



Mapping the evolution consumer trust and security concerns in e-wallet research: a bibliometric and thematic review

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A b s t r a c t

This research aims to map the development of the literature on e-wallets, by examining the growth of publications, influential sources and documents, the contributions of authors, institutions and countries, collaboration patterns, and the conceptual structures that shape the field. The study used a bibliometric approach to 283 English-language articles selected from 683 Scopus documents through the PRISMA procedure. Metadata was analyzed using Biblioshiny and VOSviewer through indicators of scientific production, citations, authorship networks, country collaboration, and co-occurrence of keywords with a minimum limit of three occurrences. The results show that e-wallet publications have increased sharply since 2018 and reached the highest level in the 2023-2025 period. Malaysia, Indonesia, and India are the main contributors, with Malaysia having the strongest productivity and international collaboration network. The mapping of 71 keywords resulted in nine clusters that affirmed the multidisciplinary nature of the e-wallet study, including data security, privacy, trust, technology acceptance, user behavior, cashless payments, fintech, financial inclusion, and banking innovation. Although the knowledge network is growing densely, scientific collaboration is still dominated by publications in one country. Future research suggests combining Scopus with Web of Science, Dimensions, or other databases; expand search terms; and complement bibliometrics with systematic reviews and cross-border empirical studies. The next study needs to prioritize cybersecurity, privacy protection, artificial intelligence, blockchain, digital literacy, and intergenerational behavioral differences in various regulatory and cultural contexts.

Introduction

Digital transformation has changed the way people store, send, and use money. Electronic wallets or e-wallets are evolving from a means of payment to an important part of the digital financial ecosystem (Pizzan-Tomanguillo et al., 2024). This service allows users to store payment information, transfer funds, pay bills, shop online and offline, and access financial services through mobile devices (Zaid Kilani et al., 2023). Convenience, speed, flexibility, and non-physical contact-free transactions increase their relevance in the lives of the digital society (Khan & Abideen, 2023). The growth of electronic commerce, the use of smartphones, internet connectivity, and the preference for cashless transactions have also accelerated its adoption (Bao et al., 2025; Pizzan-Tomanguillo et al., 2024). E-wallets are now an infrastructure that connects consumers, business actors, financial institutions, and technology providers (Ahmed et al., 2024).

E-wallets also have the potential to expand access to financial services for groups that have not been reached by conventional banking (Belmonte et al., 2024). Through mobile devices, transactions can be made at a relatively low cost without relying on a branch office (Shaikh et al., 2023), making it relevant for developing countries that have high mobile penetration but still face formal banking access gaps (Gómez-Hurtado et al., 2025). However, financial inclusion is not only determined by the availability of technology, but also by consumers' willingness to trust their systems, providers, and protection mechanisms (Matar & Aloqaily, 2025; Truc, 2024). This is important because transactions involve personal data, authentication credentials, transaction history, and user funds in an environment they cannot fully control (Keba et al., 2025).

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Consumer trust is the belief that the service has the ability, integrity, and reliability to carry out transactions according to the interests of the user (Matar & Aloqaily, 2025), while protecting data and funds, fulfilling transaction obligations, and resolving issues (Abdelsalam et al., 2024). High trust forms a positive attitude and strengthens the relationship between intention and actual use (Khan & Abideen, 2023), while low trust creates doubt and pushes users back to payment methods that are considered more controllable (Alrawad et al., 2023).

Trust is closely related to the perception of security and privacy. The perceived security reflects the belief that technical and organizational mechanisms are capable of preventing unauthorized access, transaction manipulation, identity theft, and loss of funds (Alrawad et al., 2023). Privacy refers to the belief that data is collected, stored, processed, and shared responsibly. Both have a positive effect on trust, especially in environments with a history of data breaches or low trust in financial institutions (Chatsuwan et al., 2023). Thus, trust is born not only from ease of use, but also from the quality of protection throughout the transaction (Ahmed et al., 2024).

Behind its benefits, e-wallets present the risk of unauthorized transactions, account hacking, identity theft, misuse of personal information, phishing, social manipulation, authentication failures, and processing errors. Financial risks related to the possibility of loss of funds, privacy risks with the use of data without consent (Reza et al., 2024), whereas performance risk arises when an application fails, crashes, or doesn't confirm the status of the payment. Therefore, the security of e-wallets includes technical, psychological, organizational, social, and institutional dimensions (Sait et al., 2026).

