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AND THE 4th INTERNATIONAL CONFERENCE
ON BUSINESS AND BANKING INNOVATIONS**

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The 4th ICOBBI

*The Strategy of Digital in Business
for Gaining Competitive Advantages after Pandemic*



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**Proceeding Book of
The 4th International Conference on Business and Banking Innovations
(ICOBBI) 2022
“The Strategy of Digitalization in Business for Gaining Competitive
Advantages after Pandemic”**

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FOREWORD

Alhamdulillah, praise be to Allah Subhanahu Wa Ta'ala for granting us the opportunity to organize and publish the proceedings of the 4th International Conference on Business and Banking Innovations (ICOBBI) with the topic “The Strategy of Digitalization in Business for Gaining Competitive Advantages after Pandemic”. This proceeding contains several researches articles from many fields in Business & Marketing, Banking & Sharia Banking, Accounting & Financial Management, Human Resources Management, Operations Management, Investasi, Insurance & Capital Market, Strategic Management, Technology Management, and Information System.

The 4th International Conference on Business and Banking Innovations was held on 29th January 2022 by virtual (online) zoom meeting and organized by the Master Management Study Program of Universitas Hayam Wuruk Perbanas in Collaboration with five Higher Education Institutions in Indonesia and three Universities from Asia countries. Keynote speakers in this conference were: Chonlatis Darawong, P.hD (Sripatum University, Thailand), Associate Prof. Dr. Elisha Nasrudin (University of Science, Malaysia), Dr. Sanju Kumar Singh (Postdoctoral Fellowship in Universitas Airlangga, Tribhuvan University Nepal) and Prof. Dr. Abdul Mongid, MA., P.hD (Universitas Hayam Wuruk Perbanas, Indonesia).

I would like to give high appreciation to the Rector of Universitas Hayam Wuruk Perbanas for his support at this event. Acknowledgments and thank you to all the steering and organizing committees of the ICOBBI for the extra ordinary effort during the conference until this proceeding published. Thank you very much to all presenter and delegates from various Universities. Beside it, I would like to express our gratitude to the three universities, namely Universitas 17 Agustus Surabaya, STIE YKPN Yogyakarta, Universitas Negeri Gorontalo, Universitas Surabaya and Universitas Muhammadiyah Surakarta which has been the co-host of this event.

Hopefully, the proceeding will become a reference for academics and practitioners, especially the business and banking industry to get benefit from the various results of the research field of Business and Banking associated with Information Technology. Proceedings also can be accessed online on the website <http://eprints.perbanas.ac.id/>

Chair of the Master Management Study Program
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Prof. Dr. Tatik Suryani, M.M.



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Technology Acceptance and Adoption of Mobile Application: A Systematic Review

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1. INTRODUCTION

An advancement of technology and infrastructure in today business is constantly evolving to meet customer needs and requirement. The application of this technology promotes convenience of consuming the products and services in daily life. Moreover, new communication technology has been relentlessly developed to improve efficiency and effectiveness, especially in mobile technology that is widely used in many countries. Mobile application is one of the most favorable for users to purchase the products and services in the matter of minutes. Moreover, it enables users to have enjoyment during the purchase on mobile phone. These mobile applications are not only functioning for communication but it is also used to run the business, socialize with family and friends, make a purchase, perform financial transaction, and so forth.

In Thailand, people across the country tend to use mobile technology in a many different ways. Statistics shows that 61 percent of Thai consumers use online ordering food through mobile application. This figure keeps increasing due to a country lockdown since the pandemic in 2019. Globally, research and markets report show that the global online food delivery market value in 2019 is worth 107.44 billion US dollars and in 2020 is worth 111.32 billion dollars, indicating a growth of 3.61 percent year on year. The use of online food delivery applications has been continuously increasing, and it is estimated that the overall value will increase to 154.34 billion dollars by 2030.

The object of this study is to apply systematic review procedure to explore existing literature on technology acceptance and adoption in food delivery application. The results of this review is beneficial for the researchers to continue their research in further investigation through primary data collection.

