Economic Impact of Digital Payments on SMEs in Emerging Markets: A Bibliometric Systematic Literature Review (2016–2025)

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Abstract. Digital payments have fundamentally transformed modern financial systems and have been reshaping the operations of Small and medium-sized enterprises in emerging markets; nevertheless, prior studies indicate that there are fragments and limited empirical findings on the impact of economic factors on digital payments on SMEs in developing economies, as well as the absence of up-to-date bibliometric evidence. This study applies a bibliometric systematic literature review (B-SLR) of Scopus-indexed peer-reviewed articles published from 2016 to 2025 to identify the intellectual structure, thematic development, and highly cited literature in the field. Applying VOSviewer for Bibliographic coupling and keyword co-occurrence, and Biblioshiny for analytical structure and thematic evaluation, the study identifies five key thematic clusters: fintech, technology uptake and SME-driven entrepreneurial activity; access to finance and resilience against shocks; digital finance and economic development; and financial literacy, capacity and financial inclusion. Citation and coupling emphasize the increasing importance of financial technology-enabled credit access, the digital shift, and technological innovations, including digital currencies, blockchain, and crowdfunding. The findings highlight growing academic attention to the role of digital payments in lowering transaction costs, easing financing constraints, and strengthening SME competitiveness.

Keywords: Digital payments · SMEs · VOSviewer · Financial technology · Digital transformation · B-SLR

1 Introduction

Digitalization plays a major role as a driver of economic development, changing the way businesses operate, customer engagement, and access to financial services. The diffusion of mobile technologies and digital financial systems has enabled firms to overcome transactional obstacles, such as high transaction costs and restricted access to formal banking services [1]. Digital payment systems, mobile money, and IoT-integrated systems

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emerged as major innovations, enabling safer, faster, and more transparent transactions while improving financial inclusion and economic growth [2]; [3] The adoption of digital payments enhances SMEs' access to finance by reducing information asymmetry and encouraging effective utilization of financial services. In addition, financial literacy and organizational understanding allow small-scale enterprises to better manage financial challenges and improve business performance. Enhanced financial knowledge fosters positive attitudes toward electronic payments, guides payment behavior, and ultimately leads to improved economic outcomes for SMEs.

Digital financial inclusion initiatives further enhance SMEs' financial efficiency and capacity for innovation by alleviating financial bottlenecks and facilitating technological programs [4]. Despite these advancements, SMEs continue to face gaps in understanding how digital transformation, fintech adoption, and organizational capacities affect performance and the mechanisms connecting them [5]. Digital payment systems have a positive, statistically significant impact on MSME profitability; however, they explain only a limited proportion of profit variation, underscoring the contribution of other factors that also play a significant role [6, 7]. Empirical evidence on the broader impact of digital payments on production, enterprise performance, and long-term growth remains limited [8–10]. Although research on digital payments has expanded significantly, no bibliometric review has systematically mapped the field's intellectual structure between 2016 and 2025, a period marked by accelerated financial technology adoption in emerging markets. This research contributes to existing studies by conducting a bibliometric systematic literature review (B-SLR) focused on the economic implications of digital payments on small and medium-sized enterprises in developing economies, and by uncovering, examining, and tracing thematic focus within the field.

Previous reviews have focused on fintech in general, rather than specifically addressing the economic impact of digital payments on small and medium-sized enterprises (SMEs). To address this gap, the present study applies a Bibliometric Systematic Literature Review (B-SLR), a methodology well-suited to rapidly evolving and fragmented research domains such as digital payments and SME development in emerging markets. The Bibliometric systematic literature review enables systematic identification, screening, and analysis of relevant literature; visualization of publication patterns; identification of influential authors and journals; and derivation of policy-relevant insights, while also highlighting knowledge gaps. Accordingly, this research is driven by the following research questions.

What are the leading research themes and thematic clusters in studies on digital payment adoption among SMEs in emerging markets?

Which articles are most influential in driving the growth of digital payments and SMEs in emerging markets? Which countries and institutions contribute most to the literature?

This study is restricted to peer-reviewed English-language articles published from 2016 to 2025 and examines the economic impact of digital payments on small and medium-sized enterprises (SMEs) in emerging economies. Book chapters, conference papers, and editorials are excluded from the analysis.

