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Digital Payment Trust and Continued Use in Emerging Markets: A Review

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Abstract

Digital payment continuance in emerging markets cannot be inferred from initial adoption alone. This integrative literature review synthesizes 31 distinct scholarly and institutional sources selected for conceptual relevance and compared through thematic analysis of acceptance, expectation confirmation, trust and risk, and ecosystem conditions. Because original database-search and screening records are unavailable, the review is presented as a purposive conceptual synthesis, not an exhaustive search. Across the cited literature, confirmation and satisfaction are associated with post-adoption intentions, while security, privacy, reliability, and grievance redressal are relevant to sustaining or repairing confidence. The proposed post-adoption trust architecture treats trust as an experience-sensitive assessment that may connect transaction assurance to later intentions and be revised by subsequent outcomes; this sequence has not been causally tested. Merchant acceptance, interoperability, infrastructure, and consumer protection are proposed as contextual conditions influencing the translation of intention into repeat transactions. The limited evidence on AI-enabled payment security supports research propositions rather than definitive design effects. The review distinguishes continuance intention from actual use and identifies specific implications for providers, regulators, and longitudinal research.

Keywords: *continuance intention, digital payments, emerging markets, expectation-confirmation theory, trust.*

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INTRODUCTION

Digital payment technologies have become an increasingly important component of contemporary financial ecosystems, particularly in emerging markets where mobile platforms can reduce transaction costs and extend access to formal financial services. Mobile wallets, QR-based payments, application-based transfers, and other digitally mediated payment instruments have transformed interactions among consumers, merchants, financial institutions, and platform providers. Global evidence indicates that access to digital financial services has expanded substantially, supported by improvements in mobile connectivity, platform infrastructure, and financial inclusion initiatives (World Bank, 2022; GSMA, 2024). Nevertheless, rapid expansion in access does not necessarily translate into sustained usage because users continue to evaluate reliability, security, merchant acceptance, convenience, and institutional safeguards after initial adoption.

Early research on information-system adoption predominantly explained technology acceptance through perceived usefulness, perceived ease of use, facilitating conditions, and social influence. The Technology Acceptance Model and the Unified Theory of Acceptance and Use of Technology established influential explanations of how users form intentions before or during the early stages of technology adoption (Davis, 1989; Venkatesh et al., 2003). Subsequent mobile-payment studies confirmed that performance expectations, convenience, perceived risk, and contextual conditions significantly influence users' willingness to adopt digital payment services (Oliveira et al., 2016; de Kerviler et al., 2016; Al-Saedi et al., 2020). However, adoption-oriented frameworks provide only a partial explanation of digital-payment behavior because continued use depends on users' evaluations of actual transaction experiences after the technology has already been accepted.

Post-adoption behavior therefore represents a distinct analytical problem that requires attention to expectation confirmation, satisfaction, and the continuous reassessment of technology performance. Expectation-confirmation theory proposes that users compare their initial expectations with actual service experiences and subsequently revise their satisfaction and continuance intentions (Bhattacherjee, 2001). Research on mobile-payment applications similarly demonstrates that the mechanisms underlying adoption are not necessarily identical to those sustaining continued use, particularly when repeated transactions expose users to operational failures, security concerns, or changing perceptions of value (Humbani & Wiese, 2019; Pal et al., 2021). Consequently, digital-payment continuance should be understood as a dynamic process in which instrumental benefits must be repeatedly confirmed through reliable and satisfactory transactions.

Trust becomes particularly important within this post-adoption process because digital payments expose users to financial, technological, informational, and institutional vulnerabilities. Users must rely on payment providers to protect financial assets and personal information while also depending on technical infrastructure, merchants, authentication systems, and dispute-resolution mechanisms to perform consistently. Studies integrating trust and perceived risk into technology-acceptance frameworks demonstrate that users assess not merely whether digital services are useful but also whether systems and providers are sufficiently dependable to justify continued exposure to uncertainty (Gefen et al., 2003; Pavlou, 2003; Kim et al., 2010). Trust can therefore function as an essential mechanism connecting perceived security, privacy protection, service reliability, institutional assurance, and users' willingness to maintain long-term digital-payment relationships.

These challenges are especially relevant to emerging markets, although the conditions vary substantially across countries and user groups. The World Bank (2022) documents uneven access to and use of digital financial services, while GSMA (2024) describes the role of mobile-money ecosystems where conventional financial infrastructure is less accessible. In settings with patchy connectivity, limited merchant acceptance, uncertain recourse, or uneven digital capability, a user may perceive a wallet as convenient yet be unable to complete dependable repeat transactions (Chawla & Joshi, 2019; Patil et al., 2020). Relative to better-integrated payment environments, such constraints make network reach and institutional recourse more visible potential conditions on the translation of satisfaction and trust into actual usage. These differences are treated here as context-dependent propositions, not as uniform characteristics of every emerging market.