2. METHODS

Systematic literature review (SLR) approach was employed in this study because it is perceived as a method that enables researchers to draw overall picture of the existing research evidence. SLR is a step-by-step process that includes planning, review, analysis, and data synthesis (Talwar, et. al., 2020). SLR provides a deeper understanding of what has been done for past years and offers a trajectory of future research. In addition, SLR potentially directs the principles for data analysis and synthesize bibliography by using statistical tools and graphs to illustrate relevant sources. Specifically, the scope for the study used bibliography, that is, research title, author, type of journal, year of publication, while a structured review of the analysis used to guide synthesis various previous structures

To achieve the objective of this study, a comprehensive literature search was undertaken to identify systematic review papers. SLR has a distinct fundamental characteristic that is different from other types of reviews concerning the methodical procedures, synthesis of findings, and provide unbiased searches. With the use of SLR in the field of technology acceptance and adoption, this study aims to provide recommendations to improve the validity and reliability of future reviews in food delivery application. In doing so, Science Direct, Web of Science (WoS) and Scopus databases were used to search for all relevant articles that was published during 2017 to 2021 in the area of technology acceptance and adoption in different contexts. The articles from highly recognized journal were selected through systematic review methods (Liberati et. At., 2009). Using these databases of reference literature is useful to support the trend of future study.

3. RESULTS

The researchers have searched from all relevant literature on technology acceptance and adoption. From the results, the total number of searched articles from three key databases including Science Direct, Web of Science (WoS), and Scopus was 689, as shown in Table 1.

Table 1 Summary of number of articles from key databases

406



Database	Number of articles	Keyword Search
Science Direct	175	Keyword: Technology adoption or Technology acceptance and intention Publication years: 2017-2021 Article type: Research articles Subject areas: Business, Management and Accounting Access type: Open access & Open archive
Web of Science	262	Keyword: Technology adoption or Technology acceptance and intention Publication year: 2017-2021 Language: English Document Type: Research article Research Areas: Business & Economics
Scopus	252	Keyword: Technology adoption or Technology acceptance and intention Publication year: 2017 - 2021 Document Type: Research article Open Access: All Open Access, Gold and All Open Access, Gold , Green
Total	689	

After obtaining all relevant articles from the three database, the researchers screened out irrelevant articles by evaluating their components; the title, abstract, keywords, authors' names and affiliations, journal name, and year of publication. This information was exported to a spreadsheet program to sort them alphabetically. Then, two research associates screened the titles and abstracts of the records independently and discarded the papers that are not involved in the context of the study, such as review articles and conceptual papers. Next, the two reviewers performed eligibility assessment by carefully reading through the full texts of each article remaining from the previous stage. During this stage, the reviewers discussed and figured out the common ground on the differences. In case of the differences cannot find the solution, the views of a third reviewer was taken into consideration.

This method was explicitly performed without priori assumptions on the relevance of the literature selected. The conditions for screening the selected articles consist of four components. First, the titles, abstracts from keywords, study period, type of study, and the scope of research were determined. Only the studies on business, administration, accounting, and economics were then selected. Second, the articles must be published in the acceptable journals. Third, the relevance of the study must be related to the application of technology or the acceptance of technology. Fourth, the structure of each article must involve abstracts, conceptual models, measurement methods, and data analysis. In addition, the conditions for excluding the articles from the list has four reasons. First, the article was the same in two databases. Second, the other types of articles such as encyclopedia, book review, book chapters, and conference abstracts were discarded. Third, the articles were not published in English language. Fourth, the articles did not address any relationship between the structures involved in the context of this study. The process of screening the selected articles was displayed in Figure 1.

