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Research Article

Mobile Payment Services

Determinants of Intention to use Mobile Payment Services: A Systematic Literature Review

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As we know that mobile payment services has gained a significant importance in this world. Whether it is tier one city or any town or village, mobile payment services is proving out to be a useful solution for everyone, be it a businessman or a consumer, mobile payment services (MPS) is standing out to be a convenient option for both. It is not just making our life easy but has been equally contributing towards financial inclusion on a large scale. And mobile payment services has gained importance post COVID 19 significantly, so this research article has chosen the time period of post the pandemic. Hence, this study has conducted a systematic literature review (SLR) to study the determinants of intention to use mobile payment services (MPS), where the construct "intention to use" has been broken into three parts: intention to use MPS, continuance intention to use MPS and adoption intention of MPS. Using PRISMA technique and choosing a timeframe of year 2020 to 2026, systematic review has been done. It has identified the research gap by finding out the key factors behind the usage of the mobile payment system. Significant determinants of usage intention of mobile payment services have been discussed in this paper. Future researchers may conduct location specific studies. Findings of the study can help the providers of mobile payment services to develop their applications constructively.

Keywords: Mobile Payment Services, Behavioral Intention, Continuance Intention, Adoption Intention

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1. Introduction

When we use mobile devices like smartphones and tablets to make financial transactions that is known as mobile payments. Along with the invention of MPS, consumers can send money to other people, make payments through apps, QR codes, UPI, and cards through their mobile devices (Razorpay.com). Mobile payment is a kind of payment option used in return for purchasing of products through a mobile device (Meyll and Walter, 2019). As we know, in earlier times, only gold and other valuable items were traded as a barter system of exchange. Then coins and notes took over, and people started using the concept of money. Then disruption took place in the form of cheques and wire transfers and then came the era of bank cards and electronic payments, and then the birth of internet swept through and people started making online transactions. After that everything changed with the innovation of mobile payments (thepaymentsassociation.org).

Intention can be defined as the understanding of how attitude can affect actual behavior (Huang et al., 2004). According to the commitment toward a technology, if an individual is using it then it is known as intention to use (Fishbein and Azjen, 1975). A study was conducted in Jordan by Almajali et al. (2022), and it has identified the factors that impacts the acceptance of MPS, using TAM and it found that perceived usefulness and perceived certainty have a direct effect on the usage intention of MPS. Whereas, perceived ease of use has an indirect effect on the intention to use mobile payment apps in Jordan. Changchit et al. (2023), studied both favourable factors and unfavourable reasons on intention to use MPS and it found that agreeableness and openness influences the perceived mobile payment risk, that ultimately impacts intention to use mobile payments. Several researches have used the factors defined in TAM and UTAUT to intention to use MPS and it was found that perceived trust is the most important determinant (Turker et al., 2022).

Millions of people in the world started using mobile payment services at the time when COVID-19 was going on. Over 40% of adults used cards, the internet and phone for the first time for making digital payments at the start of the pandemic (World Bank, 2022).

In the research work of Nandru et al. (2024), it was found that perceived security, perceived trust, habit, performance expectancy, facilitating conditions, price value and effort expectancy affect consumer intention of using MPS. And in the same study itself, it was found that behavioural intention has a significant influence on the actual usage ofMPS during the outbreak of the pandemic COVID-19. Households with lower income and businesses which are small were more affected by the pandemic so they were using more of digital financial services like online banking, mobile money and various other fintech services to manage their finances (Remolina, 2020). In one of the study done by Chawla and Joshi (2017), it says that "technology adoption leaders", "technology adoption followers" and "technology adoption laggards" strongly influence attitude and intention toward mobile banking services. Therefore, it can be seen that post COVID-19 people have started using more of mobile payment services, so this research paper has taken the time frame of 2020-2026.

2. Literature Review

2.1 On the Basis of Usage Intention of Mobile Payment Services (MPS)

Kini,s and Tanova (2022), studied the impact of prior consumer knowledge, perceived usefulness, perceived ease of use and trust on the intention to use e-wallet and according to its findings prior consumer knowledge of using e wallet technology impacts perceived usefulness, perceived ease of use and trust which together affect the attitude and behavioral intention of using e-wallet services and if consumers are informed about reimbursement of losses then it highly influences intention of using an e-wallet. Thi (2024), studied the role of attitude of consumers towards mobile money usage in Vietnam and findings show that, self- efficacy strongly and directly affects perceived ease of use which indirectly affects attitude towards mobile money and intention towards the usage of mobile money. Intention to use has been checked through apple wallet mobile payment system "apple wallet app" in UAE by (Al-Qudah et al., 2022) and it was found that mobile user skillfulness influences the most the intention to use apple wallet app and perceived usefulness and convenience to use the system also influences the payment system. Perceived risk is negatively related with usage intention of apple wallet app.