The increasing use and complexity of networks also magnify security threats. Providers need to balance convenience with encryption, two-factor authentication or biometrics, transaction monitoring, and fraud prevention. However, powerful technology does not necessarily create a sense of security if users do not understand or trust how it works (Cantú Alejandro & Güemes-Castorena, 2024). The gap between objective and subjective security demands transparent communication regarding data usage, security protocols, provider responsibilities, and incident resolution (Ahmed et al., 2024).

Digital literacy determines a user's ability to recognize threats, control data, select passwords, and respond to suspicious transactions, although knowledge does not always result in consistent security practices (Cantú Alejandro & Güemes-Castorena, 2024). Security is therefore a shared responsibility of technology providers, consumers, financial institutions, and regulators. Providers must build secure and easy-to-understand systems, users need to improve their self-protection skills, while regulators must set standards for security, data protection, accountability, and dispute resolution (Ahmed et al., 2024).

The relationship between trust, security, and risk has not resulted in uniform findings. Risk can lower intent and usage, but the effect is weakened when user trust is high (Reza et al., 2024). These differences are influenced by experience, service quality, generation, socio-economic conditions, culture, digital infrastructure, and regulations. Initial trusts are also different from ongoing trusts; In the post-adoption stage, usage is influenced by actual experience, satisfaction, habits, benefits, quality of service, and fulfillment of safety expectations (Shanmugavel et al., 2024).

The study of e-wallets is evolving in a multidisciplinary manner. The Technology Acceptance Model describes the relationship between convenience, benefits, trust, risk, and intent to use (Matar & Aloqaily, 2025), while UTAUT2 includes performance expectations, effort, social influence, facilitation conditions, habits, and beliefs. The risk and security perspective describes the evaluation of possible losses before a transaction (Karle et al., 2023). The diversity of theories enriches understanding, but it also fragments the literature through the terms e-wallet, digital wallet, electronic wallet, mobile wallet, and mobile payment. Overlapping terms make it difficult to determine field boundaries and trace theme progression (Pizzan-Tomanguillo et al., 2024). The dominance of cross-sectional surveys within a single country and self-perception data also limits the understanding of transaction experiences as well as actual security incidents (Khan & Abideen, 2023).

Previous bibliometric studies have mapped the growth, contributors, geographic distribution, and knowledge groups, but have not specifically traced the evolution of trust, security, privacy, and risk relationships (Pizzan-Tomanguillo et al., 2024). Bibliometric analysis can reveal intellectual structure through co-citation, conceptual structure through the co-emergence of keywords, as well as social structure through collaborative networks; However, quantitative mapping needs to be complemented by a thematic review so that theories, contexts, methods, and findings can be interpreted substantively (Donthu et al., 2021).

Based on these gaps, this study aims to map the development of knowledge about consumer trust and security concerns in the e-wallet literature by identifying the growth of publications, articles, authors, journals, institutions, countries, collaborations, intellectual foundations, conceptual groups, and theme changes (Donthu et al., 2021). Thematic reviews are used to synthesize the dimensions of trust, forms of

security concerns, theories, methods, geographic contexts, and the relationship between risk and consumer behavior (Isaeva et al., 2020). The integration of the two approaches is expected to explain the shift in research from adoption towards sustainable use, cybersecurity, privacy, digital literacy, and payment governance, while generating a relevant agenda for academics, service providers, regulators, and policymakers (Zaid Kilani et al., 2023).

Research Methods

This research is a bibliometric research, where this research is a systematic study conducted on the scientific literature to identify, explore, analyze patterns, trends, and impacts in certain fields (Donthu et al., 2021) (Passas, 2024). Bibliometric research focuses on the analysis of publication metadata, such as keywords, authors, affiliations, citations, as well as relationships between topics in the scientific literature. Therefore, the object of the analysis is not individual respondents, but rather documents or articles obtained from specific databases. Bibliometric research also does not test the relationship between variables through statistical hypotheses, but maps the development of publications, collaboration patterns, knowledge structures, dominant themes, and research directions that have the potential to be developed in the future.