2 Theatrical Perspective

The theoretical foundations of the previous literature on digital payments in SMEs are based (in order from greatest to least) on a combination of four theories: Technology Acceptance Model (TAM), Diffusion of Innovation Theory, Financial Inclusion Theory and Institutional theory; and secondarily, Resource-Based View (RBV). These foundations, relating, on the one hand, to each route through which SMEs adopt digital financial technologies and to the diffusion of innovations across markets, and, on the other, to their downstream effects in terms of inclusion, resilience, or competitiveness for a specific economy. A large share of previous studies has discussed theories of innovation adoption, particularly the diffusion of innovations (DOI), from a technology acceptance perspective. Some studies examine the role of credit technology in enabling banks to lend more easily to small and medium-sized enterprises (SMEs), a value chain that explains industrialization dynamics, especially in China.

This research indicates the use of financial technologies in conventional systems and increases access to financing for small- and medium-sized firms. Moreover, [1] analyzes technology-driven entrepreneurship and demonstrate how technological innovations disrupt innovation ecosystems, thereby supporting diffusion-of-innovation theory. [11] complement previous studies by offering perspectives on how Industry 4.0 solutions and financial technology can improve green supply chain finance in small- to medium-sized enterprises. Literature Review: How digitalization accelerates sustainability transitions [12] Digital Waivers Stimulate Entrepreneurship in a Crisis [5] However, collectively these provide support for relevance of Diffusion of Innovation theory in context of digital transformation process within SMEs.

3 Methodological Approach

3.1 Research Design

A bibliometric systematic literature review (B-SLR) was implemented to identify, screen, and visualize relevant data. Keyword co-occurrence frequencies were analyzed using VOSviewer, which groups terms based on their co-occurrence within the dataset. Only keywords with a minimum of five occurrences were included in cluster formation. Full counting determined the total number of occurrences for each keyword, while normalization based on association strength generated accurate proximity values. This approach facilitated the identification of the most highly cited studies on digital payments and small and medium-sized enterprises (SMEs). The eight articles with the highest citation count and strongest link strengths were selected. On 23 December 2025, a Boolean search was performed in the TITLE-ABS-KEY fields using the following query: (“digital payment” OR “mobile payments” OR “e-payments”) AND (“small businesses” OR SME OR microenterprises) AND (“emerging market” OR “developing countries”) AND (“economic impact” OR growth).

A bibliometric systematic literature review (B-SLR) was carried out to identify and analyses pertinent studies. The initial Scopus database search identified 530 publications. Following this, a preliminary screening process was implemented through the Academic Journal Guide rankings (4* to 1) to identify peer-reviewed journal articles that met quality

and reliability standards. The study used VOSviewer to analyses keyword co-occurrence frequencies, and clusters were based on their dataset. Only keywords with a minimum of five occurrences were included in cluster formation. Full counting determined the total number of occurrences of each keyword, while normalization accounted for the association between accurate proximity values. Co-authorship analysis was conducted at the organizational level using a minimum occurrence threshold of 2, and a bibliographic coupling network of influential articles was generated from documents with at least 1 shared reference. This approach helped identify the highly cited studies on digital payments and small and medium-sized enterprises (SMEs). The eight top-cited articles and the strongest link strengths were selected.

Alongside VOSviewer, the study used the Biblioshiny interface of the Bibliometrix R package, accessed locally in the browser at http://127.0.0.1:3838/ after running the biblioshiny () command to conduct conceptual structure analysis, including the generation of a thematic map and a thematic evaluation. The thematic visualization was produced by navigating to the conceptual structure and applying the following parameters: field equal to author keywords, data paramedics equal to 250 papers, minimum cluster occurrence equal to 5 per thousand documents, α equal to 0.5, number of labels equal to 3, label size equal to 0.3, community equal to 0,5 and the Louvain grouping algorithm.

Similarly, thematic evaluation was implemented in Biblioshiny using author keywords, three times slides (2023–2019,2020–2022, 2023,2025), and a minimum frequency threshold of 2 to capture emerging themes. And finally, the geographic map was developed in QGIS to show the most productive countries by merging Scopus country-by-document data with a world shapefile. Data started from 2016 to 2025; a Boolean search was conducted in the TITLE-ABS-KEY within the field area identified using following query: (“digital payment*” OR “electronic payment*” OR fintech OR “digital finance” OR “mobile money”)) AND TITLE-ABS-KEY ((“small business*” OR SME* OR microenterprise* OR entrepreneurship)). Scopus was chosen as the sole data source due to its comprehensive coverage of peer-reviewed literature in finance, economics, financial technology, social science, and business. Inclusion criteria were: peer-reviewed journal articles and reviews written in English and published from 2016 to 2025. Excluded were conference papers, editorials, and book chapters.