Recent developments in financial technology further complicate the relationship between adoption, trust, and continuance by introducing new mechanisms designed to enhance engagement and security. Gamification, personalized interfaces, automated fraud detection, and AI-enabled security features can improve user experiences and strengthen perceptions of platform responsiveness when they complement credible service infrastructures (Baptista & Oliveira, 2017; Nguyen et al., 2024; Boateng et al., 2026). Such innovations, however, may produce limited long-term benefits when users continue to encounter failed transactions, privacy concerns, unclear authentication procedures, weak merchant acceptance, or ineffective complaint resolution. Contemporary digital-payment research must therefore move beyond promotional or technology-centric explanations and examine how advanced features interact with fundamental assurance mechanisms in sustaining trust after adoption.

An existing literature-mapping contribution by Sahi et al. (2021) documents the breadth of research on customer adoption of digital payments, but an adoption-oriented map does not by itself explain how trust is revised after particular transactions. Humbani and Wiese (2019) integrate adoption and continuance intention, Pal et al. (2021) distinguish motives for use and continued use, and Kumar et al. (2018) examine security and grievance redressal in a developing-country setting. These studies establish important components without jointly specifying a feedback sequence from transaction success or failure to revised trust, satisfaction, and subsequent intentions under differing ecosystem constraints. The specific gap addressed here is therefore not the absence of trust or continuance research, but the limited conceptual articulation of trust repair and context-sensitive feedback within an integrated post-adoption explanation. Distinguishing intention from actual transaction frequency and platform switching also exposes an outcome boundary that existing intention-centered models cannot resolve automatically.

This integrative review addresses two questions: (1) How do transaction experiences, expectation confirmation, perceived risk, grievance redressal, and trust interact in explanations of

digital-payment continuance? (2) How may infrastructure, merchant acceptance, interoperability, and consumer protection condition these relationships in emerging markets? Its theoretical contribution is a proposed feedback architecture in which transaction outcomes update an experience-sensitive trust judgment, which in turn informs satisfaction and later continuance intentions, while complaint resolution may repair trust after failure. Its contextual contribution is to treat payment-ecosystem conditions as potential moderators of the conversion of favorable judgments into repeat transactions rather than as background descriptors. Practical implications concern verifiable payment reliability, understandable safeguards, accessible remedies, and usable acceptance networks. The architecture is an interpretive synthesis of the cited literature, not a causal model empirically tested by this review.

RESEARCH METHODS

This study uses an integrative literature-review design to compare theoretical and applied explanations of digital-payment adoption and post-adoption use. A reference-level audit of the submitted manuscript identified 31 distinct bibliographic entries, correcting the earlier statement of 32 sources. Of these, 28 are scholarly publications and three are institutional reports (World Bank, 2022; GSMA, 2024; Bank Indonesia, 2025). For analytical purposes, the scholarly material is grouped into five foundational theoretical contributions (Davis, 1989; Bhattacherjee, 2001; Gefen et al., 2003; Pavlou, 2003; Venkatesh et al., 2003), one research-mapping review (Sahi et al., 2021), and 22 application-focused scholarly publications. This classification describes the auditable reference list rather than counts from an independently documented database search.

The identifiable corpus spans 1989–2026 and consists of English-language references on digital payments, wallets, mobile banking or closely related trust and information-system constructs. Purposive relevance criteria were: explicit treatment of acceptance, post-adoption confirmation, trust or perceived risk; evidence concerning payment security, privacy, grievance redressal, or platform use; or institutional evidence relevant to inclusion and payment infrastructure. Foundational pre-payment studies were retained for construct definitions and were not treated as direct evidence about contemporary emerging-market behavior; institutional reports were retained only for contextual claims. The topical retrieval terms represented by the corpus include ‘digital payment’, ‘mobile wallet’, ‘continuance intention’, ‘expectation confirmation’, ‘trust’, ‘perceived risk’, ‘grievance redressal’, and ‘financial inclusion’. Original database names, search dates and strings, language limits, duplicate-removal records, and identification/screening/exclusion counts are not recoverable from the supplied research record; these terms describe the review's scope, not a reconstructed historical search protocol.

The analysis first marked each source's primary role as theoretical definition, literature mapping, payment-related research, or institutional context. It then used four deductive coding domains from the review questions: adoption and expected utility; expectation confirmation and satisfaction; security, perceived risk, trust and redressal; and ecosystem constraints. Within each domain, reported constructs and outcomes were compared as adoption intention, continuance intention, other perceptions, or observed behavior, with research setting and method considered before drawing an inference. Themes such as trust repair, multi-homing, and the distinction between intention and transactions were compared across domains when they could not be fully characterized by one category. Disagreements among findings were treated as potential differences in population, construct, timing, or context rather than resolved through an unsupported pooled estimate.