This research was conducted from January to February 2026, which relies more on quantitative indicators such as the number of citations, co-occurrence of keywords, citations per author, and keyword clusters by accessing documents from journals around the world used for research data sources, through searching article databases on the Scopus page (<https://www.scopus.com/>). This research focuses on mapping dynamic information about e-wallets or digital wallets, namely articles published in journals indexed by Scopus.

Methods of searching and selecting documents in Scopus by keyword (Hasanah & Hidayat, 2024; Hidayat et al., 2025; Pulungan et al., 2026) by using the e-wallet keyword flanked by quotation marks on the word, then the entire document is selected and exported into BibTex format. The Bibliometric software used to extract metadata using **Biblioshiny**, in addition to the software **VOSviewer**. It was also used as a tool to analyze the dataset in this study (Bukar et al., 2023; Liu et al., 2025). Biblioshiny is built based on a quantitative methodology to map the intellectual, social, and conceptual structure of a field of science through scientific publication documents (Aria & Cuccurullo, 2017). VOSviewer is a free software used to build and visualize bibliometric networks (Du et al., 2024; Perianes-Rodriguez et al., 2016).

The Scopus database was chosen because it provides advanced search and selection options to help researchers find relevant articles and track research trends. Scopus is widely recognized as having a broader, more comprehensive, and more diverse peer review coverage of documents than others (Pranckutė, 2021). So the researcher considers Scopus to be the most suitable database for this bibliometric research (Baas et al., 2020) (Hashem E et al., 2023). Meanwhile, document selection is carried out using the PRISMA approach (Haddaway et al., 2022).

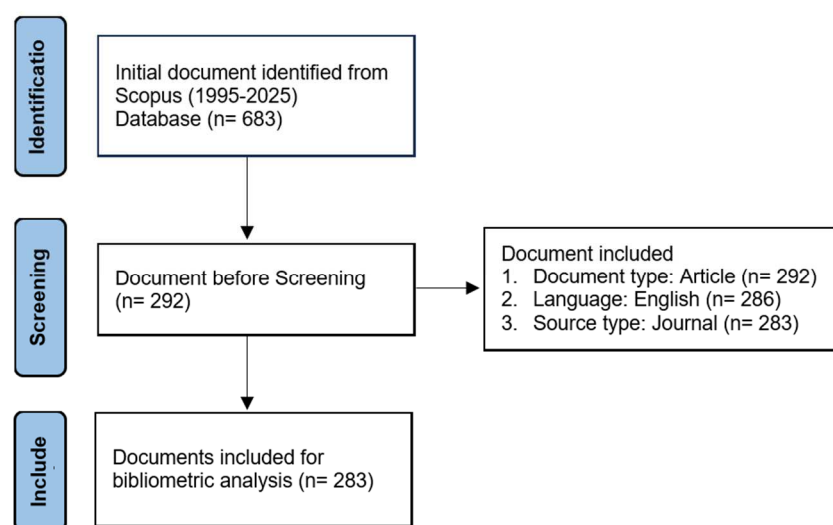


Figure 1: PRISMA method procedure identifying and selecting the documents

The document identification stage as seen in figure 1 shows that the literature search was carried out through the Scopus database and resulted in as many as 683 documents relevant to the research topic. This stage aims to capture as many potentially suitable publications as possible before further screening is carried out. At the screening stage, documents are selected based on the criteria of document type, namely articles, articles that use English, and publication sources in scientific journals, and this process results in the number of documents that pass the selection to 283 documents.

Furthermore, at the inclusion stage, all documents that have gone through the screening process are then used in bibliometric analysis. The procedure of this PRISMA method has a structured and accountable literature selection process, so that the results of the analysis obtained reflect the development of research accurately and comprehensively in accordance with the objectives of the study. After selection, all documents are exported in CSV format. The Bibliometric software used to extract the database uses Biblioshiny and VOSviewer, then the data is analyzed and explored as needed (Lim et al., 2024). The minimum criteria for keyword occurrence is 3 times, then keywords that are not related to the e-wallet keyword are eliminated/not included in the analysis.

