-bandwidth performance improvements need additional funding to build system durability and offline function for users in remote areas.

2.5 Barriers to Adoption

Mobile wallets have gained popularity in Nepal, yet multiple obstacles still prevent their complete adoption among rural areas and underserved communities. The challenges face multiple dimensions, which include technological elements and socio-economic factors, infrastructural components and psychological aspects that together determine how users behave. The digital payment platforms provide convenient and efficient services, yet their adoption remains restricted because existing challenges require resolution before financial access can be expanded.

The most important obstacle arises because people lack basic technological skills. Most potential users do not know how to use smartphones, mobile apps or digital interfaces according to common usage patterns, except for people who belong to older generations or reside in rural regions. According to the Nepal Rastra Bank (2020), a major part of the population lacks the digital skills required to effectively use mobile wallets. The digital divide decreases adoption rates while it prevents users from solving problems or controlling their settings, or recognizing security risks, which decreases their confidence in digital systems.

Organizations face critical operational challenges because their internet connectivity problems and infrastructure shortages create operational difficulties. The urban centers of Kathmandu and Pokhara provide better internet access than remote districts, which face persistent electricity outages, unstable mobile connections, and weak data networks. The existing infrastructure deficiencies prevent users from making immediate transactions, which discourages them from using mobile wallets as their main payment solution. Bhandari and Lama (2021) demonstrated that rural users face significant disadvantages because they lack access to both smartphones and affordable data services and digital service locations.

The financial system faces another challenge because people doubt its security, while multiple users experience this situation. The public does not comprehend or trust the security systems which mobile wallet platforms protect through their advanced encryption and authentication technologies. People stop using mobile apps which need bank account links because they believe fraud will happen, their accounts will be hacked, and their data will be stolen. The cultural belief that cash transactions provide better security and physical proof of payment strengthens this resistance.

3. Methodology

The researchers used bibliometric analysis to investigate worldwide adoption patterns of mobile wallets while researching user behavior and performance factors that affect their usage. The research focused on articles, studies, and academic papers published in well-established databases, such as Scopus, Web of Science, and Google Scholar. The selection criteria involved peer-reviewed articles published in the last 20 years, emphasizing mobile wallet adoption, user behavior, and performance.

The analysis was conducted using Bibliometric software to perform various evaluations, including:

- *Citation Analysis:* The study found the most important research articles and their respective authors who contributed to mobile wallet research which established the leading researchers who developed the field.
- *Co-citation Analysis:* This study examined how fundamental research articles establish connections with various research areas of mobile wallet adoption, which led to identifying the various research themes that connect different studies.
- *Keywords Frequency Analysis:* This basically counted out the most recurring issues: users' mindset, trust, security, user-friendliness, perceived usefulness, and behavioral intention, suggesting the underlying factors advocating for the adoption of mobile wallets.
- *Network Analysis:* It visualized the connections between the authors, journals, and institutions that contributed to the research for understanding academic collaborations and the evolution of the field.

The researchers obtained their data by searching for specific terms that included "mobile wallet adoption" and "user behavior" and "perceived usefulness" and "mobile payments" and "digital wallets." The researchers retrieved articles that matched their inclusion criteria and conducted their analysis. The bibliometric analysis results used visualizations, which included network maps and graphs, to show research trend development, key author influence and the overall academic discussion about mobile wallet adoption and user performance. The research maintained ethical standards through complete citation of all data sources and through transparent and unbiased execution of the analysis process. The study ensured that proper credit was given to original authors and that there was no misrepresentation of the research findings.

4. Presentation and Analysis

4.1. Main Information

Table 1 shows essential bibliometric data about mobile wallet adoption research, which covers the years 2010 to 2025 and includes 522 research articles from 386 different sources. The documents present high academic effectiveness because their citation count reaches 18.55 for each document, while their annual growth rate shows a decrease of -10.17%. The research demonstrates strong collaborative authorship because 1,276 authors worked together with international partners at a rate of 14.37%.