The evidence audit is summarized in Table 1. The pathway documented for this revision is bibliography verification (31 distinct entries), classification by evidentiary role, comparison of themes and outcome types, and formulation of explicitly labeled conceptual relationships. Because the historical identification, screening and exclusion counts are unavailable, a conventional study-selection flow diagram with those numbers would be misleading and is not supplied. The review is therefore neither a PRISMA-style systematic review nor a meta-analysis; it cannot establish exhaustive coverage, independent reviewer agreement, empirical mediation, or causal effect sizes. Findings attributed to individual studies are distinguished below from propositions introduced by the authors, especially for grievance-related trust repair, AI explainability, and ecosystem moderation.

Table 1. Auditable Composition of the Reviewed Reference Corpus

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Source category	Entries	Use within the review	Evidence boundary
Foundational theoretical publications	5	Acceptance, confirmation and trust-risk constructs	Not direct tests of contemporary payment continuance
Prior literature-mapping review	1	Comparison with adoption-oriented research mapping	Does not itself test the proposed feedback pathway
Application-focused scholarly publications	22	Payment-related acceptance, use, risks and post-adoption mechanisms	Different settings, designs and outcome measures
Institutional reports	3	Financial inclusion and payment infrastructure context	Contextual evidence; not user-level causal tests

RESULT AND DISCUSSION

From Initial Adoption to Post-Adoption Confirmation: Reframing Digital-Payment Continuance

The reviewed literature distinguishes expected technological utility from experience-based evaluation. Davis (1989) and Venkatesh et al. (2003) principally explain technology acceptance through instrumental beliefs, performance expectations, social influence, and facilitating conditions; these foundational models do not themselves demonstrate repeated payment behavior. Digital-payment studies add domain-specific evidence: Oliveira et al. (2016) examine adoption and recommendation, while de Kerviler et al. (2016) consider risk and convenience in in-store adoption. Their convergence lies in the importance of functional value before or near first use; their outcome measures differ from longitudinal retention or observed transaction frequency. This distinction prevents initial acceptance findings from being presented as direct empirical proof of continuance.

Adoption-oriented findings are informative but cannot be equated with continued use. Oliveira et al. (2016) emphasize performance and contextual determinants of mobile-payment adoption, de Kerviler et al. (2016) examine the trade-off between convenience and perceived risk, and Upadhyay and Jahanyan (2016) address intention to use mobile transfers. These studies converge on the relevance of expected utility but differ by payment context and the behaviors being modeled. In contrast, Humbani and Wiese (2019), Talwar et al. (2020), and Pal et al. (2021) explicitly address a later use or continuation stage. The comparison indicates a shift in analytical emphasis rather than evidence that any single construct has the same estimated effect across settings.

The transition from adoption to continued usage is more effectively explained through expectation-confirmation logic. Bhattacherjee (2001) argues that information-system continuance depends on the degree to which actual usage confirms prior expectations and generates satisfaction, thereby shifting analytical attention from pre-use intention toward post-use evaluation. Applied to digital payments, confirmation occurs when transactions are successfully completed, expected convenience is delivered, account balances are accurately updated, merchants accept the payment method, and the platform performs reliably across repeated interactions. When these expectations are repeatedly confirmed, users acquire experiential evidence that reinforces satisfaction and reduces uncertainty surrounding subsequent transactions.

Digital-payment continuance therefore represents an iterative rather than linear behavioral process. Humbani and Wiese (2019) integrate adoption and continuance within a single mobile-payment framework and demonstrate that factors encouraging first use cannot simply be assumed to exert identical effects after consumers accumulate experience with a platform. Pal et al. (2021) further show that the reasons consumers begin using mobile-payment technologies are not necessarily the same as those explaining why they continue to use them. This distinction is theoretically important because continued usage increasingly reflects accumulated experience, satisfaction, habit, confidence, and comparative assessments of alternative payment mechanisms rather than initial expectations alone.

A further implication of the reviewed evidence is that perceived usefulness itself becomes dynamic after adoption. Before first use, usefulness represents an expectation concerning what the technology may enable, whereas after repeated transactions it becomes an empirically tested judgment grounded in service experience. Liébana-Cabanillas et al. (2021) show that intention to use peer-to-peer mobile payment is shaped by multiple technological and behavioral considerations, while Al-

Saedi et al. (2020) demonstrate the continued relevance of extended UTAUT mechanisms in explaining mobile-payment acceptance. Post-adoption usefulness should therefore be interpreted not as a fixed perception but as a repeatedly updated assessment of whether the platform continues to provide sufficient functional value relative to competing options.

