Guest editorial: Advancing mobile payment research in the age of digital acceleration

Cash, a physical form of currency, or other major financial innovations such as automated teller machines (ATMs), electronic fund transfers and credit or debit cards have traditionally been used to make payments (Türker *et al.*, 2022). However, with the advancement of mobile technologies, a new type of payment service has emerged and this is known as mobile payment (m-payment) (Slade *et al.*, 2013; Alkhowaiter, 2020). Consumers can now pay using mobile devices via Google Pay, WeChat Pay, PayPal, Alipay, Samsung Pay and Apple Pay (Gong *et al.*, 2020; Al-Sharafi *et al.*, 2022). New business models have also been developed which allow for transactions to take place anytime, anywhere and for anyone, which has greatly disrupted traditional business practices (Slade *et al.*, 2015; de Luna *et al.*, 2019). It is therefore forecasted that the market size will grow to about US$ 3 trillion by 2024 (Ooi and Tan, 2022). M-payment is defined as a type of wireless payment to another individual, seller or organisation in exchange for goods or services, conducted through a mobile device by using general or proximity technologies (Slade *et al.*, 2013, 2015; Ooi and Tan, 2022).

Apart from m-payment acceptance and resistance studies (i.e. Kalinic *et al.*, 2019; Sharma *et al.*, 2019; Leong *et al.*, 2020; Loh *et al.*, 2020; Patil *et al.*, 2020; Singh *et al.*, 2020; Verkijika, 2020; Yan *et al.*, 2021; Upadhyay *et al.*, 2022), literature has also looked at m-payment from emerging and new perspectives. According to Ramadan and Aita (2018), the acceptance of m-payment among organisations appears to result in positive outcomes such as brand loyalty. Putri *et al.* (2019) discovered that gamification could be used to encourage m-payment usage. Xu *et al.* (2020), on the other hand, proposed cryptocurrency m-payment as a way to connect blockchain-based cryptocurrency and m-payment. Söilen and Benhayoun (2022) investigated the role of institutional trust theory on the usage of central bank digital currencies. Although m-payment has a positive side, Whisker and Lokanan (2019) investigated the negative side of m-payment and the role of m-payment in financial fraud. Ahn and Nam (2022), on the other hand, studied the consequences of m-payment use and found that m-payment users are at a greater risk of overspending when compared to non-users. While new information systems theories have been introduced to provide deeper insights into m-payment studies (Karsen *et al.*, 2019; Alkhowaiter, 2020), theories from other disciplinary fields such as service, marketing, tourism, hospitality, retailing and sociology are still scarce.

The ultimate aim of this Special Issue (SI) was to provide a platform for industry practitioners and academicians to debate and steer the discourse of m-payment research from new and emerging perspectives. For this SI, more than 60 submissions from diverse theoretical, methodological and multidisciplinary perspectives were received. However, only six full-length articles were accepted and included in this SI. We summarise these articles and discuss their contributions in the following sections.

The first paper presented by Leong, Hew, Wong and Lin performed a science mapping of m-payment literature spanning over 20 years. Based on the analysis, the authors developed a comprehensive m-payment framework encompassing the core elements of context, technology, behaviour and risk, and chart the future directions of m-payment literature and practices.

The second article by Wu and Tang proposed a conceptual model to investigate the impact of trust in m-payment and retailers using customer journey design, structural assurance, relationship investment and perceived ubiquity. All the constructs in this study

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were supported with evidence that trust could be transferred between retailers and m-payment. This study makes an important contribution to research on the customers' trust and loyalty in the omnichannel context.

The third article by Lim, Ngew, Cheah, Cham and Liu extend the absorption theory to investigate the money-gift function and promotes the continuance use intention of electronic wallet applications in Malaysia. All the proposed hypotheses in the conceptual model were supported. In addition, the study also discovered that attitude and continuance use intention is mediated by subjective well-being while perceived security moderates the relationships between cognitive absorption and perceived ease of use and usefulness, respectively. The study makes a novel contribution by focussing on money-gift functions in an electronic wallet application, which is currently under-explored in the m-payment literature.

The fourth paper by Zhang, Wang, Anjum and Mu explored a similar topic on m-payment loyalty, but the authors advance the area by taking a different theoretical lens (i.e. dual channelling perspective). The paper articulated the different roles of the point rewarding mechanism in m-payment, as manifested in a core service route (i.e. point rewarding) and value-added service route (i.e. point exchanging) in fulfilling users' need satisfaction and value perception, which ultimately translate into m-payment users' loyalty.

The fifth paper by Tripathi, Malik, Rana, Vishnani and Srivastava goes beyond m-payment adoption to probe the antecedents of m-payment loyalty and advocacy. Grounded in a mixed method approach, the authors validated a comprehensive model encompassing the three dimensions of value, namely utilitarian, hedonic and social value, as the drivers to foster serial outcomes of customer experience, customer loyalty and customer advocacy. Subjective norms have been found to be the moderator in the relationship between customer experience and customer loyalty.

In the final article, Gupta, Su, Kunkel and Funk contributed to the literature by offering insights into understanding the conversion of super engagers (i.e. highly interactive paying consumers) into freemium gamified services. The authors employed a multi-method approach to analyse both in-app behavioural data and survey data. The paper showcased the different combinations of daily usage behaviour, competition-based motivational affordances and social competition motivation that facilitate the conversion of super engagers. In their respective ways, all the papers in this SI reflect the on-going advancement in the m-payment landscape and have brought changes in how consumers make payments.

Four future research directions have been identified related to the advancement of m-payment research. One crucial aspect is the dark side of m-payment usage. In general, there are negative psychological responses such as addiction, social anxiety, etc. What are the potential solutions to address these negative consequences? There is an urgent need to understand the implications from the viewpoint of consumer behaviour.

Data privacy and information security remain the biggest hurdles in the rise of m-payment. More understanding can be conducted from the perspective of privacy concerns, security and trust. Specifically, from the viewpoint of biometric payments such as the use of voice recognition, fingerprint scanning, facial recognition, etc. The study should be conducted from the perspective of consumers and at the organisational levels.

There is also an urgent need to understand how governments are promoting regulatory efforts and strategies to encourage m-payment usage across the world. For example, what are some of the critical success factors and barriers related to implementing m-payment ecosystems? How should these barriers be addressed and their solutions? Additionally, there is a need to understand the implementation of central bank digital currencies.

More research studies are also needed to understand how m-payment is being applied in the metaverse, given the different cryptocurrencies available in the marketplace, such as Robux, Minecoins, etc. There is an urgent need to understand how consumers process payments

(i.e. internal and external drivers) and decide within the virtual commerce contexts, especially from the different levels of theories.

We would like to express our thanks to all the SI editorial review board members and all the anonymous referees for their efficient work in evaluating the submissions and providing constructive feedback. This has contributed to elevating the quality of the submissions, and we are also extremely pleased with their prompt responses. We also want to thank the authors for submitting their work to this SI in order to share their latest research findings. Lastly, we are thankful to the Editor-in-Chief of *Internet Research*, Professor Christy Cheung, for unconditionally supporting us from the very beginning. She has provided us with much thoughtful advice throughout all the stages of this SI. We hope that the articles in this SI will contribute to a greater discussion and generate interest, thereby advancing m-payment research and practice in the near future.

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