Table 1. Search Results

Description	Results
MAIN INFORMATION ABOUT DATA	
Timespan	2010:2025
Sources (Journals, Books, etc.)	386
Documents	522
Annual Growth Rate %	-10.17
Document Average Age	3.55
Average citations per doc	18.55
References	8505
DOCUMENT CONTENTS	
Keywords Plus (ID)	1
Author's Keywords (DE)	1
AUTHORS	
Authors	1276
Authors of single-authored docs	93
AUTHORS COLLABORATION	
Single-authored docs	94
Co-Authors per Doc	2.69
International co-authorships %	14.37
DOCUMENT TYPES	
article	522

Table 1 presents complete bibliometric data about mobile wallet adoption research, which covers the period from 2010 to 2025. The study reports essential publication metrics, which include 386 sources and 522 documents to show that researchers across multiple fields examine this topic. The annual growth rate of publications shows a decline because it reports a negative value of -10.17%. The documents show an average document age of 3.55 years, while they have achieved 18.55 citations, which demonstrate their academic significance and current relevance. The dataset contains 8,505 references, which create extensive citation networks throughout its content.

Furthermore, Table 1 shows that document content contains almost no keyword indexing because it contains only one Keywords Plus (ID) and one Author's Keyword (DE) entry. The authorship metrics show that 1,276 authors participated in the research work because they produced academic research output. Among them, 93 authors produced single-authored documents, and a total of 94 papers were single-authored. International co-authorships occurred in 14.37% of publications, while documents showed an average of 2.69 co-authors, which demonstrates collaboration patterns throughout the research process. The research study examines all documents which exist as journal articles to demonstrate academics' various contributions to this research field.

4.2 Average Citation

The graph (Figure 1), which R software imported, shows the yearly average citation trend between 2010 and 2025. The data demonstrates two peaks between 2015 and 2017, which led to a general decline that became more pronounced after the year 2020.

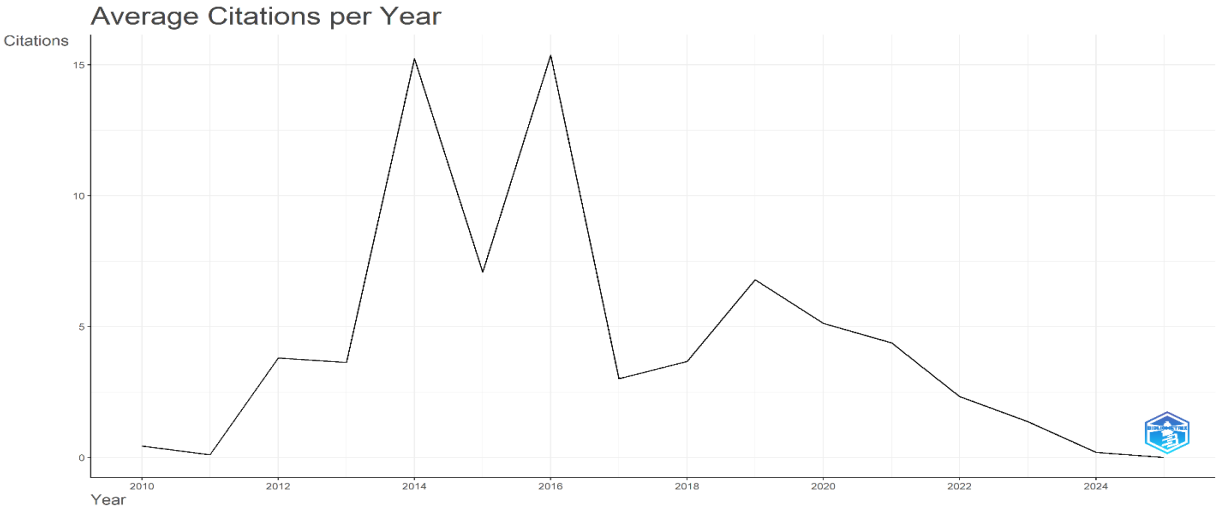

Figure 1: Average Citation

The research study about mobile wallet adoption showed two distinct periods of outstanding academic impact, which occurred during 2015 and 2017 when particular research papers received widespread recognition. After these peaks, the citation rate dropped rapidly until it reached its lowest point in 2018. The period around 2019 shows a short-term increase in research impact, which lasts only for a brief time. The trend shows a consistent decline from 2020 onward, with a significant decrease in citations, which became most evident after 2022. The research study shows three possible explanations for the observed decline, which include researchers shifting their attention to emerging financial technologies, the decreased impact of published work, and the time required for new studies to obtain their full citation count.