Table 2. Comparative Evidence on the Transition from Digital-Payment Adoption to Continuance

Study	Analytical focus	Principal mechanism	Relevance to post-adoption behavior
Davis (1989)	Technology acceptance	Perceived usefulness and ease of use	Establishes the instrumental beliefs preceding initial adoption
Venkatesh et al. (2003)	Unified technology acceptance	Performance expectancy, social influence, facilitating conditions	Explains broader determinants of initial and early-stage use
Bhattacherjee (2001)	Information-system continuance	Confirmation and satisfaction	Provides the theoretical basis for distinguishing adoption from continued use
Oliveira et al. (2016)	Mobile-payment adoption	Performance and contextual determinants	Demonstrates the importance of instrumental and contextual value
de Kerviler et al. (2016)	In-store mobile payment	Convenience and perceived risk	Shows that expected benefits are evaluated against uncertainty
Humbani and Wiese (2019)	Adoption and continuance	Integrated post-adoption framework	Directly connects initial adoption with subsequent continuance
Talwar et al. (2020)	Mobile-payment continuation	Initial trust and continuation intention	Demonstrates that trust evolves beyond the point of adoption
Pal et al. (2021)	Use and continued use	Distinct adoption and continuance motives	Confirms that entry and persistence are behaviorally different stages
Nguyen et al. (2024)	Mobile-wallet continuance	Gamification and trust	Shows that engagement features affect continued use through trust-related processes
Boateng et al. (2026)	Digital-payment trust	AI-enabled security and security perception	Extends continuance analysis toward intelligent assurance mechanisms

Source: Author synthesis based on the reviewed literature.

Table 2 makes clear why evidence should be compared by stage, setting, and dependent variable rather than ranked as one homogeneous body. Davis (1989) and Venkatesh et al. (2003) explain initial acceptance, Bhattacherjee (2001) theorizes confirmation and satisfaction after use, and Humbani and Wiese (2019) address adoption alongside continuance intention. Talwar et al. (2020) focus on initial trust and continuation intention, whereas Pal et al. (2021) explicitly contrast reasons for use and further use. These contributions converge in recognizing that experience matters, but their differences in constructs and outcomes prevent a pooled causal claim. The proposed addition is to connect these stages with a revisable trust judgment and an explicit recovery pathway after failed transactions.

Post-adoption outcomes should be differentiated precisely. Continuance intention denotes a stated willingness to keep using a platform, whereas actual continuance concerns observable repeat transactions, transaction frequency or share, and persistence over time; the latter is not directly measured in this review. Multi-homing describes parallel use of several applications, switching concerns migration of transaction activity to an alternative, and habit may stabilize behavior without

necessarily indicating strong reflective trust. Leong et al. (2020) examine resistance to mobile wallets, illustrating the need to avoid treating installation or access as substantive engagement. In the proposed architecture, intention is the proximal behavioral outcome, while actual repeat use and switching are downstream outcomes requiring separate longitudinal testing.

Promotional incentives and gamification are best treated as contingent engagement mechanisms rather than synonymous with trust or continuance. Baptista and Oliveira (2017) address acceptance of mobile financial services, while Nguyen et al. (2024) examine mobile-wallet use alongside trust, indicating different technologies and outcomes. Cashback and similar incentives could prompt short-term transactions without establishing dependable use after incentives expire; this is a plausible distinction rather than a longitudinal effect demonstrated by the present review. Such engagement features enter the proposed architecture as possible influences on experienced value, with transaction reliability and trust potentially determining whether that value persists.

The distinction between promotional engagement and sustainable usage becomes particularly important in emerging markets, where consumers may remain highly responsive to transaction costs, interoperability, merchant acceptance, and service availability. Chawla and Joshi (2019) find that consumer attitudes toward mobile wallets are shaped by multiple perceptual factors, whereas Patil et al. (2020) demonstrate that trust, anxiety, personal innovativeness, and grievance redressal provide additional explanatory power beyond conventional UTAUT variables. Such findings indicate that continuance develops through a combination of functional confirmation and psychological reassurance. Users may initially accept a digital-payment platform because it appears useful and convenient, but continued usage becomes more dependent on whether the platform repeatedly delivers these benefits without creating unacceptable risk or transaction-related frustration.

Post-adoption confirmation also helps explain why satisfaction should not be treated as a permanent state. A successful sequence of transactions may strengthen confidence, yet a failed transfer, unresolved refund, unexpected charge, authentication problem, or prolonged service interruption can rapidly alter previously favorable perceptions. Kumar et al. (2018) connect perceived security and grievance redressal with mobile-wallet continuance, demonstrating that experiences following transaction problems can influence whether users remain committed to a platform. Satisfaction is therefore cumulative but revisable, and digital-payment providers must continuously reproduce the conditions that justified users' previous decisions to remain within the platform ecosystem.

