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Factors Impacting Consumers' Propensity to Use Mobile Payments: Systematic Review of the Literature

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Abstract:

This study's primary goal is to determine the global factors impacting the uptake of mobile payments. In order to examine recent research on fintech uptake or acceptability using several datasets, this report uses the systematic literature review approach. 56 papers from different publications with varying theoretical origins and national settings make up the final examined materials. According to the study, 36 factors that influence consumers' intentions to use mobile payments have been recorded in the literature. Users' characteristics, system characteristics, and service characteristics are the three categories of criteria that affect consumers' propensity to use mobile payments. With a total percentage of 225%, it was shown that the System and Service elements are the most often repeated and, thus, the most influential on consumers' desire to embrace mobile payment. With a total percentage of 66%, users' characteristics had the least impact on consumers' intentions to use mobile payments. Additionally, the study discovered that the effects of several elements vary depending on the study's location.

Keywords: Factors Affecting, Customers, Mobile Payment, literature review.

1. Introduction:

The digital revolution has led to technological developments across all industries, making it simple for consumers to access and use services at any financial program (Yadav, Kumar, Mishra, & Kochhar, 2024). According to Tikno, Dharmawan, and Ngatini (2024), financial technology has become an integral element of customers' lifestyles and habits, including everything from everyday necessities to particular situations like lending, remittance, and insurance technology. According to L. Kim, Jindabot, and Yeo (2024), the banking business is unquestionably viewed as a complicated and fiercely competitive sector where services are generated and supplied to their clients in a similar manner. In the meanwhile, banks will struggle to thrive in the contemporary era if they do not adjust to this new technology (Sharma, Banerjee, & Paul, 2022). In the future, electronic payments will take precedence over cash payments (Feruś, 2022). As a result, the widespread use of sophisticated mobile devices has made it possible to use them for a variety of personal and professional tasks (Verkijika, 2020). In order to reduce the number of unbanked individuals, it can assist banking organisations in improving resilience, interoperability, and accessibility for more people (Sebayang, Hakim, Bakhtiar, & Indrawan, 2024). Coca-Cola began experimenting with SMS-capable vending machines in 1997, marking the beginning of mobile payments (Dahlberg, Guo, & Ondrus, 2015). According to the findings of

(Khatun, Sarker, & Mitra, 2024), mobile banking is one of the most practical ways to obtain cash at any nearby store or agent location, enabling users to take out cash anytime they'd want. Furthermore, as information technology advances, (Gazi et al., 2025) demonstrate that favourable e-banking experiences greatly improve consumer involvement and provide vital insights into bank operations.

In a competitive market, mobile payments boost sales and have a greater effect when the anticipated wait time is lengthy (Lu & Pauwels, 2024). In other words, it moves quickly (Ebubedike, Mohammed, Nellikunnel, & Teck, 2022). Additionally, over time, customers who utilise mobile payments decrease the average purchase amount per transaction; additionally, mobile payments boost revenues at convenience stores. and lessen the risks to the environment (Hopalı, Vayvay, Kalender, Turhan, & Aysuna, 2022). Additionally, a rise in bank profitability (Alghusin, Alsmadi, Alqtish, & Al-Qirem, 2017). The worldwide payment industry was valued at 1.48 trillion US dollars in 2019 and is projected to grow to 12.06 trillion US dollars by 2027, according to a 2020 analysis published by Allied industry Research ("Allied Market Research," 2020).

Even though mobile payments are now a global phenomenon, approximately 24% of the world's population and 29% of people in low- and middle-income countries do not have a bank account ("The Global Findex Database," 2021). This was in line with the claim made by Abdulai, Dary, and Domanban (2024) that the majority of the population is financially excluded, which contributes significantly to the issue of financial constraints faced by businesses, particularly in developing nations.

Here, "mobile payment" refers to any commercial activity that completes financial transactions via mobile devices (Ojo, Fawehinmi, Tan, & Ojo, 2024). By 2025, there will be 18.22 billion smartphone users worldwide (Edu, 2024; Islam, Tamanna, & Islam, 2024). Adoption of digital finance is expanding outside wealthy countries (Andaregie et al., 2024), and digital infrastructure is no longer age-specific (Butt et al., 2024). Even though mobile payments have many advantages for both customers and businesses, their use is still relatively low globally (Spinelli, Gastaldi, Van Hove, & Van Droogenbroeck, 2024). This is due to privacy concerns as well as limited access to smartphones and financial services/tools (Owusu-Agyemang, Simons, Henning, & Marshall, 2024).

By investigating the possibilities of different developing technologies, it is imperative to overcome these issues and guarantee the security and effectiveness of digital financial transactions (Norbu, Park, Wong, & Cui, 2024). Therefore, every bank's major goal continues to be to look into all relevant elements that affect their customers' loyalty (L. Kim et al., 2024).

To improve the existing literature, more studies on users' attitudes and intentions about the adoption of mobile payments in LDCs must be started (Almajali, Al-Okaily, Al-Daoud, Weshah, & Shaikh, 2022). Gaining understanding of the several important aspects impacting users' adoption and acceptance of mobile payment systems was the goal of this comprehensive literature research.

The structure of the paper is as follows: The research design and data gathering techniques are covered in Section 2. A review of the literature on technology acceptance models and earlier research on consumer acceptance of mobile payment services worldwide is presented in Section 3.

The study's findings are presented in Section 4 along with a discussion of how they relate to the body of current literature. In Section 5, the paper's main conclusions are summarised, along with their contributions to the field and future directions for mobile payment services research.

2. Research method:

The systematic literature review approach of this research is based on the framework adopted from the previous studies, (Page et al., 2021; Tahir, Adnan, & Saeed, 2024). To perform a systematic literature review study, a researcher can rely on a single database or various databases simultaneously, depending on the research purpose and scope, (E. A. Firmansyah, Masri, Anshari, & Besar, 2022).

To determine the Factors Affecting of Customer Loyalty in Mobile Payment, conducted an extensive literature review relevant source material. The research process included academic journal papers from various disciplines. The focus was on articles that adopted Technology Acceptance Model (TAM), It was chosen in this study, being has a well-established reputation and has long been extensively used to clarify how consumers make adoption of innovative technology, (Kelly, 2024). Also Unified Theory of Acceptance and Use of Technology model (UTAUT), Being has a strength lies in its ability to explain variance in both intentions to use and actual usage, (Venkatesh, Morris, Davis, & Davis, 2003). In addition, its generalizability has been confirmed by numerous other studies, (Islam et al., 2024) .

The literature search started with a wide systematic scan of online academic journal. The databases were searched like: (Science Direct, IEEE, and Google Scholar). By keywords such: (Mobile Payment, Mobile adoption and mobile banking). Due to disparities in adoption rates and a lack of geographically relevant research, (Hameed, Akram, Khan, Khan, & Hameed, 2024), and for the purposes of the study, the research areas were divided to six regions:

The North America (***NA***), it includes all countries of the North American continent.

The Middle East and North Africa (***MENA***), the term typically includes countries like (Algeria, Bahrain, Egypt, Jordan, Kuwait, Lebanon, Libya, Morocco, Oman, Qatar, Saudi Arabia, Syria, Tunisia, the UAE, and Yemen).

Africa (***AF***), it includes all African countries except the countries of the Mena region.

South America (***SA***) it includes all countries of the South American continent.

Asia and Australia (***AU***), it includes all Asian countries, as well as Australia.

Europe (***EU***), which includes all European countries.