4.3 Most Relevant Sources

The graph (Figure 2) presents essential research sources which different academic fields use for their studies in economics, business management, marketing, sustainability research and technological forecasting. The study uses major academic journals, which include Advances in Economics and Business and Management Research and Sustainability, and it references the 2021 International Seminar on Machine Learning conference proceedings. The visualization enables researchers and practitioners to access authoritative resources through an easy-to-understand interface.

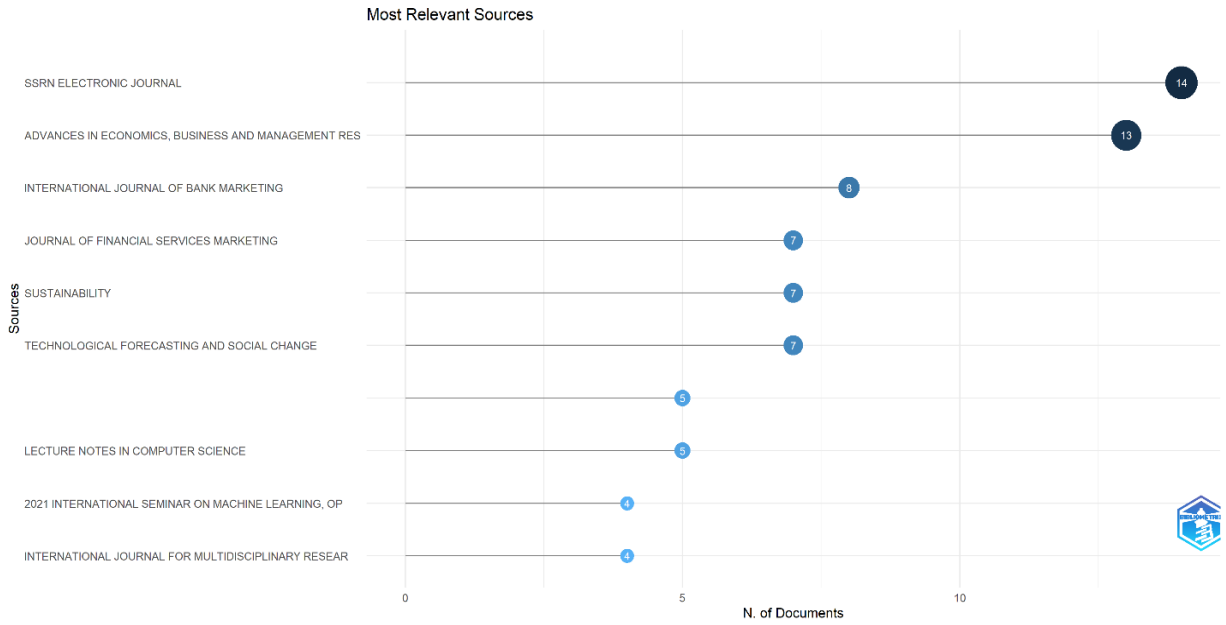

Figure 2: Most Relevant Sources

4.4 Most Relevant Authors

The list provides the most relevant authors based on their contributions to research, as measured by the number of documents they have published. The featured authors include LEBANA-CABANILLAS F, ALAMSYAH DP, CHAVIA D, HE Y, JOSH H, LIV, MA Q, SINGH N, TANY, and WANG M. These individuals are recognized for their significant output and influence in their respective fields, which may span disciplines such as economics, business, technology, or social sciences. The authorship assessment uses the "N. of Documents" metric which measures academic productivity to determine author relevance, as presented in Figure 3.

