

Sustainability of Digital Payments in Economic Development: A Systematic Literature Review on Technology Acceptance Model

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Abstract

Purpose: This study aims to understand the factors influencing the continued use of digital payments in economically developing countries. It applies the Technology Acceptance Model (TAM) and integrates other relevant variables that support long-term adoption and promote economic development.

Methodology/approach: This study used a systematic literature review of 35 research papers published between 2020 and 2024. The studies were collected from different academic databases and reviewed using the PRISMA protocol.

Results/Findings: The main TAM factors (such as perceived usefulness and ease of use) strongly affect people's intention to continue using digital payments, explaining 41.3% of the behavior. When combined with other factors, such as trust, service quality, motivation, and social support, the prediction increased to 61%. These additional factors are important, especially when considering different social and economic situations.

Conclusions: An extended TAM model is useful for understanding why people continue to use digital payments. It can support sustainable economic growth and help more people gain access to financial services.

Limitations: This study only considered papers published from 2020 to 2024; therefore, it may not include all relevant research published outside this period.

Contributions: This study contributes to the literature on digital finance, economic development, and technology acceptance. It offers insights for researchers, policymakers, and financial service providers to develop more adaptive and user-centered digital payment systems.

Keywords: *Continuance Intention, Digital Payments, Economic Development, Financial Inclusion, Systematic View*

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1. Introduction

Digital transformation in the financial sector has shifted the paradigm from traditional payment methods to more efficient and inclusive digital payment systems. Advances in information and communication technology have driven the evolution of payment systems, enabling individuals to conduct financial transactions through various digital platforms without relying on conventional financial institutions (Gbongli, Xu, & Amedjonekou, 2019). This phenomenon is highly relevant in the context of economic development, where the adoption of digital payment technologies has the potential to promote financial inclusion and sustainable economic growth. The Technology Acceptance Model (TAM) has emerged

as a primary theoretical framework for understanding the factors that influence users' acceptance and use of technology ([Sugiarti & Rusmana, 2022](#)).

In the context of digital payments, TAM is employed to analyze factors such as perceived ease of use and perceived usefulness, which affect users' continuance intention to utilize digital payment services. Economic development in the digital era faces challenges in ensuring that payment technology innovations are accepted and used sustainably by society ([Waroi, Umar, & Ngutra, 2025](#)). Studies indicate that although the initial adoption of digital payment technologies has grown rapidly, continuance usage remains a significant issue. Trust, security, ease of use, and perceived value are key determinants shaping whether users will continue using digital payment services or revert to conventional payment methods ([Wesly, Kristiana, Bong, & Saputra, 2021](#)).

The context of economic development adds an additional dimension to the analysis of continuance intention in digital payments. The implementation of digital payment technologies not only affects individual transaction efficiency but also contributes to macroeconomic growth, financial inclusion, and the reduction of economic disparities ([Thathsarani & Jianguo, 2022](#); [Uche, Osuagwu, Nwosu, & Otika, 2021](#)). Developing countries, in particular, view digital payments as a catalyst for achieving sustainable development goals, especially in expanding public access to formal financial services.

Based on the background outlined above, this study formulated the following research questions to be addressed through a systematic literature review:

- RQ1.** How do factors within the Technology Acceptance Model influence continuance intention in the use of digital payments in the context of economic development?
- RQ2.** What additional factors beyond TAM contribute to continuance intention of digital payments in supporting economic development?
- RQ3.** How can the implementation of digital payments from a TAM perspective optimize their contribution to sustainable economic development?

This study aims to address existing research gaps by conducting a systematic literature review of recent studies (2020–2025) on the factors influencing the sustainability of digital payment usage in the context of economic development. By applying the Technology Acceptance Model (TAM) framework and integrating other relevant variables, this research is expected to provide a deeper understanding of the drivers of continuance usage and their implications for enhancing financial inclusion and sustainable economic growth in developing countries.

2. Literature Review

2.1. *Technology Acceptance Model in the Context of Digital Payments*

The Technology Acceptance Model (TAM), has become one of the most widely used theoretical frameworks for understanding the factors that influence users' adoption of technology ([Kurnia, Situmorang, & Sudiyo, 2025](#)). This model emphasizes two primary constructs perceived ease of use and perceived usefulness as key determinants in shaping attitudes toward technology, which subsequently influence usage intention. In the context of digital payments, the TAM has been adapted to explain the factors affecting the acceptance and continuance use of electronic payment platforms ([Pontoh, Parintak, Timang, Aisyah, & Handayanto, 2024](#)).