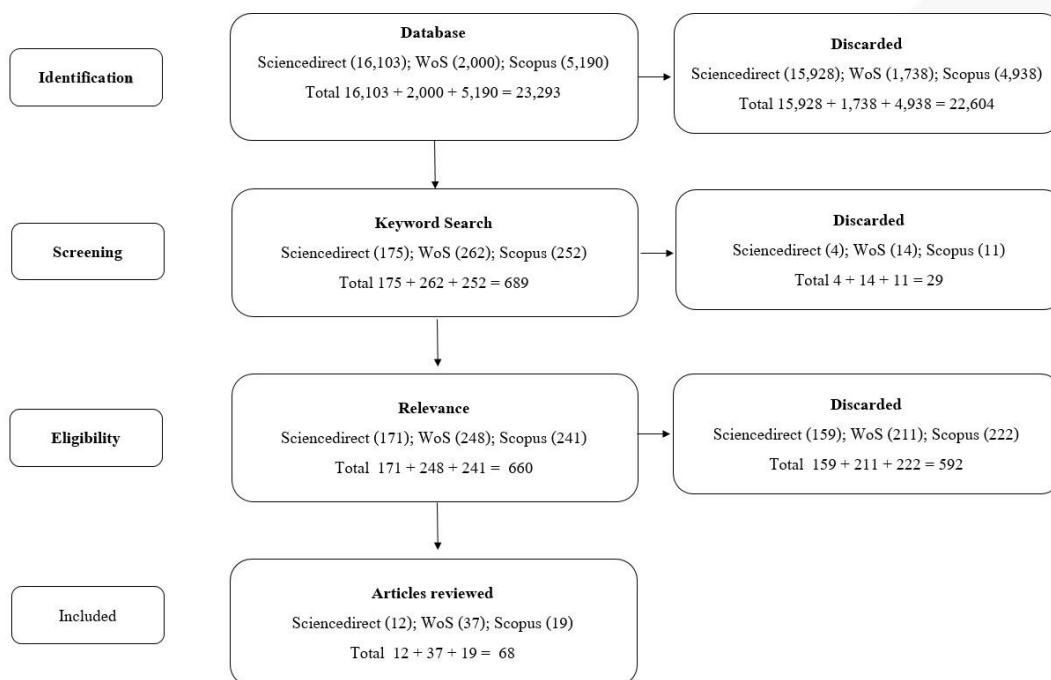


Figure 1. Process of identifying, screening, and selecting relevant articles

Figure 1 shows the process of screening all relevant articles downloaded from three key databases. At first in the identification process, there were 23,293 articles whose content corresponds to the keywords used in the searching stage. We specified the publication dates for five years, ranging from 2017 to 2021. This period was chosen because it would be updated research on technology that has been applied in mobile applications. Also, the scope of research was specified only in the field of business administration, accounting, and economics. As a result from screening process, 22,604 articles were discarded since they did not meet the pre-determined conditions, leaving 689 qualified articles.

In screening process, 29 articles that were irrelevant and unqualified were discarded, leaving 660 qualified articles. In eligibility stage, 592 articles were excluded, leaving 68 articles that were taken into account and further analyzed in the following topics.

1. Publication Period

From Figure 2, the qualified articles were analyzed by comparing with several factors in order to see the trend of research on technology acceptance and adoption during 2017-2021. It was found that the trend of this research field has increased significantly over the year. According to the line chart, there were 43 articles, representing 63.24% during 2020-2021. In 2021, in particular, it was found that 27 articles were published, or 39.71 percent. This increasing trend can be explained that higher use of technology in our society has been dramatically increased due to better infrastructure in information technology in the country.

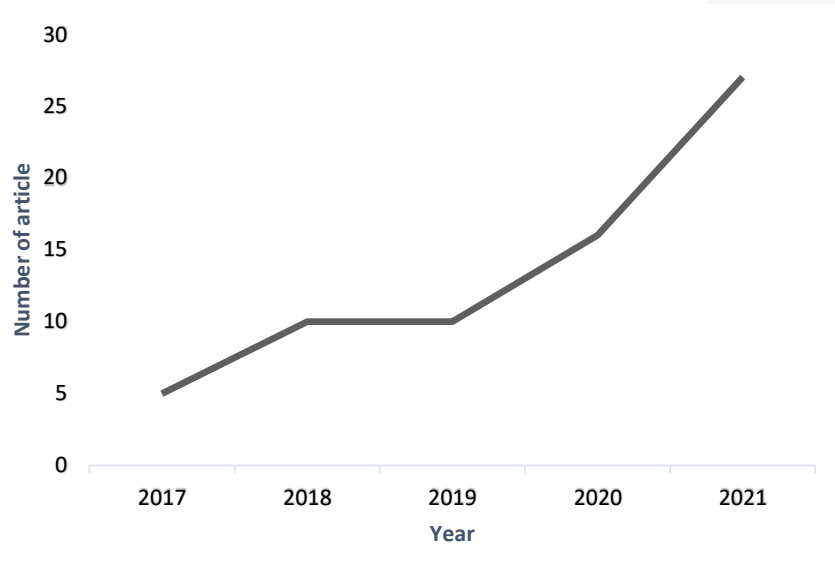


Figure 2. Trend of research on technology acceptance and adoption during 2017-2021.