The purpose of this segmentation is to identify the factors influencing customers' preferences for mobile payment adoption in each region.

The time limits of the study are from 2010 to 2024.

Next, following manual screening, only articles containing relevant keywords in the title, abstract, or keyword section were selected from the initial pool of 298 articles. After reviewing the abstract, we selected 56 articles for our study by confirming their relevancy as shown in Table 1.

3. Literature Review:

Banks as one of the financial institutions that are in direct relationship with people require a deeper understanding of customers as the most important assets, to increase their share in the competitive market and optimize the use of banking resources in providing services tailored to the needs of customers, (Hosseini, Abdolvand, & Harandi, 2022).

Even though related studies are burgeoning, (Islam et al., 2024), However, there is a lack of research that comprehensively analyses the factors that influence consumer behavior in the adoption and acceptance of these methods, (Dinh, 2024; Qi & Kamalul Ariffin, 2023). None of the prior studies provided a critical discussion perspective on various drivers: "redundancies and similarities", (Hilale & Chakor, 2024). Yet, little attention in existing literature is directed toward understanding the underlying reasons why some customers stop using or rarely use mobile banking, (Avornyo et al., 2024; Spinelli et al., 2024).

Under view of (Talwar, Dhir, Khalil, Mohan, & Islam, 2020), the findings will be more robust had the data been obtained from multiple geographies.

The success of e-business depends on several factors, including the type of mobile payment channel used, the associated security infrastructure, the stakeholders involved, and the m-business models adopted, (Bojjagani, Sastry, Chen, Kumari, & Khan, 2023).

Understanding how factors influence continued use of mobile money services may present a more complete picture of their payment behavior, (Kelly, 2024). And by addressing these factors, payment providers can encourage greater adoption and use of electronic payment methods, (Dinh, 2024; Mousa, Mousa, Aljshamee, & Nasir, 2021). (Chung & Liang, 2020) suggests that resistance to new products will reduce as consumers' psychological needs are fulfilled.

In the past two decades, several studies have investigated consumer intention to adopt and use mobile payment platforms, (Ojo et al., 2024). Researchers have applied numerous theories to identify potential factors which influence the people to adopt Internet banking, (Page et al., 2021).

Researchers often rely on one or a combination of these models to explain mobile payment acceptance, often augmenting them with additional variables to enhance the base acceptance model, (Bland, Changchit, Changchit, Cutshall, & Pham, 2024).

There are many models of assessing technology's adoption or rejection, one of them is the Technology Acceptance Model (TAM), and Unified Theory of Acceptance and Use of Technology (UTAUT), (Venkatesh et al., 2003), And others, (Venkatesh et al., 2003), And others.

This study providing a more comprehensive understanding of the factors affecting consumer acceptance of mobile payment services the world, building upon existing models and frameworks. Therefore, these models were chosen because they are the most widespread in the world, (Tikno et al., 2024), and the most used theoretical foundations, (E. A. Firmansyah et al., 2022). The following sections discuss each model in greater detail:

a. *Technology Acceptance Model (**TAM**)*

Proposed (Davis, 1989) initially the Technology Acceptance Model (TAM) to elucidate user acceptance of computer based information systems by employing two main constructs: perceived usefulness and perceived ease of use. Currently it is the most widely applied model among researchers to study the user behaviour towards new Information Service systems, (Pal, Vanijja, & Papasratorn, 2015; Yan & Yang, 2015). And is often used as the theoretical base, (C. Kim, Mirusmonov, & Lee, 2010). Therefore, it was used by (M.-C. Lee, 2009) In Taiwan, (Oni & Ayo, 2010) In Nigeria, (Muñoz-Leiva, Climent-Climent, & Liébana-Cabanillas, 2017) In Spain, (Rahi, Ghani, & Alnaser, 2017) and (Nooruddin, Ramish, Munir, Ahmed, & Ansari, 2022) and (Zhang, Khan, Cao, & Khan, 2023) In Pakistan, (Shankar & Datta, 2018) and (Asif, Khan, Alhumoudi, & Wasiq, 2023)In India, (Wong & Mo, 2019) In China, (Mousa et al., 2021) and (Al-Laheebi, 2022) In Iraq, (Almajali et al., 2022) In Jordan, (Alnemer, 2022) and (Almaiah et al., 2023) In Saudi Arabia, (Ly & Ly, 2022) In Cambodia, (Moon, Shim, & Lee, 2022) In Korea, (Sarwat Jahan, 2022) In the UAE, (Smajic, Djedovic, & Mekic, 2022) In Bosnia and Herzegovina, (Wandira & Fauzi, 2022), (Natakusumah, Maulina, Muftiadi, & Purnomo, 2023), (Putri, Widagdo, & Setiawan, 2023) and (Abdullah, Othman, & Urus, 2024) in Indonesia, (Gaire & Maharjan, 2023) In Nepal, (Nguyen, 2023) In Vietnam, and (Boonsiritomachai & Sud-On, 2023) In Thailand.

Studies on TAM have yielded conflicting findings and have led to confusion over moderating and external variables, (L. D. Chen & Tan, 2004).

b. *Unified Theory of Acceptance and Use of Technology* ***(UTAUT)***

The UTAUT has its roots to Technology Acceptance Model (TAM) with its two main constructs, (Davis, 1989).

The UTAUT is a robust model that provides a unified theoretical basis for technology adoption and diffusion investigations that has been adopted to explain use behaviour in a number of disciplines, (Venkatesh et al., 2003).

UTAUT was proposed as a theoretical advancement over existing theories used to examine adoption and diffusion related research, (Dwivedi, Rana, Chen, & Williams, 2011). Where, it was used to examine mobile payment user behavior, (Yan & Yang, 2014), and the findings of (Gunnoo, Subadar, & Fauzel, 2023) emphasize the theory's applicability in understanding adoption of mobile payment. Therefore, (Oye, A.Iahad, & Ab.Rahim, 2014) showed the relevance of UTAUT in anticipation of acceptance and use of information and communication technologies by the staff of a University of Nigeria (ADSU–Adamawa State University). Also All UTAUT relationships were found to be significant, (Jadil, Rana, & Dwivedi, 2021). According to, (Hilale & Chakor, 2024) The critical analysis reveals that UTAUT2 has been widely employed within this domain. Nevertheless, it has emphasized that it was enriched with numerous concepts, leading to its complexity.

The finding of (Al-Qeisi, Dennis, Hegazy, & Abbad, 2015) showed that The UTAUT is sufficiently robust to withstand translation and to be used cross-culturally. Therefore, it was used by (Abrahão, Moriguchi, & Andrade, 2016) In Brazil, (Al-Qeisi et al., 2015) In Jordan, Saudi

Arabia and Egypt, (Chao, 2019) In Taiwan, (Merhi, Hone, & Tarhini, 2019) In Lebanon and England, (Samartha et al., 2022) In India, (de Blanes Sebastián, Antonovica, & Sarmiento Guede, 2023) In Spain, (Islam et al., 2024) In Bangladesh, and (Ngusie et al., 2024) In Ethiopia.

However, The variation in results emphasizes that the success factors for financial technology acceptance in one country cannot be directly applied to other countries, as user culture and local norms must be considered, (Tikno et al., 2024). This was consistent with most studies reviewed by (Jadil et al., 2021).

According to (Spinelli et al., 2024), segmenting consumers adds value when investigating the barriers to adoption and use of a technology.

Besides, the future studies on fintech adoption develop a genuine construct since fintech keeps progressing, and so does the customers' behavior, (E. A. Firmansyah et al., 2022).