Several studies have incorporated contextual factors, such as trust, security, and risk, as critical extensions to the TAM framework when applied to digital payments ([C. Liu, Correia, & Kim, 2025](#); [Zhang, Khan, Cao, & Khan, 2023](#)). [C. Liu et al. \(2025\)](#) the strength of these studies lies in their ability to broaden the understanding of external variables that moderate the relationship between TAM constructs and continuance intention. However, a key limitation of much of the existing literature is the insufficient integration of social and regulatory factors, which directly influence user behavior within the context of economic development. Accordingly, this study positions itself to synthesize prior findings and systematically evaluate how external factors such as regulation and social dimensions can be integrated into the TAM framework to better explain continuance intention in developing countries.

2.2. *Continuance Intention in Payment Technologies*

Continuing intention refers to a user's decision to continue using digital payment services after initial adoption ([Venkatesh, Thong, & Xu, 2012](#)). Recent studies indicate that, beyond Technology Acceptance Model (TAM)-related factors, elements such as trust, security, and social support significantly influence the sustainability of digital payment usage ([Auralia, Manggabarani, & Wahyudi, 2022](#)). Nevertheless, many existing studies analyze these factors in isolation and pay limited attention to how contextual variables, such as government regulations and technological infrastructure in developing economies, moderate these relationships.

Previous research is largely descriptive and often lacks critical evaluation of methodological limitations, including small sample sizes and a focus on single geographic regions. This highlights the need for a comprehensive systematic review that integrates these factors within a unified theoretical framework. This study seeks to address these shortcomings by synthesizing recent literature that connects TAM constructs with macro-level contexts, such as policy environments and infrastructure readiness, thereby offering a more comprehensive understanding of continuance intention in digital payment systems.

2.3. Digital Payments and Economic Development

Digital payments have become a key component in accelerating economic development, particularly by enhancing transaction efficiency, promoting financial inclusion, and transforming financial systems. Prior studies suggest that payment digitalization contributes to lower transaction costs, increased transparency, and expanded access to financial services for unbanked populations ([Gbongli et al., 2019](#)). Several studies further indicate that digital payments encourage the formalization of the informal sector and enable the use of transaction data for the development of inclusive financial products ([An, Wang, Yan, & Ma, 2024](#)).

However, much of the existing literature focuses primarily on macroeconomic impacts or initial adoption stages, with limited attention to the long-term sustainability of digital payment usage. In addition, many studies are context-specific and may not be generalizable across developing countries because of differences in infrastructure and policy frameworks. Therefore, a systematic review is required not only to summarize but also to compare and critically evaluate existing findings to gain deeper insights into the actual contribution of digital payments to sustainable economic development.

2.4. Contextual Factors in Digital Payment Adoption

The adoption of digital payments is influenced by various contextual factors, including technological infrastructure, digital literacy, demographic characteristics, and regulatory frameworks. Studies such as [Sagheer et al. \(2022\)](#) emphasize the importance of robust infrastructure and adaptive policies that support emerging technologies. Individual-level factors, such as age, education level, and income, have also been shown to significantly influence usage intention.

Despite these insights, many prior studies remain largely descriptive and do not sufficiently explore the interactions among variables, such as how regulatory frameworks may strengthen the effect of perceived ease of use or how demographic characteristics moderate the relationship between service quality and continuance intention. Furthermore, several studies overlook social and cultural dynamics that shape user perceptions across different regions. This study seeks to fill these gaps by conducting a systematic and comparative analysis of recent studies (2020–2024), identifying the most consistent determinants of sustained digital payment usage in developing countries, and examining their linkages to economic development.

3. Research Methodology

3.1. Research Design

This study employs a Systematic Literature Review (SLR) approach to analyze the factors influencing continuance intention in digital payments using the Technology Acceptance Model within the context of economic development ([Uche et al., 2021](#)). The SLR method was chosen because of its structured and systematic nature, which enables the identification, evaluation, and synthesis of prior empirical studies in a comprehensive and objective manner. The review follows the Preferred Reporting Items for

Systematic Reviews and Meta-Analyses (i.e., PRISMA) protocol to ensure transparency, accuracy, and reproducibility.

3.2 Search Strategy and Databases

The search strategy was designed to comprehensively identify relevant literature related to the research topic. Searches were conducted across multiple academic databases, including Scopus, Web of Science, IEEE Xplore, ScienceDirect, Emerald Insight, SAGE Publications, Taylor and Francis Online, Wiley Online Library, SpringerLink, ACM Digital Library, Google Scholar, PubMed, JSTOR, and ProQuest. These databases were selected based on their extensive coverage of scholarly publications on information technology, management, and development economics.

Search keywords were developed around four main themes.

- a. Digital payment technology, including terms such as “digital payment,” “mobile payment,” “e-payment,” “cashless payment,” and “fintech payment.”
- b. Continuance intention, represented by keywords such as “continuance intention,” “sustained use,” and “post-adoption behavior.”
- c. Technology Acceptance Model (TAM), using terms such as “Technology Acceptance Model,” “TAM,” and “user acceptance.”
- d. Economic development context, including “economic development,” “financial inclusion,” and “sustainable growth.”