2. Country Of Origin

Figure 3 shows a graph of the number of articles studied in different countries. It was found that most of research articles were conducted in Asian countries, such as India, China, and Pakistan with 21 articles, accounted for 30.88 percent. The second group of articles was conducted in the US and Germany with 10 articles, accounted for 14.71 percent.

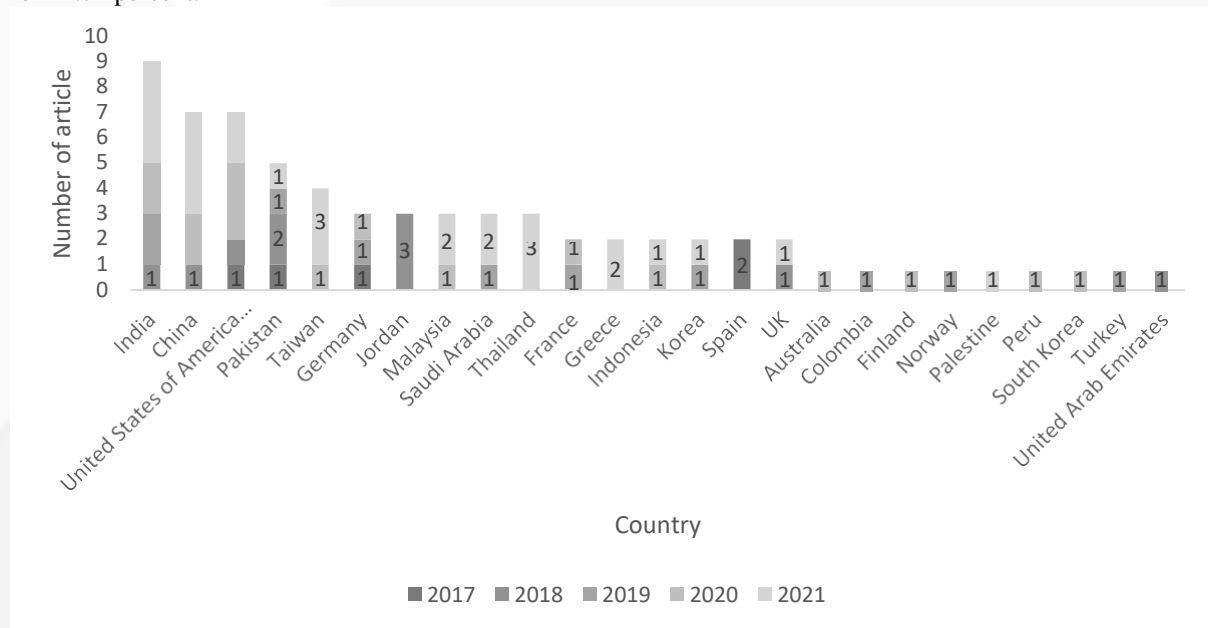


Figure 3. Number of articles by country

3. Industry

Figure 4 shows the graph of number of articles conducted in different industries. It was found that the most research on technology acceptance and adoption was related to banking industry with 22 articles (32.35 percent), followed by retail industry, with 12 articles (17.65 percent), education, with 10 articles (14.71 percent), respectively.