The necessary reasons for trust and usage intention of mobile payment gateways have been identified in the study of Tan et al. (2025), and it showed that perceived security, mobile usefulness, mobility of the user explained the factor perceived trust except for mobile ease of use and it was also found that perceived trust has a direct effect on the usage of mobile payment gateways. Usage intention of Apple Pay mobile payment system and various causes of its use has been analyzed in the study of (Cabanillas et al., 2020) and it found that perceived value has the most effect on usage intention, followed by perception of utility and risk. Strategic determinants of intention to use m-payment services have been explored in the study of Luna et al. (2024), and the impact of information and availability of mobile payment on usage intention has been checked. Findings of the same showed that subjective norms, perceived usefulness, compatibility, perceived security have a significant impact on intention to use MPS.

2.2 On the Basis of Continuance Usage Intention of Mobile Payment Services (MPS)

Abbasi et al. (2022), studied the impact of quality and confirmation on users' continuance intention towards using the e wallet apps and it found that service quality is highly responsible for promoting user's continuance intention of using e-wallet apps. According to the results of fsQCA, security, ease of use, system quality, information quality, and usefulness are required to achieve the user's continuance intention of the mobile payment system. Ha et al. (2024), has studied the impact of perceived risk, perceived ease of use, confirmation, perceived usefulness on satisfaction of consumers and their continuance intention to use mobile payment services in Vietnam and it found that time loss risk, physical risk, opportunity cost risk, confirmation, perceived usefulness, perceived ease of use highly impacts consumers' continuance intention towards MPS usage and the same study says satisfaction also significantly impacts users' continuance intention of using MPS. Mobarak et al. (2024), studied the reasons that causes hindrance in the consumers' continuance intention of using MPS in Egypt and it found that mobility, relative advantage, gamification, service quality has a direct relation with continuance intention of MPS usage whereas image barrier, skepticism, anxiety, perceived time risk are reasons against continuance intention of using the service. Relative advantage is a significant factor of continuance intention to use the service and perceived time risk is major hindrance to continuance intention of using mobile MPS. Key reasons behind the continued intention of using MPS by the bottom of the pyramid section have been explored in the study of (Sinha et al., 2024). And it found that service quality subsequently impacts perceived value and continuance intention, along with that there is a moderating role of perceived risk on the relationship between perceived value and service quality.

2.3 On the Basis of Adoption Intention of Mobile Payment Services (MPS)

Factors which affect customers' adoption and usage of mobile payment services in Southeast Asia has been explored in the study of Chang et al. (2023), and it found that customer's usage intention of QR code has been influenced by their attitude, perceived usefulness, perceived benefits and subjective norms. Barriers faced by older adults in adoption of MPS have been studied by (Wang et al., 2025). As per its findings, for older adults, perceived uncertainty and possibility were major factors whereas for younger adults perceived knowledge & control over consequences are important for adoption of MPS. Srivastava et al. (2024), studied the drivers of mobile payment fintech adoption and found effort self-efficacy, facilitating conditions, performance expectancy, financial literacy and effort expectancy strongly drive mobile payment fintech adoption whereas perceived enjoyment and social influence do not impact the adoption intention of MPS. Study of Carbonell et al. (2025), has checked the difference between drivers of adoption intention and actual usage of MPS. Its finding showed that ease of use, perceived usefulness and service accessibility equally act as drivers of adoption intention and intention to use. The study also found that collective needs of the user and perceived relative advantage have a significant impact on adoption intention while affordability, subjective norms, compatibility and perceived risk influences the usage of mobile money services. In a study of Al-Saedi et al., (2020), it was found that perceived trust, perceived risk, perceived cost and self- efficacy are the most important factors behind MPS adoption. Perceived risk is negatively related with intention to use M-payments.