3.3 Inclusion and Exclusion Criteria

The inclusion criteria were established to ensure the relevance and quality of the analyzed studies. The eligible studies were required to meet the following conditions:

- a. Address digital payment systems in any form (e.g., mobile payments, digital wallets, contactless payments, and cryptocurrency).
- b. The Technology Acceptance Model was used as the primary theoretical framework.
- c. Focus on continuance intention.
- d. Demonstrate relevance to economic development or financial inclusion
- e. Utilizing quantitative, qualitative, or mixed-methods empirical approaches.
- f. This study was published in English between 2020 and 2024.
- g. Undergo peer review and publication in academic journals.

3.4 Study Selection Process

The study selection process followed PRISMA guidelines to ensure transparency and reproducibility. The identification phase involved compiling search results from all databases and removing duplicate records using reference management software. The screening phase included evaluating titles and abstracts based on the predefined inclusion and exclusion criteria.

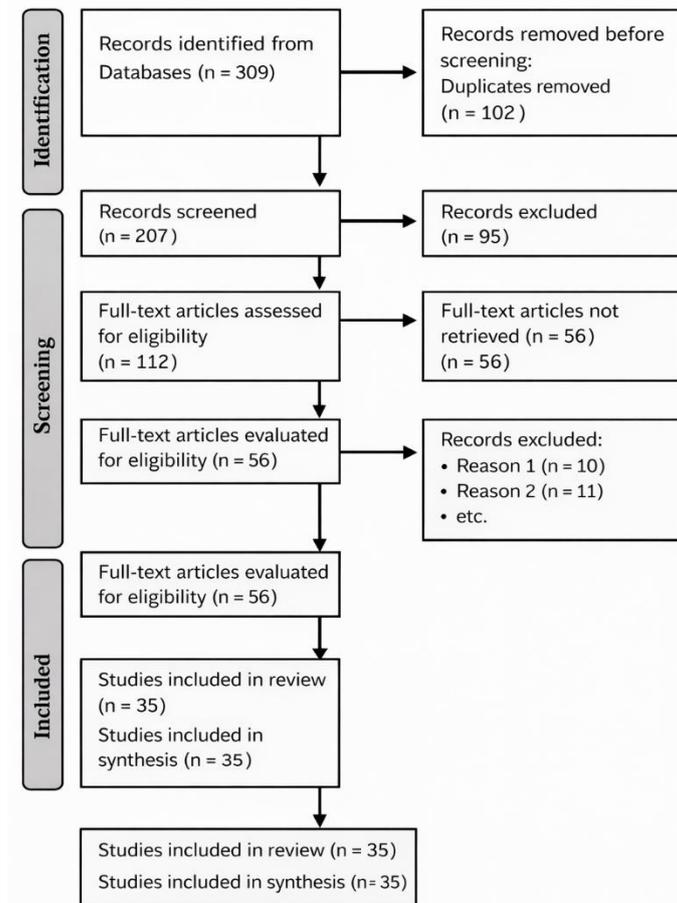


Figure 1. PRISMA Flowchart

3.5. Data Extraction and Analysis

Data from the 35 selected articles were extracted using a standardized form that covered the following information:

- Bibliographic information (authors, year, journal, country).
- Research design and methodology
- Sample characteristics and data collection techniques
- Key variables and theoretical models (TAM and its extensions)
- Relationship between continuance intention and economic development

Data analysis was conducted using thematic analysis, which involved the identification and grouping of recurring patterns across studies. NVivo software was used to facilitate systematic qualitative coding, enabling the identification of dominant themes and subthemes.

3.6. Distribution of Publications by Year

A temporal analysis of the 35 included studies reveals notable trends in research on digital payment continuance intention.

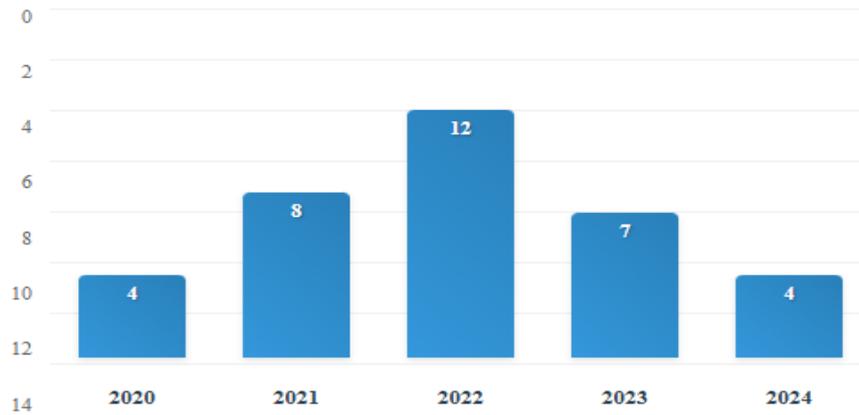


Figure 2. Distribution of studies by publication year

The year 2020 represents a baseline with a relatively small number of publications (four studies), followed by a sharp increase in 2021 (eight studies) and 2022 (12 studies). This surge is likely associated with the rapid expansion of digital payment adoption during the COVID-19 pandemic and the growing recognition of its role in economic development. Publications stabilized in 2023 (seven studies), while 2024 recorded four studies, indicating sustained scholarly interest in the topic.