This method works well for new and rapidly evolving research areas, as it finds links between articles based on shared references rather than on citation frequency. As a result, bibliographic coupling is particularly useful for showing the intellectual structure of current digital payment research. Following Donthu et al., 2021 bibliographic coupling at the article level and keyword co-occurrence analysis were used to map the intellectual and thematic structure of the literature. The integrated application of PRISMA screening procedures, VOSviewer visualization, Bibliophagy conceptual and evaluation analyses, and QGIS spatial mapping enables a comprehensive, holistic assessment of the field.

4 PRISMA Screening

Figure 1 shows the Identification, eligibility, and inclusion procedures were implemented in accordance with PRISMA 2020 guidelines to ensure transparency and reproducibility. The first-stage search in Scopus showed 530 papers from 2016 to 2025. After removing

duplicates and implementing ABS journal ranking filters, 336 papers were retained for screening. Screening of titles and abstracts resulted in the exclusion of 134 papers that failed to meet the eligibility criteria. After the eligibility assessment, 202 studies qualified for inclusion in the analysis.

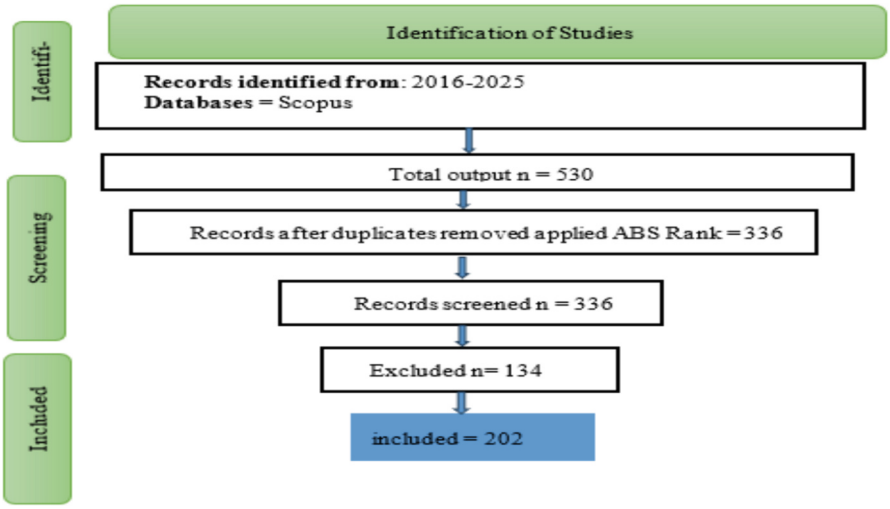

Fig. 1. PRISMA 2020 diagram depicting the identification, screening, eligibility, and inclusion of studies

4.1 Limitation of the Search Strategy

The search strategy is subject to several limitations. Restricting the dataset to Scopus may exclude relevant studies indexed in Web of Science or other databases. Limiting the search to English-language publications introduces linguistic bias, especially in emerging markets where research is frequently published in local languages. Additionally, bibliometric approaches reveal structural patterns but do not establish causal relationships between digital payments and SME performance.

4.2 Publication Trends

Figure 2 shows the annual distribution of publications from 2026 to 2025. Research productivity increased gradually from 2016 to 2023, followed by a small downward trend in 2024 and a significant increase in 2025, reflecting growing academic interest in research focused on digital payments and Small and medium-sized enterprises in emerging markets.