As the previous section explained, literature search followed established procedures and criteria that ended up in the classification of 56 mobile payment publications. Table 1 below identified the literature review and Classification of studies by region and country, Moreover, Identify the most important factors for each study and their positive or negative impact.

Table 1: Shows summary of Reviewed Literature:

Region	*S/N*	*Author(S) / Year*	*Country*	*Significant Independent Variables (Including Sign)*
NA	**1**	(Bland et al., 2024)	USA	Performance(-) Risk (-)
	2	(Jung, Kwon, & Kim, 2020)	USA	Performance Expectancy (+) Social influence (+) Compatibility (+) Knowledge (+) Trust (+)
MENA	**1**	(Rachid-Sofiane & Zoubida, 2023)	Algeria	Ease of use (+) Visually pleasing design (+) Time (+) Security (+)
	2	(Alsakarneh et al., 2023)	Jordan	Quality (+) Cost (+) Usefulness (+) Trust (+) Risk (-)

Region	*S/N*	*Author(S) / Year*	*Country*	*Significant Independent Variables (Including Sign)*
				Security (+) Social influence (+) Ease of use (+) Performance (+)
	3	(Alrawad, Lutfi, Almaiah, & Elshaer, 2023)	Saudi Arabia	Risk (-) Trust (+)
	4	(Almaiah et al., 2023)	Saudi Arabia	Security (+) Trust (+) Quality (+) Risk (-)
	5	(Sarwat Jahan, 2022)	UAE	Ease of use (+) Usefulness (+) Trust (+)
	6	(AL-Zubi & Al-Gasawneh, 2022)	Jordan	Quality (+)
	7	(Alnemer, 2022)	Saudi Arabia	Ease of use (+) Usefulness (+) Trust (-)
	8	(I. Bouthahab & Elmansori, 2017)	Libya	Ease of use (+) Credibility (+) Self-efficacy (+) Cost (-)
	9	(Iman E Bouthahab & Geador, 2014)	Libya	Knowledge (+)
AF	**1**	(Kelly, 2024)	Ghana	Usefulness (+)
	2	(Liana, Jaensson, & Mmari, 2023)	Tanzania	Quality (-)
	3	(Van Deventer, 2022)	South Africa	Self-efficacy (+) Controllability (+) Structural assurance (+) Trust (+)
	4	(Mwiya et al., 2022)	Zambia	Security (+) Website attribute (+) Efficiency (+)
	5	(Franque, Oliveira, & Tam, 2021)	Mozambique	Ease of use (+)

Region	*S/N*	*Author(S) / Year*	*Country*	*Significant Independent Variables (Including Sign)*
SA	**1**	(de Mesquita, Shin, Urdan, & Pimenta, 2023)	Brazil	Trust (-)
	2	(Abrahão et al., 2016)	Brazil	Cost (-) Ease of use (+) Security (+)
AU	**1**	(Tikno et al., 2024)	Indonesia	Usefulness (+) Social influence (+) Ease of use (+) Security (+)
	2	(Sinha, Paul, & Singh, 2024)	India	Usefulness (+) Quality (+)
	3	(Sebayang et al., 2024)	Indonesia	Risk (-) Controllability (-) Trust (-)
	4	(Khatun et al., 2024)	Bangladesh	Age (+) Education (+) Income (+)
	5	(Hameed et al., 2024)	Malaysia	Usefulness (+) Risk (-) Controllability (+) Social influence (-)
	6	(Abdullah et al., 2024)	Malaysia	Ease of use (+) Behavioral intention (+) Risk (-) Social influence (-)
	7	(Zhang et al., 2023)	Pakistan	Self-efficacy (+) Ease of use (+)
	8	(Rahardja, Sigalingging, Putra, Nizar Hidayanto, & Phusavat, 2023)	Indonesia	Security (-) Quality (+)
	9	(Nguyen, 2023)	Vietnam	Ease of use (+) Usefulness (+) Trust (+) Social influence (+) Cost (-)

Region	*S/N*	*Author(S) / Year*	*Country*	*Significant Independent Variables (Including Sign)*
				Risk (-)
	10	(Hieu, 2023)	Vietnam	Reliability (+) Efficiency (+)
	11	(Handayati & Trisnawati, 2023)	Indonesia	Usefulness (+) Ease of use (+)
	12	(Asif et al., 2023)	India	Self-efficacy (+) Social influence (+)
	13	(Abrahim Sleiman et al., 2023)	China	Trust (+) Security (+) Social influence (+) Effort (-)
	14	(Samartha et al., 2022)	India	Social influence (+) Trust (+) Effort (-) Risk (-)
	15	(Al-Laheebi, 2022)	Iraq	Usefulness (+) Trust (+) Ease-of- use (+) Risk (-) Age (-)
	16	(Al Sukaini, 2022)	Iraq	Security (-) Authenticity (-) Dependability (-) Knowledge (+)
	17	(Naeem, Ozuem, Howell, & Ranfagni, 2022)	Pakistan	Social influence (+)
	18	(Wu, Jiang, Wu, & Jiang, 2021)	China	Risk (-)
	19	(Moghavvemi, Mei, Phoong, & Phoong, 2021)	Malaysia	Time (+) Convenience (+) Security (+) Ease-of- use (+)

Region	*S/N*	*Author(S) / Year*	*Country*	*Significant Independent Variables (Including Sign)*
				Cost (-) Knowledge (-)
	20	(Kar, 2021)	India.	Cost (-) Usefulness (+) Trust (-) Social influence (-) Security (-)
	21	(Md Alamgir Hossain, 2019)	Bangladesh	Risk (-) Trust (+)
	22	(S. C. Chen, Chung, & Tsai, 2019)	Taiwan	Usefulness (+) Salesperson selling behaviors (+)
	23	(Shankar & Datta, 2018)	India	Ease of use (+) Usefulness (+) Trust (+) Self-efficacy (+)
	24	(Fahmi & Rohman, 2018)	Indonesia	Usefulness (+) Ease of use (+)
	25	(Mun, Khalid, & Nadarajah, 2017)	Malaysia	Usefulness (+)
	26	(Yan & Yang, 2015)	China	Ease of use (+) Usefulness (+) Structure assurance (+)
	27	(Pal et al., 2015)	Thailand	Ease of use (+) Usefulness (+)
	28	(Zhou, 2011)	China	Security (+) Ease of use (+) Cost (-)
EU	**1**	(Wang & Peters, 2023)	Austria	Usefulness (+) Ease of use (+) Security (-) Risk (-) Social influence (-)

Region	*S/N*	*Author(S) / Year*	*Country*	*Significant Independent Variables (Including Sign)*
	2	(Kino, Tan, & Zhu, 2023)	United Kingdom	Ease of use (+) Usefulness (+) Settlement problems (-) Wireless connection troubles (-) Risk (-)
	3	(de Blanes Sebastián et al., 2023)	Spain	Habit (+) Social influence (+)
	4	(Olaleye, Balogun, Sanusi, & Dada, 2022)	Finland	Age (+)
	5	(Kabakuş & Küçükoğlu, 2022)	Turkey	Trust (+)
	6	(Belanche, Guinalíu, & Albás, 2022)	Spain	Security (-)
	7	(Akdim, Casaló, & Flavián, 2022)	Spain	Usefulness (+) Ease of use (+)
	8	(Daragmeh, Lentner, & Sági, 2021)	Hungary	Risk (-) Usefulness (+) Ease of use (+)
	9	(Talwar et al., 2020)	Finland	Usefulness (+)
	10	(Skvarciany & Jureviciene, 2017)	Latvia	Knowledge (-) Ease of use (+)

4. Results and Discussion:

Throw systematic reviewing of 56 studies, it has been determined 36 factors as influencing the adoption of mobile payment services and was frequently concerned by bank customers.