Results and Discussion

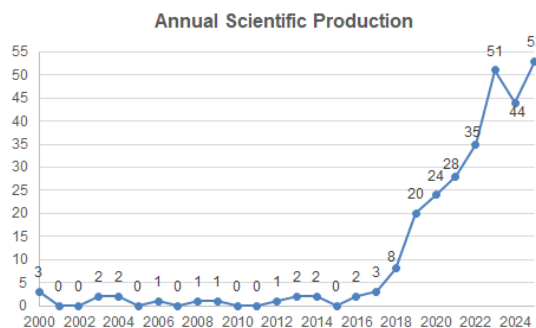


Figure 1. Annual Scientific Production

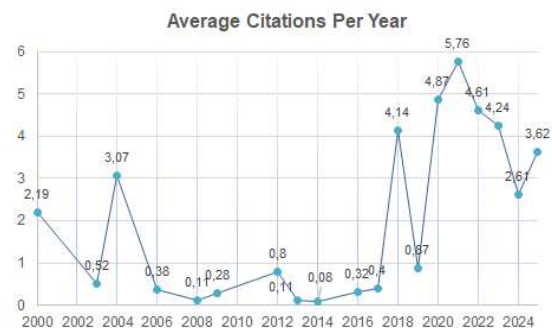


Figure 2. Average Citations Per Year

The Annual Scientific Production graph in figure 1 shows that research on e-wallets is undergoing three stages of development. In the period 2000–2017, the number of publications was still very low and unstable, generally only around 0–3 articles per year. Several years have not even recorded publications, which indicates that e-wallets are not yet mainstream in financial and technology studies. Changes began to be seen in 2018 when the number of articles increased to 7 documents, then jumped to 20 publications the following year. Growth continued to 24, 28, and 33 articles, then increased more sharply to 39 publications. Scientific production reached 51 articles in 2023, dropped to 44 in 2024, then again reached a high of 53 articles in the last year. This trend reflects increasing attention to digital payment transformation, financial technology adoption, transaction security, consumer confidence, and the expansion of the use of cashless payments.

In contrast to the number of publications that tend to increase, the Average Citations per Year graph in figure 2 shows a very volatile pattern. In the early period, the average citation reached 2.19 in 2000 and briefly increased to 3.07, but then declined and remained below one for more than a decade. A big change occurred in the final period when the average citation jumped to 4.14, although it had dropped to 0.87. After that, the scientific influence of e-wallet research strengthened again with a value of 4.87 and reached a peak of 5.76. The value then moved in the range of 4.24–5.24 before declining to 2.68 and rising again to 3.62 in the last year. These fluctuations show that an increase in the quantity of publications is not always followed by an increase in citations directly. Recent articles take time to gain recognition, while articles on relevant, innovative, and widely referenced themes can generate higher citation averages despite being more limited.

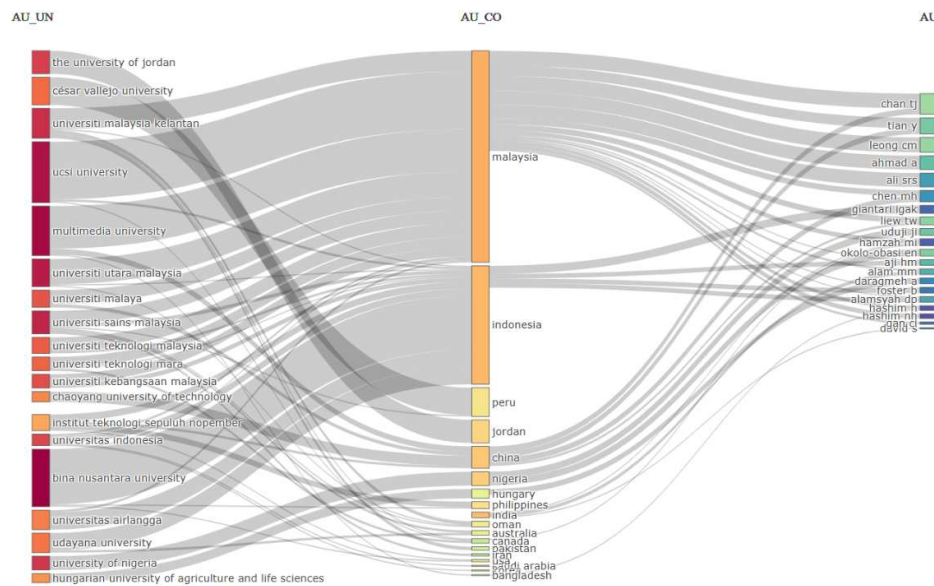


Figure 3. Three-field plot showing relationships between countries, institutions, and authors