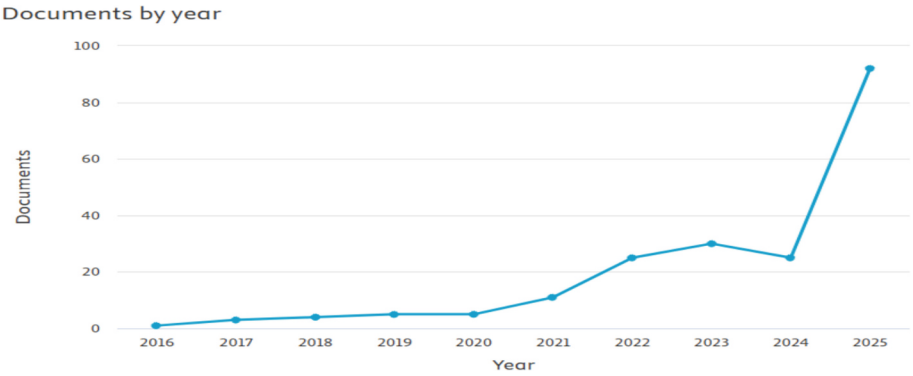

Fig. 2. Shows annual distribution of publications 2016–2025

4.3 Thematic Clusters

The five main thematic clusters found through keyword co-occurrence analysis. These clusters highlight the main areas of research in digital payments and small- and medium-sized enterprises (SMEs). The top keywords in each group point to the main topics covered. Together, these clusters show changing trends in SME performance, fintech adoption, financial inclusion, and the increasing influence of new technologies, including blockchain and crowdfunding.

Table1 illustrates the primary thematic clusters identified through keyword co-occurrence analysis. The cluster identifies five major research streams in prior literature. Cluster 1 explores digital financial services and technology adoption, including mobile payments, financial innovation, and the digitalization of small and medium-sized enterprises. Cluster 2. Focus on financial technology and SME business development, underlining fintech upgrading, crowdfunding, and sustainability. Cluster 3 draws on research of financial inclusion and the ability to withstand crisis, particularly during the COVID-19 period, funding limitations, and the fragility of small enterprises. Cluster 4 captures studies on digital finance and economic development, with considerable representation of research related to China. Finally, Cluster 5 investigates issue of financial capability and inclusive finance, exploring the interplay among financial literacy, financial technology adoption, and SME performance outcomes. Overall, these clusters reveal the field's transition from early fintech adoption toward inclusive development themes of innovation and SME development.

Figure 3 presents the network visualization illustrates a well-organized structure composed of five groups that are clearly distinct yet interrelated. Core nodes such as "Financial technology," digital finance," "financial inclusion," "small and medium-sized enterprises," and "entrepreneurship" show the leading themes in the prior studies. The closeness and concentration of nodes indicate a strong association between Small and medium-sized enterprises, digital fintech, and economic performance in developing economies. The use of expressions such as COVID-19, Mobile money, innovation, and blockchain reflects changes in research focus from 2015 to 2025.

Table 1. Summary of keyword Clusters (Occurrence = 5)

Cluster	No keywords	Representative keywords	Theme
Cluster 1	11	Banking, digitization, financial innovation, financial services, financial system, innovation, investment, mobile money, mobile payment, small and medium-sized enterprise, technology adoption	Digital financial service and technology adoption
Cluster 2	7	Crowdfunding, entrepreneurship, financial technology, fintech, SMEs, sustainability	Fintech innovation and SME Entrepreneurship
Cluster 3	7	COVID-19. Digital financial inclusion, financing constraints, Indonesia, information asymmetry, small business, SME	Financial inclusion and Crisis resilience
Cluster 4	6	China, digital finance, digital inclusive finance, economic development, entrepreneur, finance	Digital finance and economic development
Cluster 5	4	Financial inclusion, financial literacy, fintech adoption, SMEs,	inclusive finance and financial capability

4.4 Influential Articles

This section examines the most influential articles shaping the field through citation-based analysis, coupling strength, and intellectual linkages among seminal studies. The analysis determines the most influential works that anchor the research area and illustrates how foundational contributions affect discrete thematic clusters in the field.

Table 2 displays the findings from the bibliographic coupling analysis, determining the most cited publications in the field. The studies characterised by the strongest linkage coupling and citation effect, such as Sheng (2021), Son (2022), Hiang (2022), and Liu (2022), occupy major positions in the intellectual structure of existing studies. This research focuses on themes such as the impact of financial technology on SME credit access, Industry 4.0 technologies, investment efficiency, and digital finance for enterprise development. Several recent works, including Xie (2024) and Trianto (2025), also indicate stronger connections, emphasising emerging research fronts associated with SME survival, electronic payment adoption, and financial inclusion. Overall, the coupling trends demonstrate a Coherent body of influential studies that frame the development of research on digital finance SMEs.