We find that some factors sometimes have a positive effect, and sometimes a negative effect, depending on the different regions, For example, the factor of "Quality" has a positive effect in the (MENA) and (AU) regions, (AL-Zubi & Al-Gasawneh, 2022; Alrawad et al., 2023; Alsakarneh et al., 2023). while it has a negative effect in the (AF) region (Liana et al., 2023).

The same applies to the "Knowledge" factor, which has a positive effect in (NA) and MENA regions, (Iman E Bouthahab & Geador, 2014; Jung et al., 2020). While it's effect is negative in EU region, (Skvarciany & Jureviciene, 2017).

Sometimes we find the factor having a positive and negative effect in the same region, and in different countries, such as the "knowledge" factor which has a positive effect in Iraq, (Al Sukaini,

2022). While having negative effect is in Malaysia, (Moghavvemi et al., 2021). In addition, the "Social influence" factor which has a negative effect in Austria, (Wang & Peters, 2023). While having positive effect is in Spain, (de Blanes Sebastián et al., 2023). And other factors as listed in Table 1 above. The variation in results further emphasizes that the success factors for financial technology acceptance in one country cannot be directly applied to other countries, as user culture and local norms must be considered, (Tikno et al., 2024). This This supports the recommendations of (Talwar et al., 2020) "the findings will be more robust had the data been obtained from multiple geographies". From the empirical results also of (Schierz, Schilke, & Wirtz, 2010) It would be fruitful to test whether the results hold in other countries.

The factors were mainly divided into two main factors (Users' Characteristics, System and Service Characteristics), According to, (Davis, 1989) proposed using separate measuring indicators for each factor. Table 2 shows 32 factors that influence humans using mobile payments and the repetition of these factors:

Table 2: Shows recurrence of factors affecting mobile payment adoption

Main factors	*No*	*Significant Factors of Customer Loyalty*	*Frequency*	*Percentage*	*Total %*
Users' Characteristics	**1**	Social influence	13	35%	
	2	Knowledge	5	13%	
	3	Self-efficacy	5	13%	
	4	Age	3	8%	
	5	Controllability	3	8%	
	6	Effort	2	5%	
	7	Compatibility	1	3%	
	8	Convenience	1	3%	
	9	Education	1	3%	
	10	Income	1	3%	
	11	Behavioral intention	1	3%	
	12	Habit	1	3%	
Total Users' Characteristics			**37**	**100%**	**23%**
System And Service	**1**	Ease of use	24	19%	
	2	Usefulness	22	17%	
	3	Risk	18	14%	
	4	Trust	17	13%	
	5	Security and Privacy	14	11%	
	6	Cost	7	6%	
	7	Quality	6	5%	
	8	Performance	3	2%	

	9	Structural assurance	2	1.3%	
	10	Efficiency	2	1.3%	
	11	Time	2	1.3%	
	12	Credibility	1	1%	
	13	Wireless connection troubles	1	1%	
	14	Website attribute	1	1%	
	15	Settlement problems	1	1%	
	16	Visually pleasing design	1	1%	
	17	Reliability	1	1%	
	18	Authenticity	1	1%	
	19	Dependability	1	1%	
	20	Salesperson selling behaviors	1	1%	
Total System And Service Characteristics			**126**	**100%**	**77%**
Total factors			**163**	**/**	**100%**

The preceding Table identified the factors affecting the acceptance of m-payment systems. It was divided into:

1. Users' Characteristics:

These are specific features of the Users makes the customers more Efficiency to use the system, represents in this study about 23% of the factors influencing to adoption the mobile payment systems, at the level of 56 selected studies.

As shown in the previous Table 2. There are 12 factors of Users' Characteristics from 56 kinds of literature. The five most factors for mobile payments using of Users' Characteristics is: (Social influence by 35%, then Knowledge by13%, and Self-efficacy by 13%. then Age by 8% and Controllability by 8%).

While, the factors with low impact all of: (Compatibility, Convenience, Education, Income, Behavioral, intention, Habit by 3%). Nevertheless, (C.-C. Chen, Chang, & Hsiao, 2022) argue that consumer characteristics had significant effects on mobile payment usage.

2. System And Service Characteristics:

These are specific features of the system that make the system easy to use, represent in this study about 77% of the factors influencing to adoption the mobile payment systems, at the level of 56 selected studies.

As shown in the previous Table 2. There are 20 factors of System and Service Characteristics from 56 kinds of literature. The five most affecting factors for mobile payment using of System

and Service Characteristics are: (Ease of use by 19%, then Usefulness by 17%, then Risk by 14%. then Trust by 13, then Security and Privacy by 11%).

Moreover, the factors with moderate impact are: (Cost by 6%, then Quality by 5%, then Performance by 2%, then all of Structural assurance, Efficiency, and Time, by 1.3%).

while, The factors with low impact all of: (Credibility, Wireless connection troubles, Website attribute, Settlement problems, Visually pleasing design, Reliability, Authenticity, Dependability, Salesperson selling behaviors by 1%).

In general, System and Service Characteristics at a rate of 77% were found more effect at the level of the 56 selected studies, than Users' Characteristics, which were at a rate of 23%. And the most Affecting on Customers Intention to adoption Mobile Payment respectively are: (Social influence, Ease of use, Usefulness, Risk, "Knowledge, Self-efficacy and Trust", Security and Privacy).

Based on synthesis of factors affecting mobile payment adoption, have been develop a research model as shown in Figure 1.

The model suggests two main factors (Users' Characteristics, System and Service Characteristics). From each main factor, a set of factors emerge, affecting users' intention to adopt mobile payment.

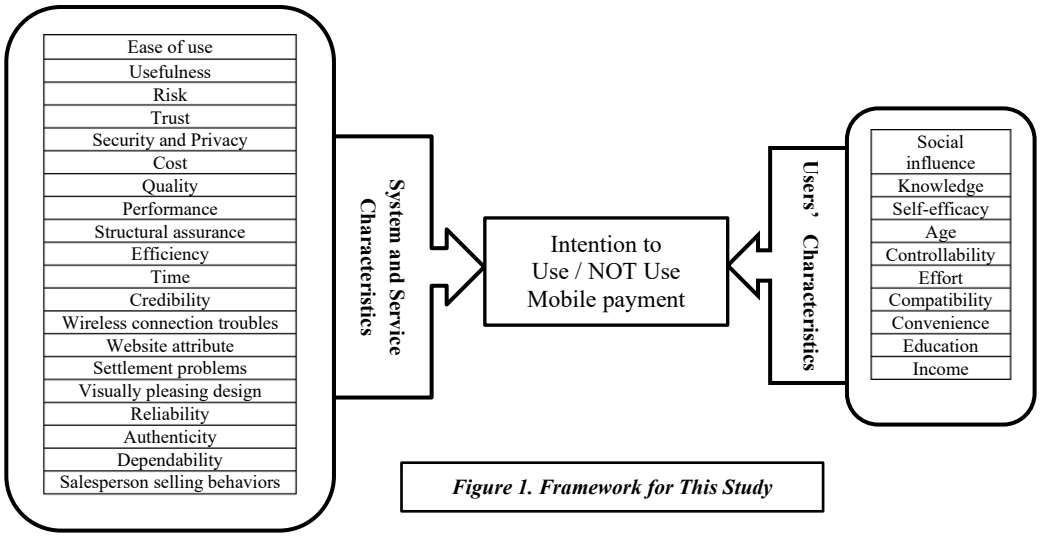

Figure 1. Framework for This Study

In the next Table 3 It has been determined factors affecting mobile payment adoption By Region