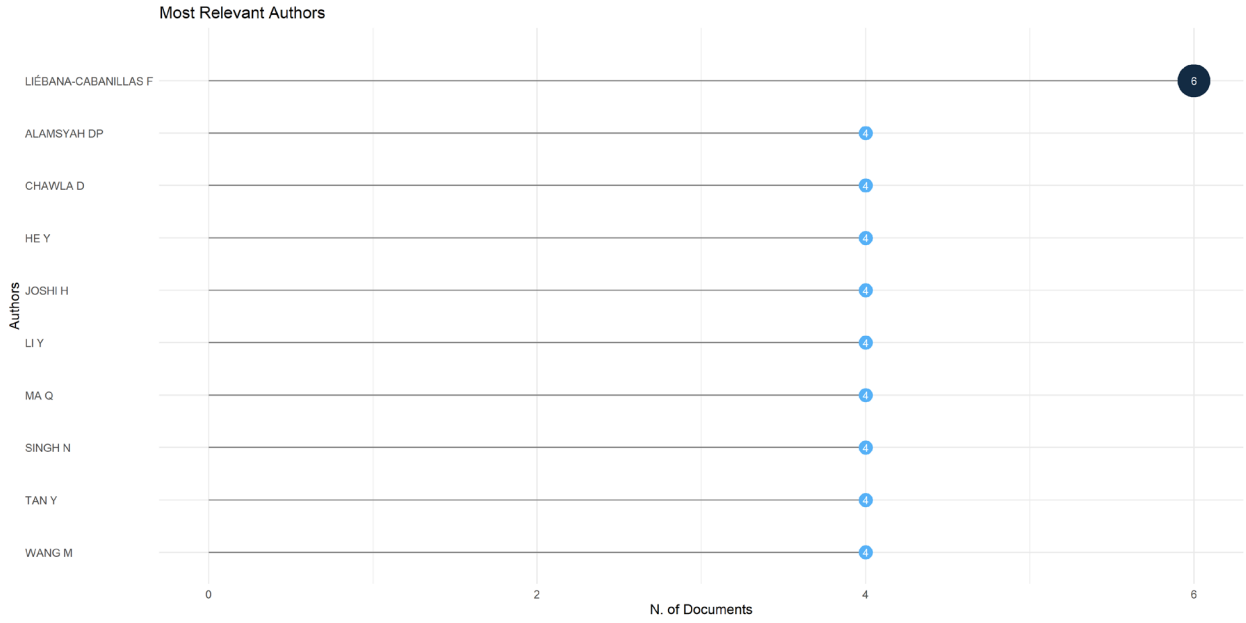

Figure 3: Most Relevant Authors

The list provides researchers, institutions and organizations with a useful tool to discover essential contributors who can help them with their research work citation needs and their exploration of research.

The file demonstrates the significance of these authors by showing their role in advancing research and knowledge through their specific field expertise.

4.5 Most Cited Countries

Table 2 shows citation information that is organized according to different countries. Australia leads the ranking with 111 total citations, resulting in an average of 111 citations for each of its articles, because of its impactful research work. Sweden and India have much lower figures, with Sweden having 9 total citations (averaging 9 per article) and India having 3 total citations (averaging 3 per article). The research from Australia about this topic has received more citations than studies from Sweden and India have received.

Table 2. Country and Citations

Country	TC	Average Article Citations
AUSTRALIA	111	111.00
SWEDEN	9	9.00
INDIA	3	3.00

4.6 Word Cloud

The word cloud visually displays (Figure 4) the most common terms which appear in the dataset about mobile payment adoption. The most prominent words, such as "mobile," "payment," "adoption," and "consumer," suggest a strong focus on the acceptance and usage of mobile payment systems. The study uses "digital" and "technology" and "e-wallet" and "behavior" and "intention" as essential research terms to identify components that drive customers to use mobile wallet technology. The presence of "study" and "factors" and "analysis" and "impact" indicates a research-based method which will study the main elements that affect how users adopt products and their operational outcomes. This word cloud matches the mobile wallet adoption theme because it supports the study's focus on behavioral finance and technology-based financial services.

Figure 4: Word Cloud

4.7 Thematic Map

The thematic map (Figure 5) shows a bibliometric study that investigates how mobile wallet usage affects both user behavior and system performance. The network graph contains multiple connected nodes, which show that larger and more central terms represent the most studied research subjects. The core green cluster shows established themes which include “payment” “consumer” “adoption” “technology” and “behavior” to demonstrate that mobile payment adoption and user behavior are the main research focus. The cluster demonstrates dense interconnections because mobile payment adoption has become a developed research field that connects multiple important concepts.