The contribution of this synthesis goes beyond simply restating expectation-confirmation theory. Bhattacherjee (2001) provides the core relationship between confirmation, satisfaction, and continuance intention, while Talwar et al. (2020) and Pal et al. (2021) show why later-stage payment decisions merit separate examination. This review proposes an additional feedback pathway: successful or failed transactions revise a user’s assessment of security and provider dependability, complaint handling can repair that assessment, and revised trust may then shape later confirmation, satisfaction, and intention. Ecosystem conditions are proposed to moderate whether favorable intention becomes feasible repeat use. These pathways remain theoretical propositions because the sources differ in design and the present study did not estimate the relationships.

Trust, Security, Perceived Risk, and Grievance Redressal as Post-Adoption Assurance Mechanisms

For this review, post-adoption trust is defined as a user's revisable judgment that payment providers and their supporting systems will perform reliably and handle vulnerabilities fairly during repeated transactions. It is not equated with perceived usefulness, technical security, or an enduring personality trait. Trust has a time-indexed role in the proposed architecture: prior security and service experiences shape trust at one point; that judgment is proposed as a possible intermediary between assurance and subsequent continuance intention; later transaction outcomes can update trust again. Gefen et al. (2003) and Pavlou (2003) provide foundational reasons to consider trust and risk alongside acceptance beliefs, but neither establishes this proposed payment-specific temporal sequence. Referring to trust as a mediating, revisable state is therefore a conceptual specification rather than an empirically verified mediation effect.

The significance of trust becomes particularly evident because digital-payment transactions require users to surrender partial control over financial and personal information to technological and

institutional intermediaries. Kim et al. (2010) show that perceptions of security and trust are closely associated in electronic-payment environments, highlighting the importance of users' confidence in technological safeguards and payment-system integrity. Security consequently operates at two interconnected levels: the objective technical mechanisms designed to prevent unauthorized access and the subjective assurance perceived by users during actual transactions. A payment platform may possess sophisticated security infrastructure, yet its contribution to continuance can remain limited if users do not understand, observe, or believe that these mechanisms effectively protect their transactions.

Perceived risk represents the corresponding negative dimension of this trust relationship and extends beyond the possibility of direct monetary loss. Financial risk may arise from unauthorized transactions or incorrect transfers, privacy risk from inappropriate use or disclosure of personal data, performance risk from failed or delayed transactions, and psychological risk from users' perceptions that they cannot understand or control platform processes. Merhi et al. (2019) demonstrate that security, privacy, and trust significantly shape digital financial-service intentions across different cultural settings, suggesting that risk perceptions are embedded within wider social and institutional contexts. De Kerviler et al. (2016) likewise show that convenience does not independently determine payment adoption because perceived risk can weaken the attractiveness of otherwise useful and efficient payment technologies.

Post-adoption experiences may revise users' assessments of risk and provider dependability as transaction outcomes accumulate. Successful transactions can furnish reassuring evidence, while an unresolved failure can raise doubts about system reliability; the magnitude and asymmetry of these responses have not been established by this review. Talwar et al. (2020) distinguish initial trust from continuation intention, supporting the importance of considering stages rather than assuming that first-use confidence remains constant. The proposed feedback interpretation is that trust is periodically reassessed across provider, technical, merchant, and institutional interfaces, particularly when a problem exposes the practical quality of complaint resolution.

Privacy protection represents an especially important component of digital-payment trust because contemporary payment platforms increasingly process extensive personal and behavioral data. Users may accept data collection when it is perceived as necessary for transaction completion, personalization, fraud prevention, or account authentication, yet concerns can intensify when data practices appear opaque or excessive. Merhi et al. (2019) identify privacy alongside security and trust as a key extension to conventional technology-acceptance explanations, while Kim et al. (2010) show that confidence in payment-system safeguards supports broader perceptions of trustworthiness. These findings imply that privacy should not be treated merely as a legal compliance requirement but as a post-adoption assurance mechanism capable of influencing whether users remain comfortable with repeated transactions.

Table 3. Trust and Risk Mechanisms Affecting Continued Digital-Payment Use

Assurance dimension	Representative risk	Trust-building mechanism	Expected post-adoption effect	Supporting studies
Transaction security	Unauthorized access and financial loss	Authentication, encryption, monitoring, transaction alerts	Reduced financial uncertainty and stronger continuance confidence	Kim et al. (2010); Boateng et al. (2026)
Privacy protection	Misuse or disclosure of personal data	Transparent data governance, user consent, privacy safeguards	Greater perceived control and platform trust	Merhi et al. (2019)
Platform reliability	Failed, delayed, or duplicated transactions	Stable infrastructure and consistent processing	Confirmation of expected service quality	Kumar et al. (2018); Talwar et al. (2020)
Grievance redressal	Unresolved refunds, disputes, or account	Accessible and transparent complaint resolution	Trust repair after service failure	Patil et al. (2020); Kumar et al. (2018)

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	problems			
Behavioral reassurance	Anxiety and perceived loss of control	Clear interfaces, notifications, and user support	Lower psychological risk and stronger usage confidence	Patil et al. (2020); Shaw and Kesharwani (2019)
Intelligent security	Fraud, abnormal transactions, and cyber threats	AI-enabled fraud detection and adaptive security	Stronger security perception when automation remains understandable	Boateng et al. (2026)

Source: Author synthesis based on the reviewed literature.