Figure 4 shows a bibliometric network visualization of main studies and authors. The 8 most influential articles, as listed in Table 1, are highlighted in the network to

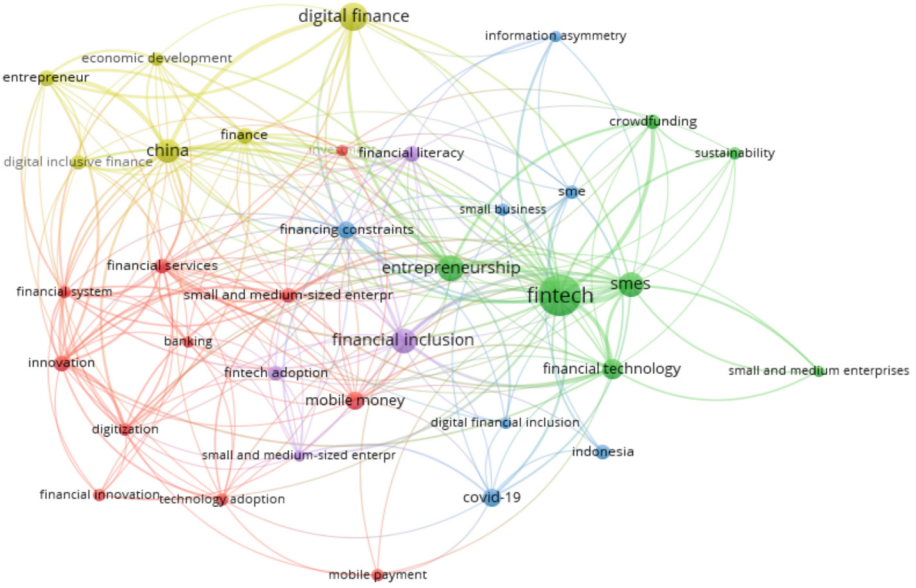

Fig. 3. Keyword Co-Occurrence Network (VOSviewer, Occurrence = 5) using VOS Viewer

demonstrate their interconnections, shared references, and the structure of intellectual influence in research on digital payments and SMEs.

4.5 Co-auorthrship Analysis (Institutions)

Figure 5 presents the institutional co-authorship analysis based on the Scopus dataset utilized in this study. The diagram illustrates that research on digital payments and small businesses spans multiple disciplines, including business, accounting, finance, and development studies. The diagram highlights the multidisciplinary nature of research on digital payments and SMEs, including business, accounting, finance, and development studies. The distribution of nodes reveals that a wide range of universities contribute to this field, rather than a single dominant institution, highlighting the field's broad, decentralized nature.

Figure 6 presents the classification of documents across different subject areas. Most publications fall under Business, Management, and Accounting (39.1%) and Economics and Econometrics (36.6%); after that, the social sciences (8.2%), followed by Decision Science (6.9%) and computer science (4.1%), emphasizing the role of technology and the analytical characteristics of digital payments. This result confirms that, despite being largely based on economic and business perspectives, it is expanding to include technological and social dimensions, indicating the impact of digital payments on Small and Medium-sized enterprises in emerging markets.

Table 2. Bibliographic coupling of influential articles

Authors	Title	Citations	Links	TLS	NC
Sheng (2021)	The effect of fintech on banks' credit provision to SMEs	238	19	41	2.7328
Yin (2019)	What drives entrepreneurship in digital economy?	245	5	7	2.2560
Son (2022)	Industry 4.0 technology implementation: fintech & supply chain finance	257	22	27	3.7311
Chen (2023)	Low-carbon development & digital transformation	111	19	22	2.8881
Wu (2023)	Digital inclusive finance & household entrepreneurship	83	1	1	3.4778
Frimpong (2022)	Financial literacy, digital finance & SME performance	69	25	29	1.0017
Rosavina (2019)	P2P lending adoption by SMEs	93	15	16	0.8564
Huang (2022)	Fintech & investment efficiency	87	61	112	1.2631
Liu (2022)	Digital finance & migrant entrepreneurship	99	39	50	1.4373
Xie (2024)	Digital finance & SME survival	11	54	75	0.5839
Yang (2023)	Digital penetration & entrepreneurial decision	6	10	11	0.1561
Trianto (2025)	e-payment adoption among micro-entrepreneurs	18	44	72	4.1608
Ranabahu(2024)	Fintech and liability of poorness	9	29	34	0.4777
Mutamimah(2023)	Fintech, financial literacy and inclusion	17	48	56	0.4423
Liu (2023)	Lean inventory, fintech & SME financing	18	72	120	0.4683

4.6 Thematic Map (Conceptual Structure Analysis)

The thematic visualization provides a well-organized view of the field's conceptual structure. The horizontal axis indicates centrality, showing the significance of each theme in the research area, while the density on the y-axis displays the internal evolution of