3.7. Distribution of Publications by Journal

The selected studies were published in multidisciplinary journals, reflecting the broad scope of this research area.

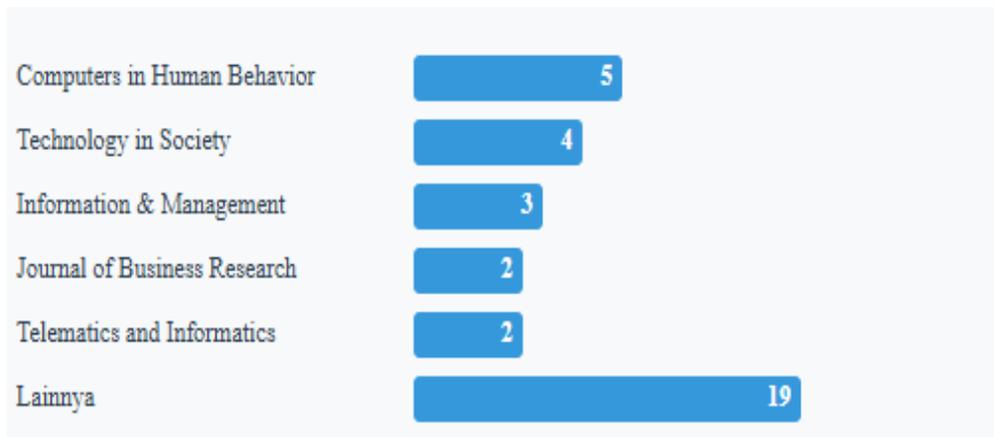


Figure 3. Distribution of publications by journal

Computers in Human Behavior emerged as the leading journal with five publications, followed by Technology in Society (four publications), and Information & Management (three publications). The dominance of journals in information systems and technology management underscores the strong theoretical foundation of the TAM in explaining digital payment sustainability. Simultaneously, publications in development economics and business journals highlight the growing recognition of practical implications for economic development.

3.8. Validity and Quality Assurance

Validity and reliability were ensured through a series of systematic procedures designed to enhance the accuracy and credibility of the findings. First, a comprehensive and systematic literature search across reputable academic databases ensured broad coverage of relevant studies. Second, the study selection process strictly adhered to predefined inclusion and exclusion criteria to maintain relevance and quality. Third, data extraction and coding were conducted using standardized forms to ensure consistency and minimize bias. Finally, article quality assessment was performed independently by two reviewers, with

inter-rater verification to enhance reliability and ensure consistency in decision-making throughout the review process.

4. Results and Discussion

4.1. RQ1: How do factors within the Technology Acceptance Model influence the continuance intention of digital payment usage in the context of economic development?

Based on a systematic analysis of the relevant literature, factors within the Technology Acceptance Model (TAM) demonstrate a complex and multidimensional influence on the continuance intention of digital payment usage in the context of economic development. The TAM model, originally developed by Davis, has become a robust theoretical framework for explaining technology adoption and usage processes. In its application to digital payments, the model has undergone various adaptations to capture the dynamics of user behavior in sustaining the use of electronic payment services. Perceived ease of use is one of the primary factors consistently found to influence digital payment adoption. Platforms designed with intuitive interfaces and simple transaction processes tend to increase users' intentions to continue using the service. In the context of economic development, such ease of use is particularly important because it reduces cognitive barriers, especially for groups with low levels of digital literacy. Perceived usefulness also plays a crucial role in shaping continuance intention. The usefulness of digital payment systems includes transaction efficiency, cost reduction, and improved accessibility to financial services. In developing countries, this usefulness directly contributes to increased financial inclusion and encourages public participation in the formal economic system.

Attitude toward technology functions as a mediator between perceived ease of use and perceived usefulness and behavioral intention. Positive attitudes toward digital payment technology are often formed through satisfying usage experiences and the belief that the system contributes tangibly to individual and societal economic well-being. Behavioral intention serves as the final component in TAM and is the primary predictor of actual usage. Continuance intention is reflected in users' commitment to continuing to use digital payments despite the availability of alternative methods. This indicates that digital payment systems have become integrated into users' everyday economic behavior.