Table 3 summarizes potential assurance pathways rather than effect sizes or causal mechanisms established by a common study design. Security, privacy, reliability, transparency, and access to remedy address different aspects of perceived vulnerability. Patil et al. (2020) incorporate trust, anxiety, and grievance redressal into mobile-payment adoption research, while Kumar et al. (2018) examine security and grievance redressal in relation to wallet continuance intention. Taken together, these findings justify examining assurance in a post-adoption framework but do not establish the same pathway or strength across countries. The added proposition is that credible remedies can restore trust after a failure, a process distinct from preventing failure in the first place.

Grievance redressal is the clearest proposed trust-repair link in this architecture. Kumar et al. (2018) associate perceived security and grievance redressal with mobile-wallet continuance intention, suggesting that users consider the provider's response as well as preventive safeguards. A timely explanation, refund process, and traceable complaint channel may allow users to reassess a failed transaction as an isolated error rather than lasting institutional unreliability. Conversely, opaque resolution may undermine accumulated confidence. This transaction failure → redressal → revised trust → future intention sequence is a testable proposition derived from the literature, not a causal sequence identified by the present review.

User anxiety also interacts with security and grievance mechanisms because perceived control influences how technological safeguards are interpreted. Patil et al. (2020) identify anxiety as an important addition to mobile-payment adoption models, while Shaw and Kesharwani (2019) demonstrate that behavioral and psychological characteristics can modify technology-related payment decisions. Highly complex authentication processes, unexplained transaction blocks, or repeated verification requests may technically enhance security but can simultaneously reduce perceived usability and control. Effective assurance therefore requires providers to balance strong security measures with clear communication, intuitive interfaces, and accessible support mechanisms so that protection is experienced as enabling rather than obstructive.

AI-based fraud detection introduces a promising but incompletely studied form of transaction assurance. Boateng et al. (2026) discuss AI-enabled security features in relation to payment-security perceptions and trust, but the included corpus offers limited evidence specifically isolating post-adoption effects of automated decisions. Explainable notifications, human escalation, and the ability to contest a rejected payment may plausibly reduce perceived loss of control; their effects on continuance have not been demonstrated by this synthesis. These design elements should therefore be treated as proposed safeguards and priorities for empirical evaluation, not as established determinants or proof that AI necessarily improves retention.

Trust is also relational because users evaluate not only the technology but the broader set of actors involved in digital-payment transactions. Provider reputation, merchant behavior, device security, authentication procedures, banking infrastructure, and dispute-handling arrangements jointly influence whether repeated transactions feel dependable. Ansori and Nugroho (2024) emphasize the connection between trust and mobile-payment continuance among small business owners in Indonesia, demonstrating the relevance of trust beyond conventional consumer settings. This is particularly important for merchants and small businesses because payment unreliability may affect not only convenience but also cash flow, customer relationships, transaction records, and day-to-day business continuity.

Across the cited research, security and privacy relate to perceived vulnerability, reliable performance supplies evidence about system competence, and grievance redressal provides a possible

mechanism for confidence restoration (Kim et al., 2010; Kumar et al., 2018; Patil et al., 2020). Trust is accordingly modeled as a revisable assessment, potentially influencing subsequent satisfaction and continuance intention while itself being updated by new experiences. The evidence on AI-enabled assurance is narrower, so explainability and appeals procedures are retained only as conceptual propositions (Boateng et al., 2026). The framework's context-sensitive extension is that reliable payment rails, merchant coverage, and institutional remedies may determine whether individual intentions translate into practical repeat use. No uniform effect size or causal ordering is inferred from this heterogeneous set of studies.

Emerging-Market Ecosystem Conditions and the Institutional Foundations of Digital-Payment Continuance

Digital-payment continuance in emerging markets cannot be explained solely through individual perceptions of usefulness, security, or trust because payment behavior is embedded within a broader technological and institutional ecosystem. Users depend on telecommunications networks, financial institutions, merchants, regulators, platform providers, and supporting digital infrastructure to complete transactions successfully. UTAUT-based research shows that facilitating conditions remain important because users are more likely to maintain technology use when the surrounding environment provides the resources, compatibility, and institutional support necessary for effective operation (Venkatesh et al., 2003; Kwateng et al., 2019). Consequently, continuance should be understood as an outcome produced jointly by user-level confidence and ecosystem-level capacity.