The three-field diagram in figure 3 shows the relationship between affiliated institutions, countries, and authors in e-wallet research. Malaysia is becoming the centre of the largest contribution, shown by the country's widest field and the flow of publications connected to many institutions as well as authors. The contributions mainly came from UCSI University, Multimedia University, Universiti Utara Malaysia, Universiti Sains Malaysia, Universiti Teknologi Malaysia, Universiti Teknologi MARA, and Universiti Malaysia Kelantan. Indonesia occupies the second position with the support of a number of universities, such as Airlangga University, University of Indonesia, Brawijaya University, Sepuluh Nopember Institute of Technology, Padjadjaran University, and IPB University. Meanwhile, Peru seems to have a strong relationship with César Vallejo University.

On the author's side, the network shows that productivity does not only rely on one researcher, but is spread across a number of names, such as Chari J., Leong C.M., Ahmad A., Lim W.M., and Tan K.L. The thickness of the line indicates the magnitude of the contribution or frequency of the relationship between elements. The dominance of flows from Malaysia to many authors indicates a relatively mature and distributed e-wallet research ecosystem. In contrast, other countries, such as Jordan, China, Nigeria, the Philippines, India, and Saudi Arabia, have more limited contributions. Overall, this map shows the strong role of Asian institutions, especially Malaysia and Indonesia, in the formation of knowledge about e-wallets.

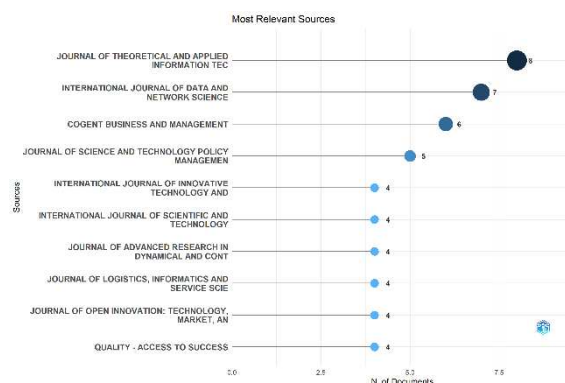


Figure 4. Most Relevant Sources

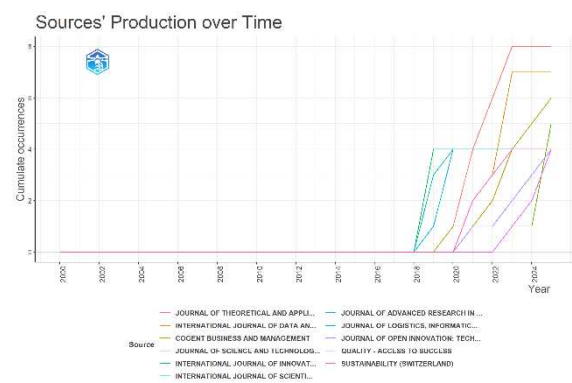


Figure 5. Sources' Production over Time

The Most Relevant Sources graph in figure 4 shows that the Journal of Theoretical and Applied Information Technology became the most productive source in e-wallet research with eight documents. The next position is occupied by the International Journal of Data and Network Science with seven documents, and Cogent Business and Management with six documents. The Journal of Science and Technology Policy Management produced five papers, while the other six journals contributed four papers

The co-occurrence visualization in figure 8 shows that e-wallet keywords are the main center of the network, characterized by the largest node size and dense relationships with digital wallets, fintech, trust, financial inclusion, technology, and consumer satisfaction. This confirms that e-wallet research is developing as a multidisciplinary study that connects aspects of technology, consumer behavior, and financial services. The theme of user acceptance is seen strongly through the relationship between perceived usefulness, perceived risk, perceived security, perceived benefits, and TAM. At the top of the network, security themes include data privacy, network security, security of data, and electronic commerce. Meanwhile, the right side shows the relationship between e-wallets and digital payments, cashless, e-payment, and cashless economy. The theme of financial technology at the bottom includes fintech, mobile money, e-banking, blockchain, and artificial intelligence. The many lines between nodes show that security, trust, benefits, risks, and technology adoption are closely intertwined in shaping the use of e-wallets.