It has been observed that the consumers continue to use traditional, familiar payment method like cash or physical cards instead of using available & efficient digital alternatives like UPI, m-wallets etc. So, this study has focused to break this phenomenon in South Korea. This has been done by (Lee & Li, 2024). Findings say that status quo inertia of incumbent transactional method negatively impacts user behavior regarding mobile payment adoption. Tian et al. (2024), has investigated the factors which influences the adoption of online payment system among University students of Malaysia by extending the Perceived Value Theory (PVT). According to the findings, perceived functional value, perceived social value, and trust significantly influences attitude which in turn influences the usage intention of using online payment systems. Lui et al. (2021), has studied the impact of convenience, mobile payment knowledge, personal innovativeness, self-efficacy and compatibility on the actual adoption of Alipay in the country Malaysia with perceived ease of use and perceived usefulness acting as mediating variables. Study found that compatibility and perceived usefulness have a significant impact on Alipay adoption. There is a direct effect between mobile payment knowledge and compatibility. Perceived usefulness acted as a mediating variable on the impact of convenience and compatibility on the adoption of Alipay.

2.4 Research Gap

Many studies have been done to know the behavioral intention behind using the mobile payment system, and there are many researches have been done on the continuance intention of using mobile payment services (MPS). Several studies have focused on the adoption factors of MPS. However, there are limited studies found that have comprehended all three factors, which are behavioral intention, continuance intention, and adoption factor of the mobile payment system (MPS). Hence, this research has comprehensively focused on filling this gap by finding out the key determinants behind the usage of the mobile payment system by conducting a systematic literature review.

2.5 Research Question

What are the key determinants behind the usage of the mobile payment services?

3. Research Methodology

Systematic literature review has been conducted using PRISMA technique. MS Excel spreadsheet was used to contain all the bibliographical information. Screening of abstract and titles has also been done on the basis of suitability with the theme.

3.1 Planning

The following search string have been used to extract the relevant studies from the database: “mobile money” OR “mobile money services” OR “digital payment” OR “mobile payment systems” OR “mobile wallet” OR “fintech” OR “electronic money” OR “digital financial services” OR “financial technology” OR “cashless payment” AND “usage intention” OR “adoption intention” OR “behavioral intention” OR “continuance intention” OR “technology adoption” OR “consumer adoption” OR “user acceptance” OR “actual usage” OR “customer usage behavior” OR “intention to use”.

3.1.1 Selection of Database

Scopus has been used for the extraction of data as it is the largest and renowned database providing quality research articles.

3.1.2 Inclusion and Exclusion Criteria

The mobile payment system gained importance after the COVID-19 pandemic. Therefore, more literature has been focused from post COVID era. Hence, this article has chosen the timeframe of the year 2020-2026. The inclusion/exclusion criteria followed in this paper is being explained below:-

- Articles of English Language have been chosen only.
- Field of the study was: arts and humanities, business, economics, management and accounting, social sciences and finance.
- Book chapters have been excluded.

3.2 Execution

The search string that has been described in the planning stage has been used for the selection of articles. And the inclusion/exclusion criteria of research articles has been described in the preceding sub section of this article. The complete process of execution has been shown in the PRISMA flowchart.

3.3 Study Search and Screening

From the systematic search of the literature, total of 1,947 articles was found. After applying the inclusion and exclusion criteria, 1,666 articles was retained. Then the focus was to narrow down the research articles containing intention to use MPS, which resulted to 150 articles. After that, again the articles were excluded on the basis of title and abstract resulting into 70 articles, among them 6 articles were inaccessible, therefore 64 articles were thoroughly reviewed for this paper.