Merchant acceptance represents one of the most immediate ecosystem conditions affecting the practical value of digital payments. A mobile wallet can be technologically sophisticated and highly secure, yet its usefulness declines when users cannot apply it consistently across retail, transportation, food, service, or informal commercial settings. Oliveira et al. (2016) emphasize the importance of contextual factors in mobile-payment adoption, while Pal et al. (2021) demonstrate that continued usage depends on whether payment technologies remain practically relevant in everyday transactions. Broad merchant acceptance therefore strengthens expectation confirmation because users repeatedly experience the technology as a viable substitute for cash and competing payment instruments.

Interoperability further determines whether digital-payment platforms generate durable value across different providers and transaction environments. Fragmented systems can impose additional cognitive and financial costs when users must maintain multiple applications, balances, interfaces, or payment procedures to transact with different merchants and financial institutions. Beck et al. (2022) demonstrate that payment instruments are closely connected with broader financial development, suggesting that the value of payment innovation depends partly on the institutional architecture that enables transactions to move efficiently across the economy. Interoperable payment infrastructures can therefore strengthen continuance by reducing platform-specific barriers and transforming digital payments from isolated applications into a more integrated financial utility.

Digital capability and financial inclusion also operate as important boundary conditions in emerging markets. Expansion of account access or mobile-money registration does not necessarily indicate that users possess the knowledge, confidence, or connectivity needed to conduct digital transactions consistently. The World Bank (2022) documents the continuing expansion of digital financial access while also highlighting differences in actual usage and resilience, and GSMA (2024) similarly shows the growing role of mobile money within developing economies. These patterns indicate that digital-payment inclusion should be evaluated not merely through access indicators but through the capacity of users to employ payment technologies safely, repeatedly, and effectively.

Social influence provides another ecosystem mechanism because payment technologies generate value through networks of interacting users, merchants, institutions, and communities. Kwateng et al. (2019) show that social and facilitating factors remain relevant in explaining mobile-banking usage, while Al-Saedi et al. (2020) confirm that extended UTAUT constructs provide substantial explanatory power for mobile-payment acceptance. In emerging markets, recommendations from peers, family members, merchants, employers, and community networks may reduce uncertainty and accelerate adoption, but sustained use ultimately requires positive personal transaction experiences. Social legitimacy can therefore facilitate entry into the ecosystem, whereas technological reliability and institutional assurance determine whether socially encouraged adoption develops into durable usage.

Table 4. Ecosystem Conditions Supporting Digital-Payment Continuance in Emerging Markets

Ecosystem dimension	Structural challenge	Continuance mechanism	Expected effect on users and firms	Supporting evidence
Merchant acceptance	Limited places to transact digitally	Expansion of acceptance networks	Greater everyday usefulness and transaction frequency	Oliveira et al. (2016); Pal et al. (2021)
Interoperability	Fragmented applications and payment networks	Standardized cross-platform infrastructure	Lower switching and transaction costs	Beck et al. (2022); Bank Indonesia (2025)
Digital and financial capability	Unequal literacy and confidence	User education and accessible interfaces	Greater effective and safe participation	World Bank (2022); GSMA (2024)
Facilitating conditions	Connectivity and infrastructure constraints	Reliable networks, devices, and institutional support	Higher transaction reliability	Kwateng et al. (2019); Al-Saedi et al. (2020)
Social and network effects	Weak early ecosystem participation	Peer, merchant, and community reinforcement	Higher perceived legitimacy and practical value	Kwateng et al. (2019)
Consumer protection	Fraud and unresolved disputes	Regulation, redress, and provider accountability	Stronger institutional trust and retention	Patil et al. (2020); Bank Indonesia (2025)
Financial inclusion	Unequal access to formal financial services	Integration of accessible digital payment instruments	Broader participation in formal transactions	Beck et al. (2022); World Bank (2022)
Behavioral adaptation	Different payment preferences and decision styles	Context-sensitive service and interface design	Stronger alignment between platform and user behavior	Sarkar et al. (2020)

Source: Author synthesis based on the reviewed literature and institutional evidence.

Table 4 groups ecosystem conditions that may shape the feasibility of repeated payment activity, not factors shown to have identical effects across emerging markets. The World Bank (2022) documents differences in financial access and use, while GSMA (2024) provides mobile-money infrastructure context; these institutional materials cannot independently test user-level continuance pathways. Sahi et al. (2021) maps the breadth of payment-adoption research, supporting the need to distinguish individual attitudes from structural opportunities to transact. The proposed boundary condition is therefore specific: when payment acceptance, connectivity, and remedy access are constrained, favorable intention may not convert into frequent completed transactions. Country-level comparison is needed to test how strongly each constraint matters.