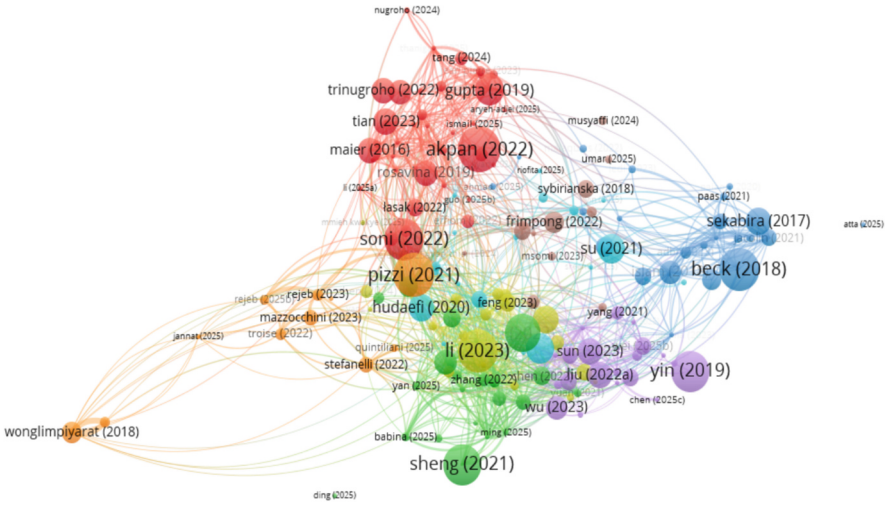

Fig. 4. Highlights Bibliographic coupling network of influential articles

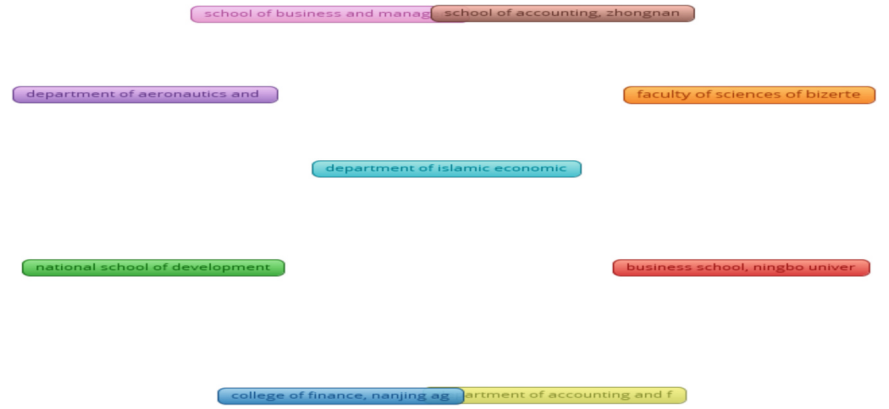

Fig. 5. Institutional co-authorship network (minimum occurrence = 2)

each theme. According to these two dimensions, themes are clustered into four divisions: niche themes, motor themes, emerging and basic themes.

Figure 7 shows that the thematic map identifies financial technology, financial inclusion, and financial innovation as motor themes, all of which are strongly pertinent and well established in the literature. Basic themes such as Small and medium-sized enterprises and financial technology are identified within the discipline's basic framework and encompass widely studied concepts. Niche themes, encompassing access to finance and financial literacy, denote specialized but relatively less central areas of the study, often investigated in a given context or sub-field. Emerging themes, including mobile payments, digital finance, COVID-19, and entrepreneurship, suggest an increasing interest in technology-enabled SMEs.

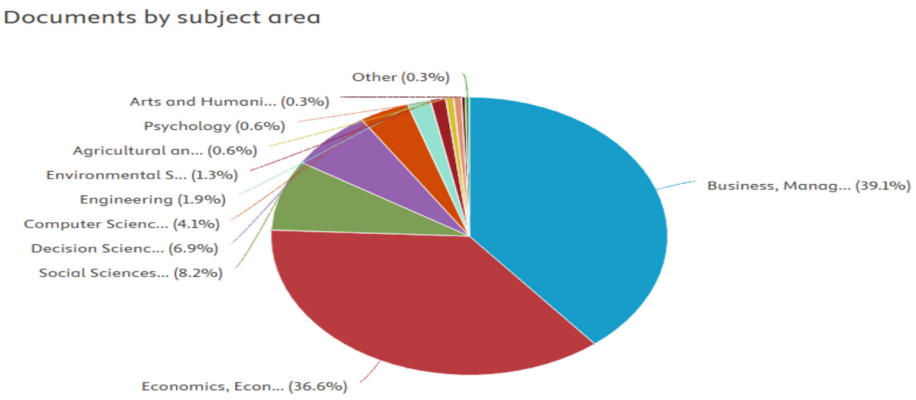

Fig. 6. Geographic distribution of documents on digital payments and SMEs in emerging markets