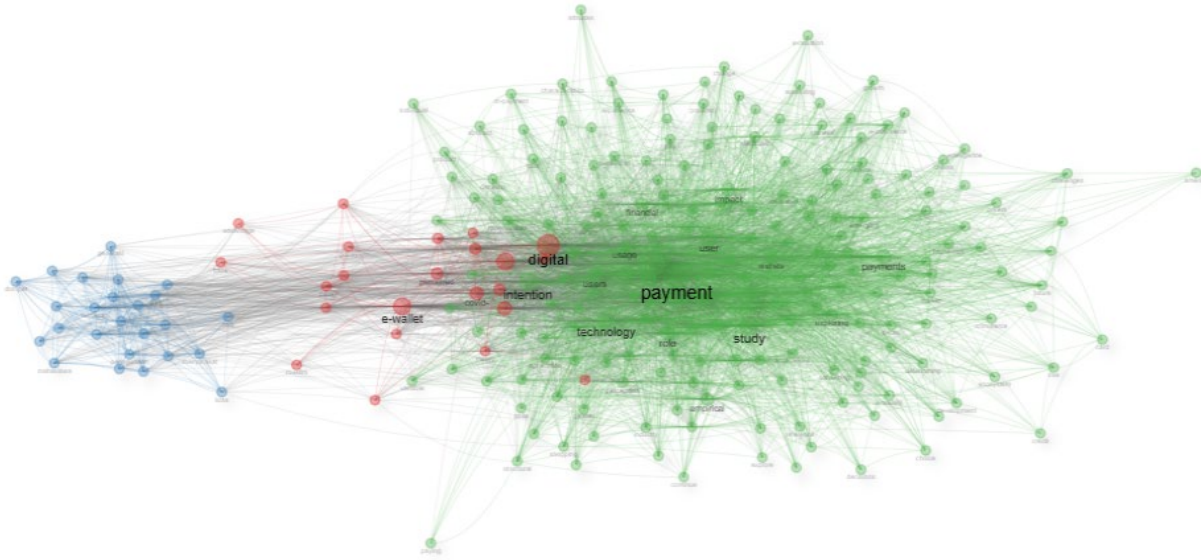

Figure 5: Thematic Map

The right-side red cluster connects the term "digital" with "e-wallet" and "intention" and "socioeconomic," which indicates a developing research area that examines how digital transformation and user intention, together with socioeconomic factors, affect mobile wallet adoption. The blue cluster, which occupies the upper-right section, shows greater specialization because its content lacks relevance to the main research topics, while it probably covers specialized academic fields that include policy regulations, security issues and regional adoption statistics. The presence of these evolving and specialized subfields shows that researchers have extensively studied mobile payment adoption, yet they still need to investigate additional areas to gain better insights into how people behave and how technology works in this domain.

4.8 Collaboration Network

The cumulative degree distribution plot shows how nodes in a network connect with each other. The x-axis shows the nodes, which can represent research topics, keywords and authors. The y-axis shows the cumulative degree, which measures how interconnected each node is within the network. The curve starts with a sharp decline because a few important nodes in the network possess many connections, which enable them to dominate the research connections.