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Table 3: Shows recurrence of factors affecting mobile payment adoption By Region

Main factors	*Significant Factors of Customer Loyalty*	*Region and number of study*												*Total*	
		NA (2)		*MENA (9)*		*AF (5)*		*SA (2)*		*AU (28)*		*EU(10)*		*56 Studies*	
		Frequency	*%*	*Frequency*	*%*	*Frequency*	*%*	*Frequency*	*%*	*Frequency*	*%*	*Frequency*	*%*	*Frequency*	*%*
Users' Characteristics	Social influence	1	50	1	11	-	-	-	-	9	32	2	20	13	**Users' Characteristics / Studies 37 / 56 = 66%**
	Knowledge	1	50	1	11	-	-	-	-	2	7	1	10	5	
	Self-efficacy	-	-	1	11	1	20	-	-	3	11	-	-	5	
	Age	-	-	-	-	-	-	-	-	2	7	1	10	3	
	Controllability	-	-	-	-	1	20	-	-	2	7	-	-	3	
	Effort	-	-	-	-	-	-	-	-	2	7	-	-	2	
	Compatibility	1	50	-	-	-	-	-	-	-	-	-	-	1	
	Convenience	-	-	-	-	-	-	-	-	1	4	-	-	1	
	Education	-	-	-	-	-	-	-	-	1	4	-	-	1	
	Income	-	-	-	-	-	-	-	-	1	4	-	-	1	
	Behavioral intention	-	-	-	-	-	-	-	-	1	4	-	-	1	
	Habit	-	-	-	-	-	-	-	-	-	-	1	10	1	
Total		**3**		**3**		**2**		**-**		**24**		**5**		***37***	***66%***
System And Service	Ease of use	-	-	5	55	1	20	1	50	12	43	5	50	24	**System And Service Characteristics/**
	Usefulness	-	-	3	33	1	20	-	-	13	46	5	50	22	
	Risk	1	50	3	33	-	-	-	-	11	39	3	30	18	
	Trust	1	50	5	55	1	20	1	50	8	28	1	10	17	

	Security and Privacy	-	-	3	33	1	20	1	50	7	28	2	20	14	
	Cost	-	-	2	22	-	-	1	50	4	14	-	-	7	
	Quality	-	-	3	33	1	20	-	-	2	7	-	-	6	
	Performance	2	100	1	11	-	-	-	-	-	-	-	-	3	
	Structural assurance	-	-	-	-	1	20	-	-	1	4	-	-	2	
	Efficiency	-	-	-	-	1	20	-	-	1	4	-	-	2	
	Time	-	-	1	11	-	-	-	-	1	4	-	-	2	
	Credibility	-	-	1	11	-	-	-	-	-	-	-	-	1	
	Wireless connection troubles	-	-	-	-	-	-	-	-	-	-	1	10	1	
	Website attribute	-	-	-	-	1	20	-	-	-	-	-	-	1	
	Settlement problems	-	-	-	-	-	-	-	-	-	-	1	10	1	
	Visually pleasing design	-	-	1	11	-	-	-	-	-	-	-	-	1	
	Reliability	-	-	-	-	-	-	-	-	1	4	-	-	1	
	Authenticity	-	-	-	-	-	-	-	-	1	4	-	-	1	
	Dependability	-	-	-	-	-	-	-	-	1	4	-	-	1	
	Salesperson selling behaviors	-	-	-	-	-	-	-	-	1	4	-	-	1	
Total		**4**		**28**		**8**		**4**		**64**		**18**		***126***	***225*** %

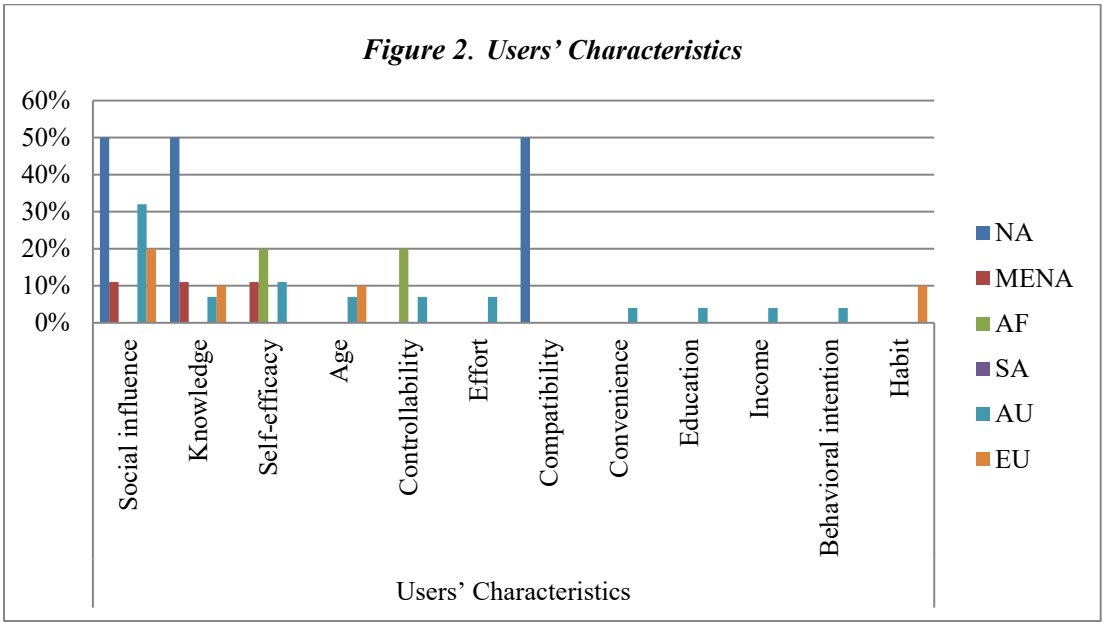
The preceding Table 3 identified the factors affecting mobile payment adoption by region. By determining the percentage of the factor's impact in the region, and based on the number of studies in this region. Where, Understanding what is shared and what is not will ensure effective service operation and marketing campaign,(Ting, Yacob, Liew, & Lau, 2016) .

First, there is a significant difference in the effect of factors on mobile payment adoption due to region, This was consistent with most studies reviewed and in line with most theories, (Sebayang

et al., 2024). It was discovered that the factors of System And Service It is the most frequently repeated, and therefore the most affecting on customers' intention to adopt mobile payment, On the basis of 56 selected studies, with total percentage of 225%. While, The Users' Characteristics were the least influential on customers' intention to adopt mobile payment, with total percentage of 66%, On the basis of 56 selected studies, despite results of (Krisnamurti, Ratnawati, & Widi, 2022) showed that personal and social influence factors significantly affected the acceptance of mobile payment.