Beyond the core TAM constructs, external factors, such as trust in the system, transaction security, and technological infrastructure support, further strengthen the model in the digital payment context. Trust in service providers and perceptions of security are essential elements in shaping perceptions of ease of use and usefulness. In contrast, contextual factors, such as levels of digital literacy, regulatory support, and the availability of technological infrastructure, act as moderators, influencing the strength of the relationships among TAM variables. Finally, subjective norms, defined as social influence from family, colleagues, or communities, have been shown to affect the adoption and sustained use of digital payments. In the context of economic development, social norms that support financial digitalization can accelerate the transformation toward a more inclusive and efficient digital economy.

Table 1. Literature Analysis of the technology acceptance model in digital payments

| Title | Main Findings |
|--|--|
| Natasia, Wiranti, and Parastika (2022) | Facilitating conditions significantly influenced perceived usefulness. All core TAM constructs are significant except the relationships between perceived ease of use and attitude, and perceived usefulness and behavior |
| | Good data security and privacy increase perceived usefulness. Administrative service quality accelerates processes. Perceived usefulness and behavioral intention have no significant effect on platform usage intention in P2P lending. |
| Rezaei, Safa, and Ganjkanloo (2020) | The core TAM constructs attitude, perceived usefulness, and perceived ease of use explained 41.3% of the variance in ecological conservation behavior. Extended TAM increases predictive power to 46.4% |

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|--|---|
| Kampa (2023) | Optimism positively contributes to the perceived ease of use and usefulness of m-learning. Innovation positively affects perceived ease of use but not perceived usefulness. |
| Negm (2023) | Attitude, dominance, perceived usefulness, innovation, and insecurity influence IoT adoption intention. Subjective norms, behavioral control, perceived ease of use, optimism, and discomfort were not significant. |
| Harnadi, Widiantoro, Prasetya, Sanjaya, and Sihombing (2025) | Habit and price value positively influence behavioral intention. Hedonic motivation and social influence affect habits. Age, individualism, and femininity moderated the effect of habit on intention. |
| Labrague and Al Harrasi (2025) | The perceived usefulness and ease of use of AI are critical for adoption. Positive attitudes significantly affect behavioral intention. |
| C. Liu et al. (2025) | System quality (mobility and compatibility) and service quality are critical factors for m-learning acceptance. Perceived usefulness and ease of use play essential roles. |
| Akram, Buono, and Lanzilotti (2024) | Acceptance of recruitment chatbots increases when systems are transparent, personalized, efficient, and address ethical concerns. |
| Methlagl, Mairhofer, and Michlmayr (2025) | Identifies three Zwiift user profiles based on technology acceptance indicators. Autonomy, relatedness, and data privacy perceptions affect profile classification. |
| Mastour, Yousefi, and Niroumand (2025) | Perceived ease of use and usefulness are crucial in shaping the acceptance of e-learning. Attitude significantly affected usage intention. |
| Tang, Zainal, and Li (2023) | Perceived usefulness and ease of use determine successful assimilation of multimedia tools, affecting pedagogical effectiveness. |
| Hou, Li, and Wang (2024) | Perceived ease of use is influenced by subjective norms and perceptions of medical narratives. Subjective norms affect the perception of medical presence. |
| Barz, Benick, Dörrenbächer-Ulrich, and Perels (2024) | TAM is applicable to student e-learning. Self-regulated learning and technology affinity significantly influence perceived ease of use and usefulness. |
| Orim et al. (2025) | Ease of use, perceived usefulness, and subjective norms significantly affected automated classroom assessment usage. |
| F. Liu et al. (2024) | Attitude plays a key role in predicting medical students' behavioral intention to use LLMs and mediates perceived usefulness, ease of use, and risk. |

An in-depth analysis of 16 studies shows that the core factors of the Technology Acceptance Model significantly influence the continuance intention of digital payment usage, with perceived ease of use, perceived usefulness, attitude toward use, and behavioral intention remaining consistent core constructs across contexts. However, the explanatory power of the model is strengthened when combined with contextual factors, such as trust, social norms, technological infrastructure, and cultural dimensions. As [Natasia et al. \(2022\)](#) show, facilitating conditions significantly affect perceived usefulness, that perceptions of technological benefits are strongly influenced by the availability of supporting resources.

In the context of economic development, this finding underscores the importance of digital infrastructure and technological access as catalysts for digital payment adoption, particularly in infrastructure-limited areas. [Putri, Widagdo, and Setiawan \(2023\)](#) add that data security and user privacy directly enhance perceived usefulness in digital financial services. This expands the utility dimension within TAM, indicating that perceived benefits derive not only from functional efficiency but also from user trust, which is crucial in societies with developing levels of technology adoption. [Rezaei et al. \(2020\)](#) make an important methodological contribution by demonstrating that the basic TAM explains 41.3% of adoption behavior variance, increasing to 46.4% when incorporating subjective norms, compatibility, and result demonstrability. This supports the integration of TAM with extensions

such as TAM2, UTAUT, and TAM3, emphasizing social aspects and prior experience in influencing intention.