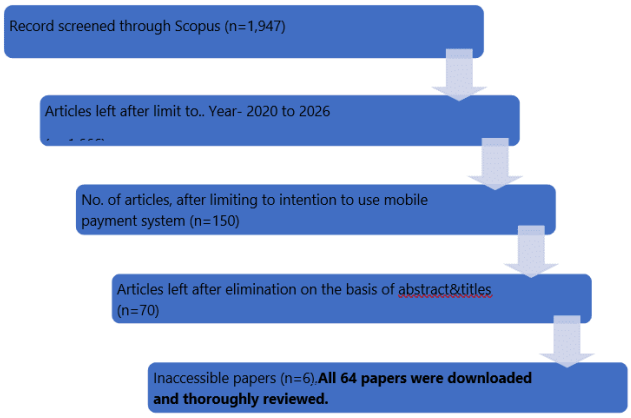

Figure 1: PRISMA flowchart

4. Findings

On the basis of behavioral intention to use mobile payment services Kini,s and Tanova (2022), Al-Qudah et al. (2022), studied wallet mobile payment system and according to Kini,s and Tanova (2022), if the consumer have knowledge of e-wallet, then it impacts their perceived usefulness, perceived ease of use and trust, which affects their attitude and behavioral intention of using e-wallet services. And in the study of Al-Qudah et al. (2022), mobile user skillfulness has been found as the most significant factor determining the usage intention of apple wallet app, along with that perceived usefulness and convenience of the services influences the user behavior towards the usage of payment system. Thi (2024), Tan et al. (2025), Cabanillas et al. (2020), Luna et al. (2024), studied the intention to use mobile payment services. And in the study of Thi (2024), it was found that self-efficacy is an important reason affecting perceived ease of use which impacts the attitude towards mobile money usage intention by Vietnamese consumers. In the study of Tan et al. (2025), it was found that perceived trust strongly and positively impacts usage intention of mobile payment gateways.

In the study of Cabanillas et al. (2020), it was found that perceived value is the most important determinant affecting intention to use. In the study of Luna et al. (2024), it was found that perceived security, perceived usefulness, perceived compatibility and subjective norms are the important factors affecting MPS usage.

Abbasi et al. (2022), Ha et al. (2023), Sinha et al. (2024), studied the factors behind continuance intention of using MPS, and found its determinants. Chang et al. (2023), Wang et al. (2025), Srivastava et al. (2024), Al-Saedi et al. (2020), studied the factors behind the adoption of mobile payment system. Therefore, following factors have been found as important determinants behind the usage of mobile payment services: -

1. Perceived Usefulness:

Perceived usefulness refers to the understanding of the individual that using a certain technology will improve their life (Davis, 1989). So, if the user feels that the technology is useful in their daily lives, then he is more likely to adopt it. If mobile payment system is improving the job performance of the consumers, then they will be more inclined to adopt it. In one of the study of e wallet technology it was found that perceived usefulness has a positive impact on the intention and adoption of e-wallets (Chawla&Joshi, 2019 ; Sarmah et al., 2021). Hence, perceived usefulness positively affects usage and adoption intention of MPS.

2. Perceived Ease of Use:

The perception of the consumer that using a certain technology will require minimal effort is known as perceived ease of use (Davis, 1989). Hence if the consumer thinks that the user interface is easy to use and it is compatible with his needs he will be more intended to use it and would be more likely to adopt it.

3. Perceived Trust:

The belief of the consumer that using a certain technology will lead to fulfilment of their expectations is known as perceived trust (Pavlou&Gefen, 2004; Gefen&Straub, 2004). Trust refers to the fulfillment of a particular set of expectations for using the product. If the user has a particular set of expectation like the use of the product should be hassle free, it should be helpful and provide convenience to use in daily life,

or after using it, the user should be secure about its potential safety, then it can be said that the individual has developed trust to use the mobile payment system further.

4. Convenience:

When there is simplicity and usefulness in terms of time and location it is known as convenience (Pal et al., 2015). If the product is not simple then anybody would be reluctant in their busy life to use it so convenience is a very strong determinant behind the development of intention of using of mobile payment services. Hence mobile payment system should be easily accessible by the consumers at any place or at any time.

5. Performance Expectancy:

According to Ahmad et al. (2021), performance expectancy is users' belief that using new technology will enable them to work more efficiently in their daily routines. If the user of the technology believes, that using any particular technology proves to be efficient and effective in attainment of his goals, then we can conclude, that the product has its good performance expectancy and vice versa. If the user believes that the technology is beneficial to him, then he will inherently use mobile money payment system . It is one of the key factors for adoption of MPS. Performance expectancy will save energy and time, enhances productivity and attainment of the daily goals.

6. Effort Expectancy:

Effort expectancy relates 'to user expectation toward ease' (Rahi et al., 2019). If the product is easy to understand then the user is more likely to adopt it. If any technology is easy to use, then we might say that the technology has its effort expectancy. So, it is essential that the user interface of mobile payment system is easy to use and helpful for the individual, seeking effort expectancy and giving rise to the usage of MPS. If the same is not easy to use, then there might be resistance from the consumer side regarding the intention to adopt the same.

7. Perceived Risk:

Featherman and Pavlou (2003), define perceived risk as "the potential for loss in the pursuit of the desired outcome of using an e-service." Perceived risk is among the few of the crucial factors regarding intention and adoption of MPS.

Minimizing any kind of risk while using MPS is essential, not only for the user but for the service provider also. By using any mobile payment service, if there is any kind of risk, then it is not only harmful for the customer, but it will also tarnish the reputation of the service provider.