Second, Second, Based on table 3, and From 12 of Users' Characteristics factors, have been deduced of 56 related studies and distributed into six regions, and as shown in next Figure 2. Concluded the following:

Figure 2. Users' Characteristics



The "***social influence***" factor affects an average of 50% in the ***NA*** region; it is considered the most important factor in this region according to its frequency in studies conducted there. The ***AU*** region comes in second place, where the social influence affects by 32%, according to the frequency of this factor in studies conducted in this region. That is (Gaire & Maharjan, 2023) study found, but social influence effect is rejected In Iran, (Kimiagari & Baei, 2021). Then the other regions come in order: ***EU*** by 20% and ***MENA*** by 11% according to the frequency of this factor in studies conducted in this region, this was consistent with, (Hameed et al., 2024), (Long et al., 2023) and (Alsmadi, Alfityani, Alhwamdeh, Al_hazimeh, & Al-Gasawneh, 2022), Despite (Al-Qeisi et al., 2015) found social influence variable weak determinant of behavioral intentions in all of Jordan, Saudi Arabia and Egypt. While, there is not any social influence effect on all of ***AF*** and ***SA*** regions**.** Perhaps the reason for the discrepancy in the results it's the social influence on mobile payments as well as comparisons between mobile and traditional payment services are entirely uninvestigated issues, (Dahlberg, Mallat, Ondrus, & Zmijewska, 2007). Contrary to, (Merhi et al.,

2019) expectation, Social Influence were insignificant for both the Lebanese and English consumers.

The *"**Knowledge**"* factor affects an average of 50% in the ***NA*** region; it is considered the most important factor in this region too, according to its frequency in studies conducted there, it was consistent with (Limna et al., 2023) argue that knowledge is critical for influencing behavioral choice among mobile banking users. Then the other regions come in order: ***MENA*** by 11%, ***EU*** by 10%, and ***AU by 7%,*** while there is not any Knowledge effect on all of ***AF*** and ***SA*** regions, according to the studies conducted in this region. Furthermore, findings of (Nuha, Mahmud, & Sattar, 2021) show that 86.3% of victims of mobile banking fraud had no prior knowledge of this type of fraud, It is obvious that, behind this type of fraud, lack of knowledge can be a major fact. Argue Shang and Chiu This is in part because the knowledge of digital payments has been highly fragmented (Shang & Chiu, 2023). Therefore, Recommend (Andaregie et al., 2024) that is imperative to allocate resources towards enhancing client knowledge to accelerate the rate at which they are being adopted.

The *"**Self-efficacy**"* factor affects an average of 20% in the ***AF*** region; it is considered the most important factor in this region according to its frequency in studies conducted there, then all of ***MENA*** and ***AU*** regions by 11%. According to, (Gu, Lee, & Suh, 2009) self-efficiency was the strongest antecedent which directly and indirectly affected behavioral intention through perceived usefulness in mobile banking. Also result of (I. A. Firmansyah, Yasirandi, & Utomo, 2022) shows that the influence of self-efficacy towards use on adoption intentions provide significant value. While there is not any Self-efficacy effect on all of ***NA***, ***SA*** and ***EU*** regions.

The *"**Age**"* factor affects an average of 10% in the ***EU*** region, and 7% in the ***AU*** region. While there is not any age effect on all of ***NA***, ***MENA, AF*** and ***SA*** regions, according to the studies conducted in these regions, This was completely supported by (Cho, Lee, Hwang, & Kim, 2023). This was not consistent with (Andaregie et al., 2024) age was found to be one of the main determinants of digital payment adoption. Furthermore, (Yang, Vatsa, Ma, & Zheng, 2023) the older males and females are less likely to be mobile payment adopters than younger ones in china. Nevertheless, the evaluation results of the Mobile payments adoption in public transport never show significant statistical differences for the traditional variables used by the literature in both China and Portugal; this is particularly true for age, (Fontes et al., 2017). Also the findings of (Iman Elsalhen Bouthahab & Khaled, 2021) indicated that age and academic degrees do not influence awareness of 'MobiCash' In Libya.

The *"**Controllability**"* factor only affects an average of 20% in the ***AF*** region and by 7% in the ***AU*** region, while there is not any Controllability effect on all of ***NA***, ***MENA, SA*** and ***EU*** regions, according to the studies conducted in these regions.

The *"**Effort**"* factor only affects an average of 7% in the ***AU*** region, while there is not any Effort effect on all of ***NA***, ***MENA, AF, SA*** and ***EU*** regions, according to the studies conducted in these regions.

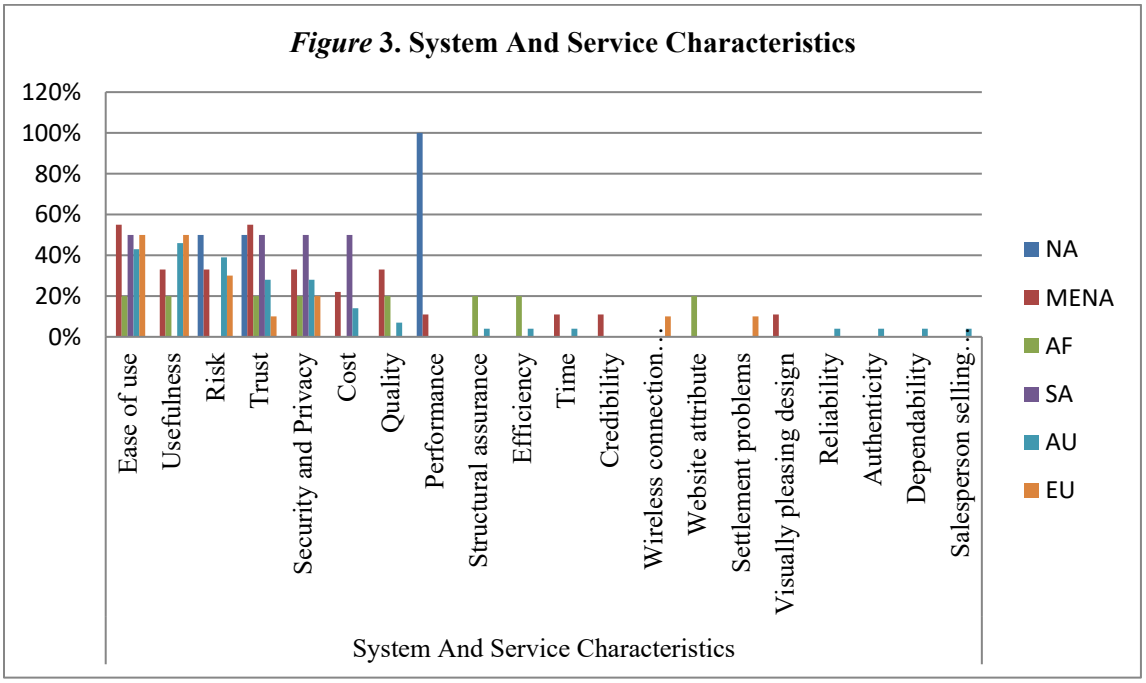
The *"**Compatibility**"* factor only affects an average of 50% in the ***NA*** region, and it is considered the most important factor in this region too. This was consistent with, (Schierz et al., 2010), (Gunnoo et al., 2023) and (Sudarsono, Kholid, Trisanty, & Maisaroh, 2022). While there is not any Compatibility effect on all of ***MENA, AF, SA, AU*** and ***EU*** regions, according to the studies conducted in these regions. However, the results obtained in (Tiong, 2020) study demonstrated that compatibility is important variables to influence the behavioral intention to adopt digital banking services In Malaysia.

The *"**Convenience, Education, Income, and Behavioral intention**"* factors only affects an average of 4% in the ***AU*** region, This was completely supported by (Gaire & Maharjan, 2023). Meanwhile, the results of (Poon, 2008) indicate that convenience is significant with respect to the users' adoption of e-banking services. While there is not any Convenience, Education, Income, and Behavioral intention effect on all of ***NA***, ***MENA, AF, SA,*** and ***EU*** regions, according to the studies conducted in these regions. Nevertheless, (Jadil et al., 2021) find that usage intention is the most critical predictor of use behavior.