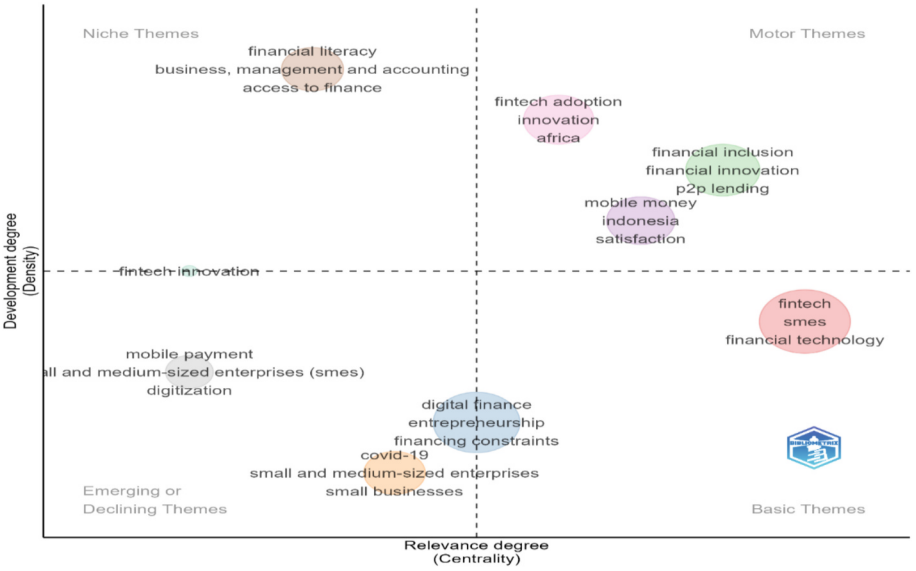

Fig. 7. Presents the thematic map using Biblioshiny with author keywords

4.7 Thematic Evaluation

Thematic evaluation displays how core research shifts over time. The analysis was conducted using Biblioshiny, with a minimum frequency of 2, to support the development of emerging themes in each time segment.

Figure 8 indicates the evolution of research themes across three distinct periods. In the initial phase (2016–2019), financial technology, crowdfunding, and Africa were identified as central topics. Between 2020 and 2022, research placed greater emphasis on financial inclusion, mobile money, entrepreneurship, and COVID-19, reflecting the accelerated digital transformation resulting from the pandemic. From 2023 to 2025,

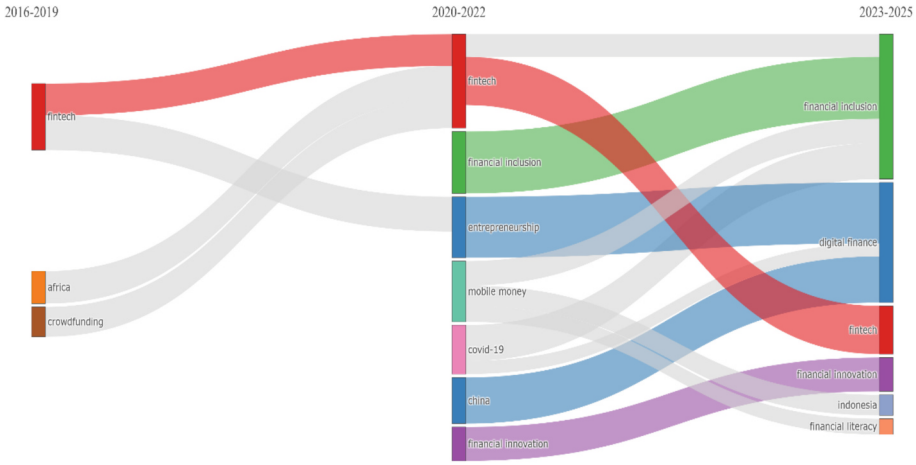

Fig. 8. Thematic Evolution of Author Keywords (2016–2025): Visualization of how main r search themes developed across three distinct stages.

the thematic focus shifted toward advanced topics such as financial innovation, digital finance, and financial literacy, signifying a transition from early financial adoption to the development of comprehensive financial ecosystems driven by innovation.