[Kampa \(2023\)](#) highlighted the role of technology readiness, particularly optimism, in enhancing perceived ease of use and usefulness, indicating the importance of psychological readiness in digital transformation. Similarly, [Akram et al. \(2024\)](#) emphasized transparency, personalization, efficiency, and ethics as key determinants of user perceptions, reinforcing the importance of inclusive and ethical technology design. [Harnadi et al. \(2025\)](#) extend TAM by incorporating demographic and cultural moderators, showing that age, individualism, and femininity moderate the effect of habit on behavioral intention. [C. Liu et al. \(2025\)](#) demonstrate that technical aspects such as mobility and compatibility predict ease of use and usefulness, while [Mastour et al. \(2025\)](#) reaffirm that attitude mediates the effects of ease and usefulness on intention.

Factors within the Technology Acceptance Model (TAM) have consistently been proven to influence the continuance intention of digital payment usage. In the context of economic development, this influence is strengthened by external factors, such as trust in the system, data security, technological infrastructure support, and local social and cultural norms. The study findings indicate that perceptions of ease of use and perceived usefulness of technology are key to increasing long-term adoption, particularly in regions with low levels of digital literacy. Furthermore, extending the TAM model with contextual elements, such as technological readiness, demographic factors, and cultural values, provides a more comprehensive understanding of adoption sustainability. Overall, the TAM remains relevant and adaptable for explaining technology adoption in economic development; however, its effectiveness increases when adjusted to local characteristics and combined with relevant external factors.

4.2. RQ2: What additional factors beyond TAM contribute to continuance intention of digital payments in supporting economic development?

Based on a systematic analysis of the reviewed literature, this study identifies various additional factors beyond the Technology Acceptance Model that significantly contribute to the continuance intention of digital payments in the context of economic development. These findings are presented in Table 2, which illustrates a range of external factors influencing the sustained adoption of digital payment technologies (Table 2).

Table 2. Additional factors beyond TAM influencing digital payment continuance intention

| Title | Main Findings |
|--|--|
| Lai, Cheung, and Chan (2023) | Intrinsic motivation was identified as the strongest factor influencing digital technology usage intention, surpassing traditional TAM factors. Intrinsic motivation plays a more significant role than perceived usefulness in driving sustained digital technology adoption. |
| Shanmugavel and Micheal (2022) | Marketing stimuli factors, such as relative product innovation, relative product advantage, relative price advantage, and government incentives, significantly influence purchase intention. Personal innovativeness also plays an important role in technology acceptance. |
| Calluso and Devetag (2025) | Personality traits, particularly conscientiousness, influence the willingness to use technology. Prior experience with similar technologies has a negative effect on usage intention, highlighting the importance of service quality in retaining users. |
| Mushi (2024) | Service quality is a significant factor in mobile phone technology acceptance among SMEs. Quality aspects, such as call dropouts, network quality, and speed, affect productivity and technology acceptance. |
| Chou, Horng, Liu, Yu, and Kuo (2022) | Green marketing orientation and entrepreneurship positively affect big data application adoption. Marketing innovation moderates the relationship between technology and the sustainable marketing mix. |

| | |
|---|--|
| S. Kelly, Kaye, White, and Oviedo-Trespalacios (2025) | Trust and privacy concerns are significant predictors of the intention to use healthcare technology. These factors have varying effects depending on the context of technology use. |
| Eneh, Onukansi, Ikhuoria, and Ojo (2024) | Cultural and linguistic factors influence mobile technology acceptance in the healthcare context. Cross-sector collaboration and inter-sectoral approaches are required to address technology adoption challenges in the African context. |
| Ilyas, ud din, Haleem, and Ahmad (2023) | Do-it-yourself behavior and related factors have a substantial influence on the acceptance of digital entrepreneurship. The perceived lack of product quality and availability have no significant effects. |
| Lin and Yu (2023) | Positive lecturer responses and academic achievement expectations were significant predictors of digital tool usage intention. Academic experience negatively affects attitudes toward technology use. |
| Alshammari and Alkhwaldi (2025) | Educational and emotional support influence behavioral intention to use digital learning technologies through perceived usefulness and perceived ease of use. Social support theory contributes to the understanding of technology adoption. |
| Wang, Wang, Zeng, Su, and Li (2025) | Information trust, perceived risk, and aesthetics are significant factors in the acceptance of intelligent care systems. Social environmental influence does not directly affect behavioral intention but does influence perceived usefulness. |
| Dorsch and Deroy (2025) | Labeling AI as “trustworthy” increases perceived ease of use and human-like trust. Anthropomorphic effects on user perceptions highlight the importance of psychological aspects in technology acceptance. |
| Buabeng-Andoh (2025) | Satisfaction has the greatest impact on the continuance intention of technology usage. The combination of the Expectation-Confirmation Model with TAM provides robust predictive power. |
| Amin, Hossain, Hossain, and Fang (2025) | Compatibility, observability, and effort expectancy influence technological trialability. Price values and attitudes significantly affected behavioral intentions, with perceived trust acting as a moderator. |
| Strzelecki (2024) | Habit had the most significant impact on behavioral intention, followed by performance expectancy and hedonic motivation. Personal innovativeness strengthened the UTAUT2 model in the context of AI technology. |
| Kao and Huang (2023) | The quality of interaction with robotic technology influences perceived usefulness and the formation of positive attitudes. The service context (full-service vs. limited-service) affects customer responses to robotic technology. |