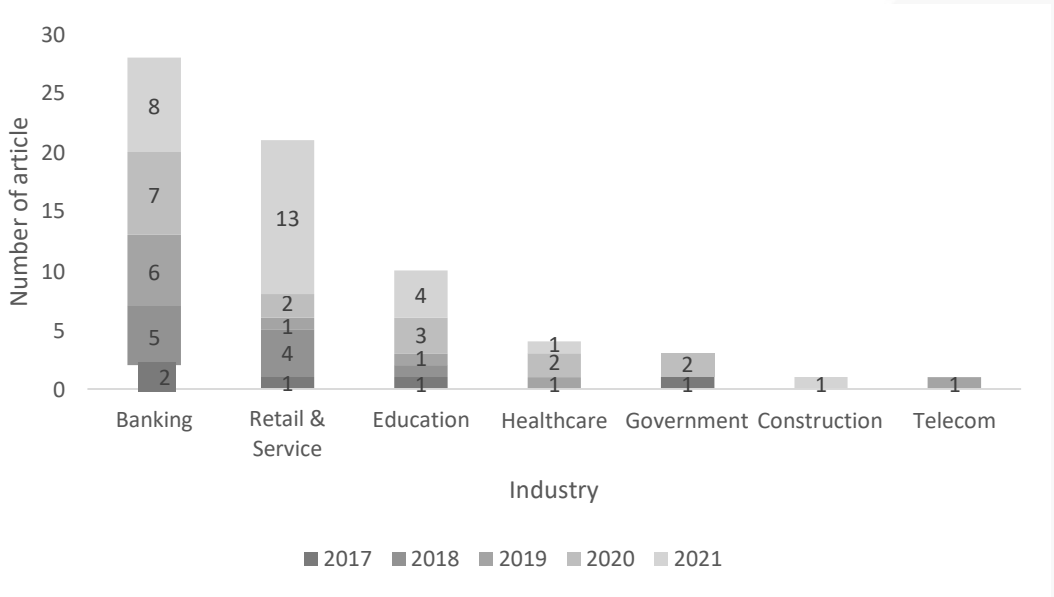


Figure 4. Number of articles by industry

4. Mobile Application

Figure 5 shows the graph indicating the number of articles in different mobile applications. It was found that the most studies was undertaken in mobile banking service with 28 articles (41.18 percent), followed by retailing service with 17 articles (25 percent), and education with 9 articles (13.23 percent), respectively.

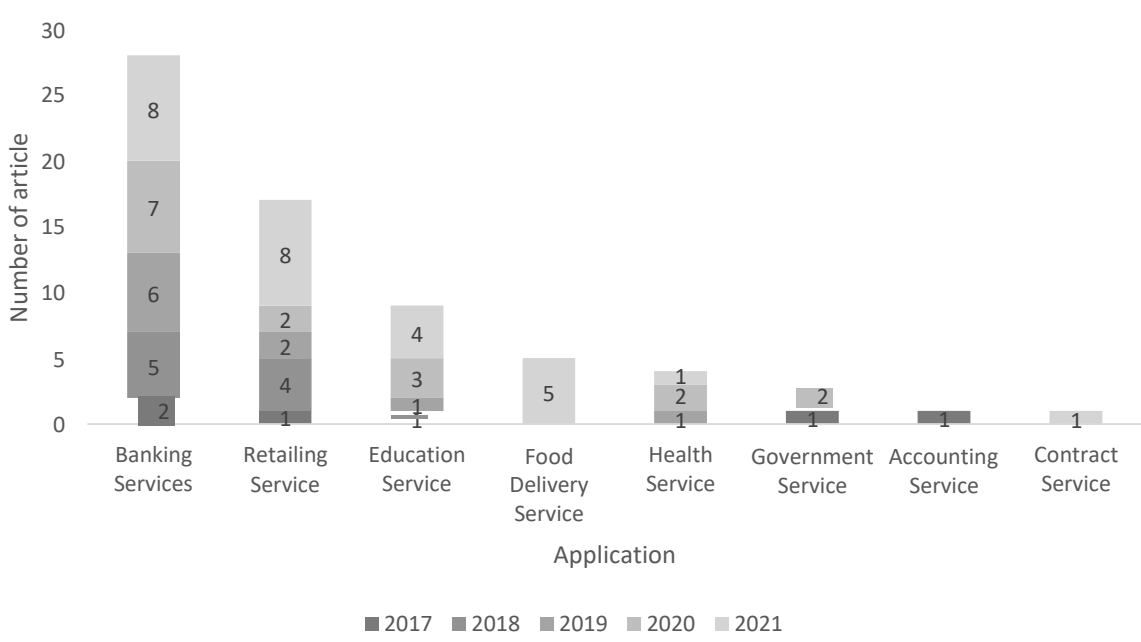


Figure 5. Number of articles by mobile application

5. Source Of Article

Table 2 shows the source of article in different academic journals. The highest number of articles was from Journal of Theoretical and Applied Electronic Commerce Research with 7 articles, followed by International Journal of Bank Marketing, Journal of Retailing and Consumer Services, and Sustainability with 6 articles, respectively.