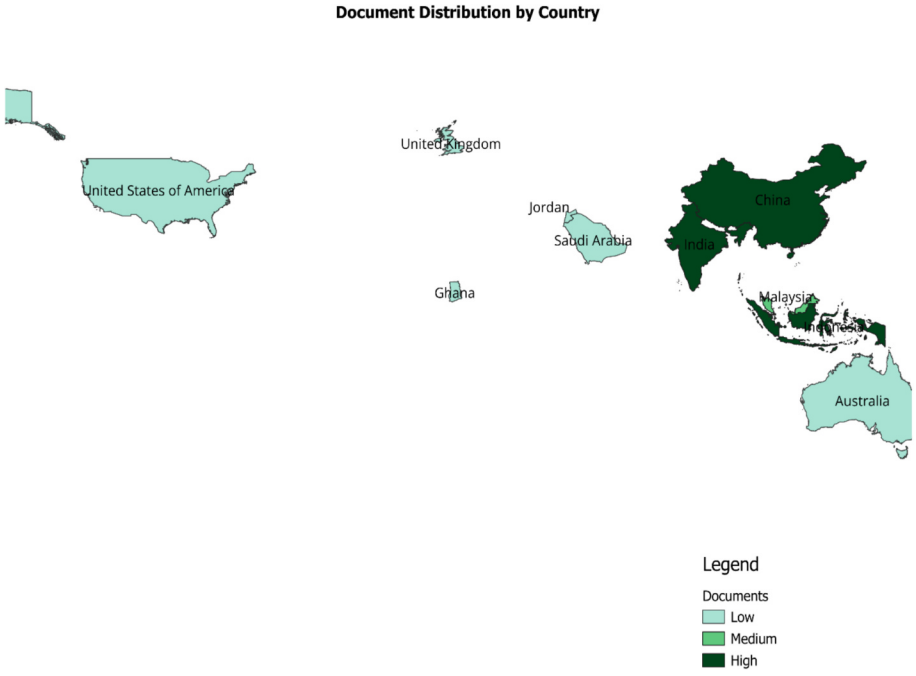

Fig. 9. Shows the distribution of literature on digital payments and SMEs

Figure 9 illustrates the geographic distribution of the included studies shows significant clustering in emerging Asian economies, particularly China and India, which together account for the majority of published research. This pattern reflects the rapid growth of digital payment ecosystems and their considerable influence on small and medium enterprises (SMEs) in these countries. Moderate contributions from Southeast Asian nations, including Indonesia and Malaysia, further underline the region's increasing significance. Conversely, the limited representation of studies from Africa and the Middle East indicates major gaps in the current literature.

5 Discussion

The results demonstrate a structural transformation of digital payment within developing economies. Earlier studies mainly focused on digital banking and mobile payment services, while literature from 2023 to 2025 increasingly integrates blockchain, crowdfunding, and digital currencies. This trend aligns with international financial developments, where platform-based financial ecosystems and decentralized financing models are becoming more prominent. The widespread use of financial technology and financial inclusion themes indicates that digital payments are widely regarded as mechanisms for mitigating financial challenges and enhancing the performance of small and medium-sized enterprises (SMEs). This perspective is consistent with global evidence indicating that digital financial services reduce information asymmetry, decrease transaction costs, and increase access to credit.

These findings present important considerations for policymakers in emerging markets. Strengthening digital infrastructure, improving regulatory frameworks, and advancing financial literacy are likely to accelerate the adoption of digital payments by small and medium-sized enterprises (SMEs). Furthermore, facilitating interoperability among payment platforms, expanding digital identity systems, and incentivizing fintech innovation can enhance SME financing. Future research should clarify the causal mechanisms linking digital payments to SME performance, identify adoption barriers in underrepresented regions such as Africa and the Middle East, and assess the influence of emerging technologies on SME financing. Longitudinal studies are necessary to evaluate the long-term economic effects of digital payment adoption.

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Disclosure of Interests. The authors have no competing interests to declare that are relevant to the content of this article.

Conflict of Interest. Ther authors declare no conflict of interest.

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