Based on the information presented in the table, additional factors beyond TAM demonstrate the complexity of digital payment technology adoption, involving psychological, social, technical, and contextual dimensions. [Lai et al. \(2023\)](#) study reveals that intrinsic motivation is the strongest factor driving digital technology usage intention, even surpassing traditional TAM factors, such as perceived usefulness and perceived ease of use. These findings indicate that users’ internal satisfaction in sustaining long-term digital payment usage aligns with the concept of hedonic motivation in UTAUT2 and confirmation–satisfaction in the Expectation-Confirmation Model (ECM), thereby extending the TAM framework in explaining continuance adoption.

Based on a systematic analysis of the 16 reviewed studies, this research identifies a number of additional factors beyond the Technology Acceptance Model that significantly contribute to the continuance intention of digital payments in supporting economic development. The findings show that intrinsic motivation is the strongest determinant in driving the sustained adoption of digital technologies. This emphasizes the importance of considering internal factors in digital economic development policies, in which users are driven not only by functional usefulness but also by personal and emotional values. This intrinsic motivation surpasses traditional TAM factors and indicates that users’ internal satisfaction

in using digital payment technologies becomes the primary driver for maintaining long-term usage. This approach reinforces the argument that technology adoption models need to account for users' psychological dimensions, as suggested in international literature, such as UTAUT and ECM, to support digital economic sustainability strategies across sectors.

Trust and security factors emerge as critical dimensions that repeatedly appear across various digital technology contexts. [S. Kelly et al. \(2025\)](#) and [Wang et al. \(2025\)](#), identify that information trust and privacy concerns significantly influence technology usage intention. In the context of digital payments, this trust factor becomes increasingly important because it involves sensitive financial transactions. This aspect reinforces the importance of data protection policies and consumer protection as part of national digital economic strengthening strategies. [Dorsch and Deroy \(2025\)](#) further add that labeling technology as “trustworthy” can enhance perceived ease of use and human-like trust, indicating that psychological aspects play an important role in technology acceptance that is not fully captured within the traditional TAM framework.

Service quality emerges as a fundamental factor influencing the continuity of digital technology usage. [Mushi \(2024\)](#) finds that quality aspects, such as speed, network reliability, and system stability, directly affect productivity and technology acceptance. These findings align with [Kao and Huang \(2023\)](#), who demonstrate that the quality of interaction with technology influences perceived usefulness and the formation of positive user attitudes. Within the TAM context, service quality can be positioned as an antecedent of perceived usefulness and perceived ease of use and is therefore important to be incorporated into technology adoption strengthening strategies as part of digital-based economic development policies.

Social factors and environmental support significantly contribute to the sustained adoption of digital technology. [Alshammari and Alkhwaldi \(2025\)](#) identified that educational and emotional support influence behavioral intention to use technology through perceived usefulness and perceived ease of use. [Shanmugavel and Micheal \(2022\)](#) added that government incentives and marketing stimulus factors have a significant influence on technology adoption intention. These findings indicate that a supportive ecosystem, both in terms of regulatory and social aspects, plays an important role in sustaining digital payment usage. These findings are also aligned with national digital transformation policies and global literature on the role of facilitating conditions in UTAUT, which suggests government intervention as a key driver of digital economic sustainability.

Personal and demographic user characteristics also contribute to continuance intention. [Calluso and Devetag \(2025\)](#) identify that personality traits, particularly conscientiousness, influence the willingness to use technology. [Strzelecki \(2024\)](#) adds that personal innovativeness strengthens Technology Acceptance Models. [Ilyas et al. \(2023\)](#) find that do-it-yourself behavior has a substantial influence on digital entrepreneurship acceptance. These personal factors highlight the importance of understanding user characteristics when designing effective digital payment adoption strategies. In the context of economic development policy, approaches that consider demographic and psychographic variations enable more inclusive and user-needs-based digitalization strategies.