The visualization of co-occurrence of 71 items as shown in figure 8 also forms 9 (nine) clusters that illustrate the breadth of the e-wallet research theme. **The red cluster** consists of 11 items and represents transaction security and electronic commerce, including data privacy, network security, security of data, electronic commerce, and technology adoption. **The green cluster** with 11 items is centered on the e-wallet ecosystem, financial literacy, Generation Z, Islamic finance, security, and the Technology Acceptance Model. **The blue cluster** includes 10 items that illustrate payment technology innovations through blockchain, digital wallets, mobile payments, mobile phones, and user behavior. **The yellow cluster** contains nine items on acceptance factors, especially usability, convenience, risk, security, trust, government support, and e-wallet usage. **The purple cluster** with nine items highlights the transformation of cashless society through digital payments, cashless economy, QR codes, mobile wallets, and impulse purchases. **The light blue cluster** consists of eight items that connect fintech, artificial intelligence, digital banking, mobile money, financial services, and financial inclusion. **The orange cluster** with five items represents a variety of digital wallet and digital payment system terminology. **The chocolate cluster** contains four items that discuss consumers, satisfaction, and payments. Finally, **the pink cluster** includes four items regarding banking, benefits, perceived value, and TAM. The overall network shows that security, technology acceptance, consumer experience, and financial inclusion are the main foundations of e-wallet research development.

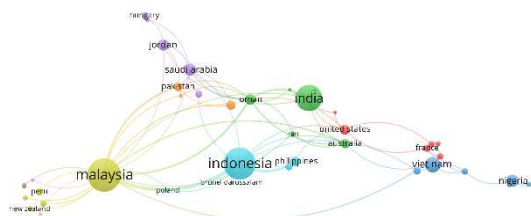


Figure 9. Country co-authorship network visualization

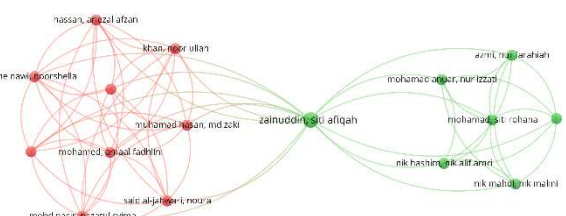


Figure 10. Co-authorship network visualization among authors

The visualization of the country co-authorship network in Figure 9 shows that Malaysia, Indonesia, and India are the most dominant countries in e-wallet research collaboration, as seen from the large number of nodes and many international connections. Malaysia has built extensive cooperation with Indonesia, India, Pakistan, Peru, New Zealand, and several other countries. Indonesia has strong relations with Malaysia, the Philippines, Brunei Darussalam, and Poland. India is connected with Oman, Iran, Australia, and the United States. Vietnam is also playing a role in expanding its network to France and Nigeria. These findings confirm the strong contribution of Asian countries in the development of e-wallet studies.

The visualization between authors in figure 10 shows a dense network of collaborations, especially in Hassan Ariezal Afzan, Khan Noor Ullah, Che Nawi Noorshellah, Muhamad Hasan Md Zaki, and Mohamed Amaal Fadhlini. Other relationships involve Azmi Nur Farahiah, Mohamad Anuar Nur Izzati, Mohamad Siti Rohana, Nik Hashim Nik Alif Amri, and Nik Mahdi Nik Maini. Zainuddin Siti Afiqah is in a central position because it connects many authors, thus playing an important role in the exchange of knowledge and the expansion of research cooperation.