Table 2. Sources of articles with percentage cited articles from the 2020 Scopus database.

Journals	Number of article	Cited Score in 2020	Percentile
Journal of Theoretical and Applied Electronic Commerce Research	7	4.4	84
International Journal of Bank Marketing	6	6.2	82
Journal of Retailing and Consumer Services	6	9.0	92
Sustainability (Switzerland)	6	NA	NA
Emerging Science Journal	2	4.4	89
Information & Management	2	NA	NA
International Journal of Business and Society	2	1.2	36
International Journal of E-Business Research	2	1.7	46
NMIMS Management Review	2	NA	NA
Journal of Business Research	2	12.1	97
Arab Economic and Business Journal	1	NA	NA
Asia Pacific Management Review	1	5.0	84
Complexity	1	3.3	82
Construction Management and Economics	1	5.6	87
Digital Business	1	NA	NA
FIIB Business Review	1	NA	NA
Global Business Review	1	2.1	54
IIMB Management Review	1	2.9	72
Industrial Marketing Management	1	8.8	91
Information (Switzerland)	1	3.0	54
Innovation and Management Review	1	NA	NA
International Journal of Hospitality Management	1	9.4	96
International Journal of Innovation and Technology Management	1	1.9	49
International Journal of Quality & Reliability Management	1	NA	NA
International Journal of Social Economics	1	1.6	68
International Review of Retail Distribution and Consumer Research	1	NA	NA
Journal of Accounting in Emerging Economies	1	2.2	75
Journal of Asian Finance Economics and Business	1	NA	NA
Journal of Asian Finance, Economics and Business	1	2.6	69
Journal of Business Research	1	9.2	92
Journal of Electronic Commerce in Organizations	1	1.2	30
Journal of Entrepreneurship in Emerging Economies	1	3.6	88
Journal of Financial Counselling and Planning	1	2.1	60
Journal of Indian Business Research	1	2.2	59
Journal of Information Technology in Construction	1	3.2	69
Journal of Innovation & Knowledge	1	NA	NA
Journal of Research in Interactive Marketing	1	6.2	82
Journal of Services Marketing	1	5.9	81
Mobile Information Systems	1	4.1	68
SAGE Open	1	1.6	94
Spanish Journal of Marketing - ESIC	1	5.7	80
Total	68		

4. Conclusions and Future Research

From the systematic review of the articles on technology acceptance and adoption, all searches have been carefully examined. It was found that the articles studied on technology acceptance and adoption had effects on intention of using technology. The results help the researchers oversee the trend of existing research which was conducted in many aspects. Most of the studies were conducted in Asian countries (e.g. China, India, and Pakistan) and the US whose technology is extensively implemented in mobile application services. For the industry, there were many studies undertaken in electronic banking system since it is a useful and convenient platform in making payment through a bank account or an automatic wallet.

The reviews were beneficial for future research to fill the gap found in existing theories. Although there were several studies conducted in mobile application in food delivering service, they did not explicitly examine different factors affecting consumer intention to use. Thus, future research may cover a better picture of factors affecting intention to use food delivery application. According to Euro monitor, food delivery market value in 2021 is at 74 billion baht in Thailand, making the market attractive and high competition from new service providers. Moreover, there are many companies that developed mobile application in food delivering service. For example, financial institutions such as Siam Commercial Bank established "Robinhood" application and Kasikorn bank launched "Eatable" application. In addition, private companies such as True Corporation launched "Truefood" and Air Asia group launched its own food delivery "Airasia food" to penetrate the food delivery market in Thailand.

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