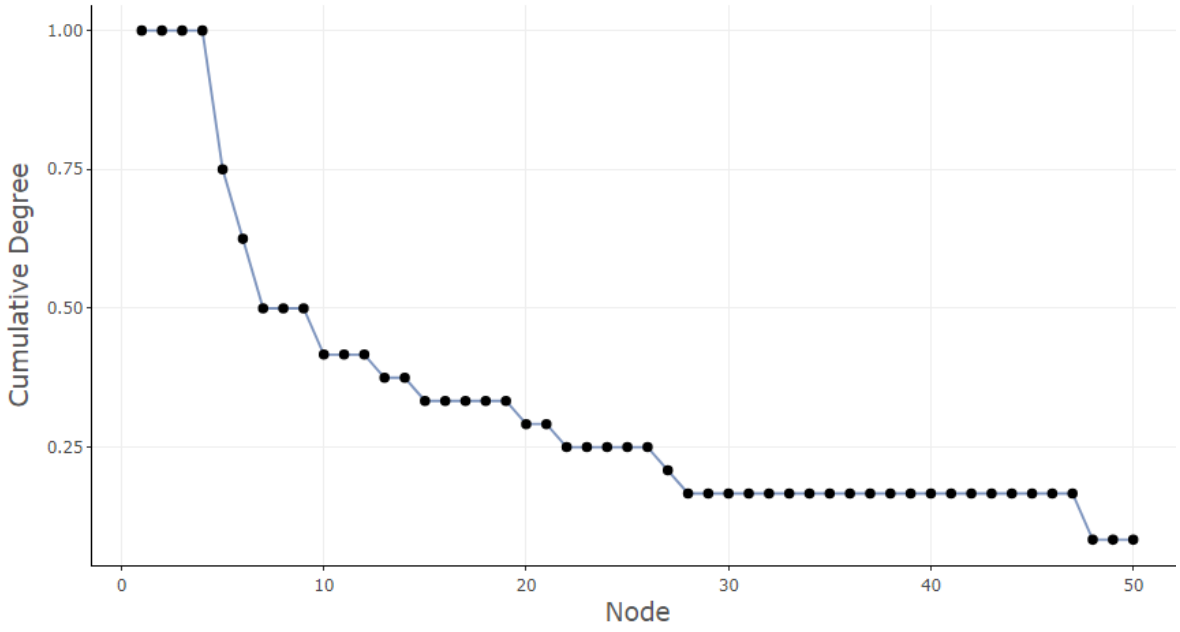

Figure 6: Collaboration Network

The curve (Figure 6) shows an upward trend because most nodes maintain minimal network connections, which makes their network presence less frequent. The pattern shows scale-free network behavior because a few important topics emerge as the main focus, while most topics remain less significant. The research on mobile wallet adoption shows that "payment," "adoption," and "consumer" form the main relationship between core study topics, while other terms serve specific and minor functions.

5. Discussion

The bibliometric analysis found important research patterns about mobile wallet adoption and user behavior factors that affect performance throughout the world. The research discovered 522 documents that came from 386 different sources, which had an average citation rate of 18.55 citations per document. The research area experienced its first major decline at -10.17%, which indicates that researchers either changed their study focus or reached a saturation point in their investigations.

The study showed that trust, security and ease of use, together with perceived usefulness, constituted the main elements that people considered when they decided to use mobile wallet systems. These results support current research, which shows that user-friendly systems together with technology advantages drive technology adoption according to the Technology Acceptance Model (TAM) (Davis 1989) and the Unified Theory of Acceptance and Use of Technology (UTAUT) (Venkatesh et al 2012).

The citation trends showed fluctuations, with peaks in 2015 and 2017, followed by a decline after 2020. The decline could indicate a research trend which studies new financial technologies, or it could be that recent studies have not yet reached their complete citation potential (Gurung et al., 2024; Joshi et al, 2024). The collaboration network analysis revealed a high level of international co-authorship (14.37%), which shows that researchers worldwide worked together in this field of study.

The thematic map identified established research themes, which include "payment," "consumer," "adoption," "technology," and "behavior" as the main research focus of the field. The upcoming research directions will study socioeconomic factors which impact mobile wallet usage according to digital transformation studies and future research needs.

The word cloud further demonstrated the study's main focus by showing three research areas, which

included mobile payment adoption, consumer behavior and technological progress. The study aims to investigate which elements affect user behavior and performance when using mobile wallets.

6. Conclusion

This study presents a comprehensive bibliometric review of global research on mobile wallet adoption, with a particular focus on user behavior and service performance factors that shape sustainable digital financial services. The findings confirm that trust, security, perceived ease of use, and perceived usefulness are central drivers of mobile wallet adoption, reinforcing established technology adoption theories while highlighting their continued relevance in digital payment services.

The analysis also reveals a slowdown in publication growth, indicating that the field may be approaching conceptual saturation unless new perspectives are incorporated. Emerging research themes related to socioeconomic conditions, digital literacy, and broader digital transformation suggest promising directions for future studies that integrate service innovation with sustainability goals. From a service perspective, the results underscore the importance of designing user-friendly, secure, and reliable mobile wallet platforms that enhance customer experience and encourage long-term usage.

For policymakers, the findings highlight the role of transparent and supportive regulatory frameworks in building trust and promoting inclusive digital financial ecosystems. Service providers can use these insights to refine their service strategies by prioritizing security communication, usability improvements, and customer education initiatives. Overall, this bibliometric study contributes to the literature by clarifying research trends, identifying gaps, and providing evidence-based guidance for advancing mobile wallet adoption as a sustainable and innovative financial service, particularly in developing economies such as Nepal.

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