Indonesia provides a relevant illustration of this ecosystem transition because national payment policy has increasingly emphasized standardization, connectivity, interoperability, and integration across digital-payment providers. Bank Indonesia (2025) positions payment-system development within a broader architecture aimed at supporting an increasingly connected digital economy, indicating that regulatory strategy extends beyond individual platform performance. Standardized infrastructure can reduce friction between banks, non-bank providers, merchants, and consumers while creating more consistent expectations regarding transaction security and service availability.

Institutional coordination therefore contributes to continuance by making trust increasingly dependent on ecosystem-wide standards rather than on the reputation of individual providers alone.

Consumer behavior nevertheless remains heterogeneous even within improving institutional environments. Sarkar et al. (2020) demonstrate that consumer decision-making styles can influence the use of mobile-payment applications, suggesting that identical infrastructure does not necessarily produce uniform behavioral responses. Some users may prioritize transaction speed and convenience, whereas others place greater emphasis on privacy, financial control, familiarity, or perceived risk. Ecosystem development should therefore combine standardized infrastructure with sufficiently flexible service design so that diverse user groups can translate institutional improvements into personally meaningful and sustainable payment behavior.

The relationship between digital payments and financial inclusion also requires careful interpretation because access and continued usage represent different stages of financial participation. Beck et al. (2022) connect payment instruments with wider processes of finance and development, whereas World Bank (2022) evidence demonstrates that digital payments can broaden access to financial services but that effective use remains uneven across populations. The implication is that inclusion strategies should move beyond account creation or application downloads and focus on transaction capability, merchant coverage, consumer protection, affordability, and confidence in digital systems. Sustainable inclusion emerges when previously underserved users are not only connected to digital-payment infrastructure but are able to rely on it for recurring economic activity.

The growing role of mobile money and app-based payments further illustrates how infrastructure quality and network effects interact. GSMA (2024) documents the continued expansion of mobile-money ecosystems, particularly in markets where mobile channels compensate for limitations in conventional financial-service infrastructure. However, platform growth can generate sustainable economic value only when users experience sufficient agent availability, transaction reliability, merchant acceptance, liquidity, and safeguards against fraud or operational failure. These ecosystem attributes convert technological accessibility into dependable transactional capacity, thereby reinforcing the trust-confirmation cycle developed throughout this review.

The three analytical subsections yield a proposed post-adoption trust architecture with four distinguishable elements: functional value and expectation confirmation, an experience-sensitive trust assessment, security and grievance-response mechanisms, and ecosystem conditions that enable or restrict usage. Evidence on confirmation and intention (Bhattacherjee, 2001; Pal et al., 2021) is considered alongside studies of security and redressal (Kumar et al., 2018; Patil et al., 2020), but these sources have not jointly tested the full sequence. The review proposes that transaction outcomes and complaint handling revise trust across successive encounters, while merchant acceptance, interoperability, and consumer protection condition the conversion of intention into repeat activity. Institutional sources provide context for these boundary conditions rather than proof of a multilevel causal model (World Bank, 2022; GSMA, 2024; Bank Indonesia, 2025). This distinction separates observed and reported relationships in the literature from the untested connections introduced by the authors.

CONCLUSION

This integrative review of 31 bibliographic sources distinguishes pre-adoption acceptance from the confirmation and satisfaction processes relevant after use. The cited studies associate functional value, perceived risk, security, trust, and grievance redressal with payment intentions or related evaluations, although their designs, populations, and outcome measures differ. The review's original conceptual contribution is a post-adoption trust architecture in which transaction experience may revise trust and complaint handling may support recovery after failure, extending expectation-confirmation logic to trust repair. Trust is therefore proposed as an experience-sensitive intermediary and subsequent outcome, not established here as a universal causal mediator. Continuance intention is the immediate outcome of the proposed framework; actual repeat transactions, multi-homing, and switching remain distinct outcomes for empirical study.

The proposed contextual contribution is that merchant acceptance, interoperability, connectivity, digital capability, and consumer protection may condition whether favorable intentions become repeat payment activity, particularly where payment infrastructure is uneven. Providers can act on the synthesis by prioritizing accurate processing, visible dispute status, clear security

explanations, and accessible refunds; regulators can assess complaint standards, acceptance interoperability, and consumer protections rather than equating account ownership with active use. The review is limited by purposive source selection, the absence of a recoverable original database search and screening log, a small and heterogeneous reference corpus, potential selection and publication bias, and limited evidence concerning AI-enabled safeguards. No causal effect, cross-country generalization, or empirical validation of the proposed architecture is claimed. Future research should follow transactions and trust longitudinally, compare countries and merchant networks, differentiate intention from observed frequency and platform switching, and test whether redressal effectiveness or explainable security interventions change subsequent trust and actual use.

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