The *"**Habit**"* factor only affects an average of 10% in the ***EU*** region, while there is not any Habit effect on all of ***NA***, ***MENA, AF, SA*** and ***AU*** regions, according to the studies conducted in these regions. Nevertheless, the analysis results of (Merhi et al., 2019), indicated that behavioral intention to wards adoption of mobile banking services was influenced by habit for both the Lebanese and English consumers.

Third, From 20 of System and Service Characteristics have been deduced of 56 related studies and distributed into six regions, and as shown in next Figure 3. Concluded the following:

***Figure* 3. System And Service Characteristics**



The *"**Ease of use**"* factor affects an average of 55% in the ***MENA*** region; it is considered the most important factor in this region according to its frequency in studies conducted there, this was completely supported by, (Alnaas, 2022) In Libya, (Alsmadi et al., 2022), (Hammoud, Bizri, & El Baba, 2018) In Lebanon, and (Altobishi, Erboz, & Podruzsik, 2018) In Jordan. The ***SA*** and ***EU*** regions come in second place, where the Ease of use affects by 50%. Then the other regions come in order: ***AU*** by 43%, Therefore, (Boonsiritomachai & Sud-On, 2023) argue that Thai peoples' desire to take part in the government's co-payment program is most influenced by ease of use. This was completely supported by, (Long et al., 2023), (Prayudi, Sukaatmadja, Yasa, & Giantari, 2022), (Smajic et al., 2022), (Tiong, 2020), (Ramesh, Jaunky, Roopchund, & Oodit, 2020), (Rahi et al., 2017), (Yan & Yang, 2014) and (C. Kim et al., 2010). Nevertheless, still, users do not feel the ease of use and offered by the mobile Banking application in Indonesia. Then ***AF*** by 20% according to the frequency of this factor in studies conducted in this region. While there is not any Ease of use effect on the ***NA*** region according to the studies conducted in these regions. That was consistent with (Ayinaddis, Taye, & Yirsaw, 2023), (Zariman, Humaidi, & Abd Rashid, 2022) and (Ly & Ly, 2022). Nevertheless, (Andaregie et al., 2024) suggests Digital payment systems should prioritize ease of use and ensure that user funds and data are readily accessible. Undoubtedly, Facilitating both offline and online transactions, mobile payments have become ubiquitous in China, China is the global leader in mobile payment adoption and e-commerce, (Yang et al., 2023), This work was completely supported by, (Putri et al., 2023) Furthermore, easy-to-use technology can be more useful. Therefore, (Nooruddin et al., 2022) it is concluded that banks need to realize that bank customers require ease of access and use in order to successfully adapt to the use of mobile payment.

The *"**Usefulness**"* factor affects an average of 50% in the ***EU*** region; it is considered the most important factor in this region according to its frequency in studies conducted there. Therefore, The results of (Ly & Ly, 2022) confirmed that usefulness is the critical determinants toward Customers' intention to adopt mobile payment. Also significantly influenced digital banking effectiveness, (Ghani, Ali, Musa, & Omonov, 2022). The ***AU*** region comes in second place, where the Usefulness affects by 46%, according to the frequency of this factor in studies conducted in this region, where the results of (Sasongko, Handayani, & Satria, 2022) and (Prayudi et al., 2022) show that Usefulness strongly influence the continuance use intention of electronic money applications in Indonesia, also (Rahi et al., 2017) In Pakistan and (Yan & Yang, 2014) In China. Nevertheless, According to(I. A. Firmansyah et al., 2022) Still, users do not feel the usefulness offered by the mobile Banking application in Indonesia. Then the other regions come in order: ***MENA*** by 33% and ***AF*** by 20%, This was supported by (Al Amin, Muzareba, Chowdhury, & Khondkar, 2023), (Smajic et al., 2022), (Almajali et al., 2022) and (C. Kim et al., 2010) they found the effect of usefulness is positive in continuance intention, and considered crucial among the respondents, (Adepoju & Adeniji, 2020). While there is not any Usefulness effect on the ***NA*** and ***SA*** regions according to the studies conducted in these regions. According to, (Muñoz-Leiva et al.,

2017) the relationship between perceived usefulness and intention to use is not confirmed, only we can state that the relationship is very weak and without explanatory power in this case.

The "***Risk***" factor affects an average of 50% in the ***NA*** region, The ***AU*** region comes in second place, where the Risk affects by 39%, according to the frequency of this factor in studies conducted in this region. Then the other regions come in order: ***MENA*** by 33%, and ***EU*** by 30%, while there is not any Risk effect on all of ***AF*** and ***SA*** regions, according to the studies conducted in this region, This is what (Sudarsono et al., 2022) study found. Despite risk factor found to have negative impacts on consumers' behavioral intentions, (Marjerison, Zhang, & Zheng, 2022). However, it is imperative to minimize the potential risks of cybercrime linked to digital payment systems for encourage a higher adoption rate (Andaregie et al., 2024).

The *"**Trust**"* factor it is considered the most important factor in the ***MENA*** region by 55%, This was supported by (Alsmadi et al., 2022) .Comes in second place ***NA*** and ***SA*** by 50%, then in order ***AU*** by 28%, ***AF*** by 20%, ***EU*** 10% according to its frequency in studies conducted there. This was consistent with most studies reviewed and in line with most theories, (Kimiagari & Baei, 2021; Merhi et al., 2019). Where, the study of (Maureen Nelloh, Santoso, & Slamet, 2019) also shows that trust has more determining role toward continuance intention.

The *"**Security and Privacy**"* factor affect an average of 50% in the ***SA*** region. Then, the other regions come in order: ***MENA*** by 33% it was consistent with (Altobishi et al., 2018) In Jordan and (Hammoud et al., 2018) In Lebanon, ***AU*** by 28%, ***AF*** and ***EU*** by 20%, according to the frequency of this factor in studies conducted in these regions, This is what (Shahid Kalim, Najam ul, & Muhammad Naeem, 2022) study found in Pakistan, (Priyanga, 2020) In India, (Wong & Mo, 2019) In China, (Merhi et al., 2019) In the UK and Lebanon, and (W. O. Lee & Wong, 2016) In Malaysia. While there is not any Security and Privacy effect on ***NA*** region according to the studies conducted there, this was consistent with (Zariman et al., 2022). Security is not the main reason user's use mobile banking, This means that customers will continue to use mobile banking, regardless of security, (Wandira & Fauzi, 2022). Nevertheless, Clients are more inclined to adopt and continue using digital payment systems when they perceive them as secure, (Andaregie et al., 2024), This was consistent with,(Md Anower Hossain, Islam, Rahman, & Arif, 2024), (Putri et al., 2023), (Hayat & Hossain, 2023), (Limna et al., 2023), (Ayinaddis et al., 2023), (Long et al., 2023) and (Vinitha & Vasantha, 2017). Sasongko et al suggests Application providers should improve Security Responsibility Commitment because it can affect Trust directly or indirectly through Perceived Security & Privacy, (Sasongko et al., 2022). Under this view, (Poon, 2008) Privacy and security are the major sources of dissatisfaction, which have momentously impacted users' satisfaction.

The "***Cost***" factor affects an average of 50% in the ***SA*** region. Then, the other regions come in order: ***MENA*** by 22% and ***AU*** by 14%, according to the frequency of this factor in studies conducted in these regions. Moreover, Lower cost greatly facilitates the transition to E-banking and the adoption of mobile payment services, (Windasari, Kusumawati, Larasati, & Amelia, 2022).