8. Attitude:

According to Davis (1989), attitude is defined as "the degree of a person's positive or negative outlook as regards the performance of a target behaviour." If there is a positive attitude towards using MPS by the user, then there will be adoption and usage of any mobile money service. With previous experiences, if the customer has developed a positive attitude about mobile money services, then it will also enhance the customer satisfaction level through the usage of it. Not only customer satisfaction will be high but also brand loyalty and usage of the product success as well. All of these will contribute in the development of positive attitude about mobile money services.

9. Self-efficacy:

Self-efficacy is one of the major factor for the intrinsic motivation of individual consumers (Davis, 1989). If the consumer will have high level of self-efficacy then he will be very smooth towards the usage of any kind of mobile payment service and vice versa. Hence it is a crucial determinant behind development of the behavioral as well as continuance intention of using MPS.

10. Subjective Norms:

Luna et al. (2024), studied the intention to use mobile payment system and found that subjective norms play a crucial role behind the adoption and usage of MPS. Every individual has their own norms, so if there will be a mismatch in any of the subjective norms of the user of any MPS then it will act as a hindrance towards its acceptance. Hence subjective norms is vague but a crucial factor behind the usage intention of MPS.

5. Discussion

The study has investigated the causes that affect the usage intention of MPS through a systematic literature review. The proposed research question was "What were the key factors behind the usage of mobile payment services?" And for this research question, the findings of the study confirmed that perceived usefulness has a positive relationship with

the behavioral intention to use mobile payment services. It was also found that knowledge of e-wallet services has an influence on the perceived usefulness, perceived ease of use and perceived trust which ultimately affects the intention to use e-wallet services. Mobile user skillfulness is an important reason behind the usage of Apple wallet app. In many studies, perceived risk has been found as a barrier to the usage of MPS. Attitude, subjective norms, self-efficacy significantly affects the intention towards the usage of mobile payment services. Perceived usefulness and perceived ease of use highly impacts the continuance intention to use MPS. Whereas, perceived risk is a major hindrance towards the continuance intention of MPS. Effort expectancy, performance expectancy, attitude affects mobile payment fintech adoption.

6. Future Research Directions

On the basis of the constraints of this study, few suggestions are made for the future research. Data is gathered from Scopus database only, Web of Science and other databases can also be included in future researches. It is a comprehensive study being done to find out the factors behind usage intention of mobile payment services, future researchers may include geographically location specific studies. Moreover, this is a systematic literature review study, longitudinal or cross-sectional studies can be done over the same. Future research may include different kind of incentives provided by the respective government which influences the mobile payment adoption.

7. Implications

Conclusion drawn from the present study says that perceived usefulness is one of the significant factor behind the usage intention of using mobile payment services. Perceived trust and perceived usefulness, both are crucial factors from the perspective of consumers to use mobile payment services. So, if perceived usefulness and perceived trust will be there then the user is more likely to adopt MPS. Hence these findings can help mobile payment application providers to develop their apps constructively which will help in the growth of their business and further development of the nation.

Perceived time risk acts as a hindrance towards continuance intention of using mobile money services, therefore policymakers should take care of this factor equally to allow smooth flow of mobile payment services adoption. Actual usage is one of the important reasons behind the intention to continuance use of MPS. It also supports the "gender schema theory" which says according to gender there are different beliefs which influences their perception, behaviors and self-concept. The cognitive factors which influence an individual's perception, motivation and behavior are known as cognitive determinants which also affects the adoption of mobile money among users. Affective determinants like attitudes and feelings also influence an individual's behavior regarding mobile money adoption. Service quality means matching of the customer's expectations with the type of service being used. Hence, if service quality is good, mobile money adoption will be high. Therefore, cognitive&affective determinants can be significantly considered while developing any mobile money service along with taking care of the "service quality" factor while developing the service.

8. Conclusion

This article analyzed the determinants behind usage intention of mobile payment services (MPS). A systematic literature review using PRISMA technique was conducted to have a thorough understanding of the key factors behind the intention to adopt mobile payment services and its continuance intention by the consumers. 64 articles were thoroughly reviewed to find out the key factors behind intention to use mobile payment services (MPS). Convenience, relative advantage, security of the service were some of the significant key factors found in the study whereas perceived risk was a hindrance towards continuance usage intention of using mobile payment services. Self-efficacy and subjective norms also significantly influences the intention to use MPS.

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