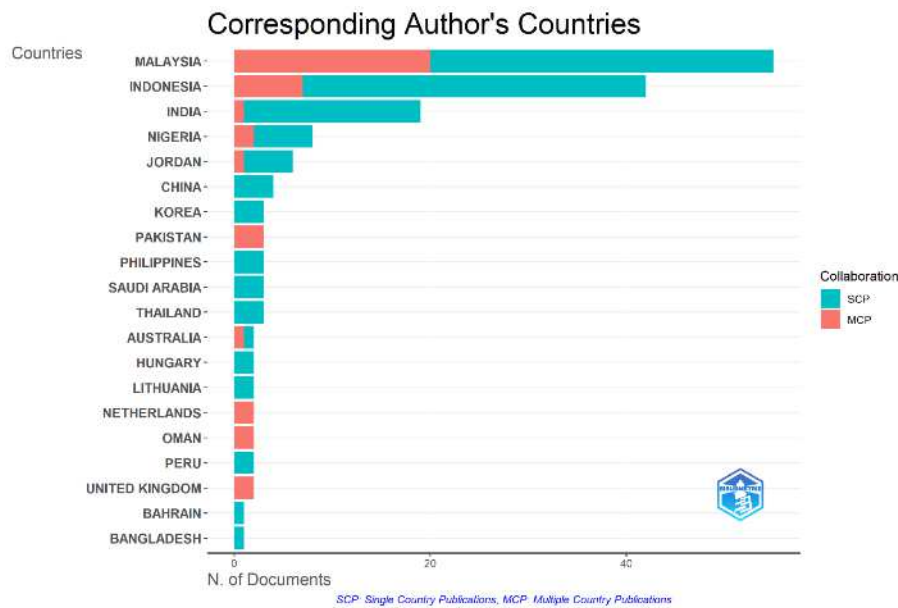


Figure 11. Corresponding authors' countries showing single-country publications (SCP) and multiple-country publications (MCP)

The Corresponding Author's Countries graph in Figure 11 shows that Malaysia is the country of origin of the most prolific correspondence authors in e-wallet research, with about 55 documents. Its contribution consists of approximately 35 Single Country Publications (SCP) and 20 Multiple Country Publications (MCP), thus showing a balance between domestic productivity and international collaboration. Indonesia ranks second with about 42 documents, but most of them are SCPs, while MCPs are only about seven. India is in third place with approximately 19 publications and is heavily dominated by research within one country.

Nigeria and Jordan have a lower number of publications, about eight and six documents, respectively, with a combination of SCP and MCP. China, South Korea, the Philippines, Saudi Arabia, and Thailand only produce SCPs, which indicates that research activities still rely on domestic cooperation. In contrast, publications from Pakistan, the Netherlands, Oman, and the United Kingdom are all in the form of MCPs, although they are limited in number. Australia shows a relatively balanced composition of SCP and MCP. Overall, e-wallet research is still dominated by domestic collaboration, but Malaysia is the strongest in building cross-border research networks.

Conclusion

The results of the analysis of 283 articles indexed by Scopus show that e-wallet research has experienced rapid development since 2018, with the highest number of publications in the 2023-2025 period. Malaysia, Indonesia, and India are the main contributors, although research collaborations are still more in one country. Malaysia shows the strongest productivity and international network, while the contributions of writers and institutions are spread across a number of universities in the Asian region. Biblioshiny and VOSviewer mapping show that e-wallets are becoming knowledge hubs that are closely connected to digital wallets, fintech, trust, security, financial inclusion, consumer satisfaction, and technology adoption. The nine clusters formed affirmed that this study developed in a multidisciplinary manner, including data security, privacy, technology acceptance, user behavior, cashless payments, digital financial services, and banking innovation.

This research has several limitations, namely the data only comes from Scopus with the main keyword "e-wallet", so publications on Web of Science, Dimensions, Google Scholar, and other databases are not yet covered. Restrictions on English-language articles also have the potential to ignore local knowledge. In addition, bibliometric analysis relies on the completeness of the metadata, the consistency of the term, the threshold for the appearance of keywords, and the number of citations that tend to favor the old article. Biblioshiny and VOSviewer are able to map quantitative relationships, but they have not been able to assess the quality of arguments, the context of findings, or cause-and-effect relationships in depth.

Recommendations for further research are to combine several databases and expand the keywords with the terms digital wallet, mobile wallet, electronic wallet, and mobile payment. Bibliometric analysis needs to be complemented by systematic reviews, content analysis, and cross-border empirical studies. Future agendas can be directed at cybersecurity, privacy protection, artificial intelligence, blockchain, digital literacy, financial inclusion, and intergenerational behavioral differences. International collaboration also needs to be strengthened so that the development of e-wallets can be understood in the context of different regulatory contexts, cultures, and maturity of digital ecosystems.

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