While there is not any Cost effect on ***NA, AF*** and ***EU*** regions according to the studies conducted there. This was consistent with, (Bernarto, 2023).

The "***Quality***" factor affects an average of 33% in the ***MENA*** region. Then, the other regions come in order: ***AF*** by 20% and ***AU*** by 7%, according to the frequency of this factor in studies conducted in these regions. This was consistent with, (Al Amin et al., 2023) and (Ayinaddis et al., 2023) where found information quality, service quality, system quality affect in continuance intention are found positive. And that this effect is direct and not mediated by satisfaction, (Hamadi, 2010). While there is not any Quality effect on ***NA, SA*** and ***EU*** regions according to the studies conducted there, This is what (Anisa & Tjhin, 2023) study found. In order to strengthen competitiveness, Internet banking should pay more attention to the improvement of electronic service quality, (Hu & Liao, 2011). Where, can help the banking industry focus on what satisfies customers the most, (Hammoud et al., 2018).

The "***Performance***" factor affects an average of 100% in the ***NA*** region, and it is considered the most important factor in this region. Then, ***MENA*** region by 11% according to the frequency of this factor in studies conducted in these regions. This was completely supported by, (Jadil et al., 2021) where Performance expectancy emerged as the strongest antecedent of usage intention. While there is not any Performance effect on ***AF, SA, AU*** and ***EU*** regions according to the studies conducted there.

The "***Structural assurance and Efficiency***" factors affects an average of 20% in the ***AF*** region. Then, ***AU*** region by 4% according to the frequency of these factors in studies conducted in these regions, where, efficiency has the strongest influence on satisfaction, which in turn affects customer loyalty in Malaysia (W. O. Lee & Wong, 2016), and In Mauritius (Ramesh et al., 2020). Moreover, (Ehret & Olaniyan, 2023) argue that Effective use resides on the attraction of commercial business partners who adopt mobile payment technology. Furthermore, the study of (Gu et al., 2009) found that Structural assurances are the strongest antecedent of trust, which could increase behavioral intention of mobile banking, which is exactly what (Yan & Yang, 2014) reached and (Kimiagari & Baei, 2021). While there is not any Structural assurance and Efficiency effect on ***NA, MENA, SA*** and ***EU*** regions according to the studies conducted there. Despite The finding of (Hammoud et al., 2018) show that efficiency has a significant impact on customer satisfaction In Lebanon. From the empirical results of (Hu & Liao, 2011), it can be seen that, in comparison with the other aspects, one of greater concern to customers are efficiency.

The "***Time***" factor affects an average of 11% in the ***MENA*** region. Then, ***AU*** region by 4% according to the frequency of this factor in studies conducted in these regions. This was consistent with, (Li & Zhang, 2023), (Moon et al., 2022), (Hayat & Hossain, 2023) and (Alam, Hendratmi, Wati, & Hakim, 2022). While there is not any Time effect on ***NA, AF, SA*** and ***EU*** regions according to the studies conducted there.

The "***Credibility and Visually pleasing design***" factors affects an average of 11% in the ***MENA*** region only, according to the frequency of these factors in studies conducted in this region.

Where results of (Poon, 2008) indicate that design and content is significant with respect to the users' adoption of e-banking services. While there is not any Credibility and Visually pleasing design effect on ***NA, AF, SA, AU*** and ***EU*** regions according to the studies conducted there. (Basir et al., 2022) suggests having a better understanding of consumer satisfaction with online banking, it is necessary to consider independent elements such as design.

The *"**Wireless connection troubles and Settlement problems**"* factors affect an average of 10% in the ***EU*** region only, according to the frequency of these factors in studies conducted in this region. While there is not any Wireless connection troubles and Settlement problems effect on ***NA, MENA, AF, SA,*** and ***AU*** regions according to the studies conducted there.

The *"**Website attribute**"* factor affects an average of 20% in the ***AF*** region only, according to the frequency of this factor in studies conducted in this region. This was consistent with, (Windasari et al., 2022) and (Keskar & Pandey, 2018) where, Creating an attractive and simple digital banking interface is important to support for customers. While there is not any Website attribute effect on ***NA, MENA, SA, AU*** and ***EU*** regions according to the studies conducted there.

The *"**Reliability, Authenticity, Dependability and Salesperson selling behaviors**"* factors affect an average of 4% in the ***AU*** region only, according to the frequency of these factors in studies conducted in this region. This was consistent with (Ramesh et al., 2020) where the empirical evidences reveals reliability and dependence has a striking impact on the 'customer satisfaction' and e-loyalty In Mauritius, and (Dinh, 2024) In Vietnam, also (Keskar & Pandey, 2018). While there is not any Reliability, Authenticity, Dependability and Salesperson selling behaviors effect on ***NA, MENA, AF, SA,*** and ***EU*** regions according to the studies conducted there. According to (Zariman et al., 2022) reliability was not affect customers intention to adopt mobile payment. Yet, the results of (Ayinaddis et al., 2023) confirmed a significant effect of reliability on customer satisfaction with the electronic banking services In Ethiopia, (Ghani et al., 2022) Malaysia, (Hammoud et al., 2018) In Lebanon, and in addition, (Shahid Kalim et al., 2022) In Pakistan. Therefore, banks' leaders are encouraged to understand customers' cognitive and affective psychological needs in order to counter competition efficiently, (Nyagadza et al., 2022). From the empirical results also of (Hu & Liao, 2011), it can be seen that, in comparison with the other aspects, one of greater concern to customers are reliability. Furthermore, the results of (Poon, 2008) indicate the bank's operations management factor are critical to the success of the e-banks.

In general the inconsistency in these results, according to, (L. D. Chen & Tan, 2004) authors believe that it is due to the weakness in the measurement rather than in the conceptualization behind this link.

5. Conclusion:

Through used approach in the literature review. It was found 36 factors have been documented in the literature affecting on customers' intention to adopt mobile payment, Based on systematic reviewing of 56 selected studies. The factors influencing customers' intention to adopt mobile payment are divided into (Users' Characteristics, System and Service Characteristics).

It was discovered that the factors of System And Service It is the most frequently repeated, and therefore the most affecting on customers' intention to adopt mobile payment, On the basis of 56 selected studies, with total percentage of 225%. While, The Users' Characteristics were the least influential on customers' intention to adopt mobile payment, with total percentage of 66%, On the basis of 56 selected studies. The study also found that the impact of factors differs according to the regions in which the study is conducted.

By exploring the influence of these factors on mobile payment adoption, we can better understand why individuals decide to use or not to use mobile payment. So, this study contributes into:

First, this study presents the framework to the factors influencing customers' intention to adopt mobile payment synthesized from the literature, providing handy information for understanding the determining factors of fintech adoption.

Second, this is among the first review study which it takes into account the different influence of factors customers' intention to adopt mobile payment at different regions.

Third, these findings would enable mobile payment service providers to identify the specific consumption values that determine mobile payment users' loyalty, thus guiding them to develop strategies to cultivate customer loyalty accordingly.

This study is not free from limitations. Further studies may employ other databases to obtain more analyses from different data sources.

The findings derived from future empirical research of this research will have both theoretical and practical significance, which will hopefully expand the knowledge of consumer behavior and provide practical implications to mobile payment service providers on how to achieve customer loyalty.

Declarations:

Author declares that he has no conflicts of interest.

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