Usage context and situational factors also influence the continuance intention of digital payments. [Eneh et al. \(2024\)](#) identify that cultural and linguistic factors influence mobile technology acceptance in the healthcare context. [Chou et al. \(2022\)](#) show that green marketing orientation and entrepreneurship have positive effects on big data application adoption. These findings indicate that economic, social, and cultural contexts are important determinants in sustaining digital payment usage to support sustainable economic development. Therefore, technology adoption approaches must be contextual and sensitive to local characteristics this is also recommended by global literature in the information systems domain, which emphasizes the importance of local adaptation in technology adoption.

Overall, these additional factors beyond TAM demonstrate the complexity of digital payment technology adoption, involving psychological, social, technical, and contextual dimensions. Understanding these factors is crucial for technology developers, policymakers, and economic

development practitioners in designing effective strategies to enhance the adoption and sustainability of digital payment usage to support inclusive and sustainable economic growth. The integration of these perspectives also extends the relevance of TAM by suggesting the expansion of a more interdisciplinary and contextual conceptual framework.

4.3. RQ3: How can the implementation of digital payments from a TAM perspective optimize their contribution to sustainable economic development?

The implementation of digital payments through the Technology Acceptance Model perspective can optimize their contribution to sustainable economic development through an integrated and comprehensive approach. Based on the information presented in the table, the TAM model extended with additional constructs can achieve a high level of predictive capability in explaining the continuance intention of digital payment technology usage in the context of economic development.

Table 3. Digital payment implementation through the TAM perspective in the context of economic development

| Title | Main Findings |
|--|---|
| Lau et al. (2020) | An extended TAM model integrated with self-efficacy, critical mass, and flow theories explains 61% of the variance in behavioral intention to adopt mobile wallets. Mobile usefulness, mobile ease of use, mobile self-efficacy, and perceived enjoyment have significant positive relationships with behavioral intention to adopt mobile wallets in the hospitality industry. |
| Li, Guo, Liu, Tu, and Tang (2024) | The combination of TAM and DTPB shows that perceived usefulness and the service environment significantly and positively affect behavioral intention to use telemedicine. Trust acts as a crucial mediating variable in increasing telemedicine usage intention among older adults. |
| A. E. Kelly and Palaniappan (2023) | Perceived risk, perceived cost, social influence, perceived usefulness, and ease of use affect user attitudes, which influence the final decision to continue using mobile money services in Ghana. Social influence positively impacts sustained adoption of mobile money services through social networks. |
| Amin et al. (2025) | Compatibility, observability, and effort expectancy significantly influence trialability, which subsequently has a significant impact on users' attitudes toward e-CNY. Price value and attitudes significantly affected behavioral intentions toward e-CNY, with perceived trust acting as a moderator. |
| Mushi (2024) | Service quality is a significant factor in mobile phone technology acceptance among SME employees in Tanzania. High service quality increases the acceptance and usage of mobile phone technology for work tasks and improves SME productivity. |
| Eneh et al. (2024) | TAM provides a framework for understanding perceptions and the adoption of new technologies in the public health context. The integration of caller tones with malaria vaccine health messages can address vaccine hesitancy and increase vaccine uptake through strategic collaborations with telecommunications companies. |

The implementation of digital payments through the Technology Acceptance Model (TAM) perspective shows significant potential for optimizing their contribution to sustainable economic development. Based on the literature analysis, TAM models extended with additional constructs demonstrate high predictive capability in explaining the continuance intention of digital payment technology usage. That integrating self-efficacy theory, critical mass theory, and flow theory into TAM explains 61% of the variance in behavioral adoption intention, indicating the robustness of this theoretical framework in the digital payment context. This suggests that TAM can be flexibly adapted to address the complexity of technology adoption within the digital economy framework, in line with multidimensional approaches in the Unified Theory of Acceptance and Use of Technology (UTAUT) and the Expectation-Confirmation Model (ECM).

Optimizing the contribution of digital payments to sustainable economic development can be achieved by strengthening the key factors within the TAM framework. Perceived usefulness and perceived ease of use remain the primary and consistent determinants across various implementation contexts. Studies by [Li et al. \(2024\)](#) and [A. E. Kelly and Palaniappan \(2023\)](#) confirm that perceptions of usefulness and ease of use significantly influence continuance intention to use digital payment technologies. In the context of economic development, optimizing these factors can enhance financial inclusion, strengthen payment system efficiency, and accelerate the digital transformation of MSMEs, which are major contributors to local economies in developing countries.

Trust and service quality factors emerge as crucial elements that moderate the relationship between TAM constructs and continuance intention. [Li et al. \(2024\)](#) show that trust acts as an important mediating variable, strengthening the effect of perceived usefulness on usage intention. [Mushi \(2024\)](#) finds that service quality is a significant factor in technology acceptance. In the context of sustainable economic development, strengthening trust and service quality can increase technology adoption among vulnerable groups and expand access to formal financial services.

Social influence and network effects also play an important role in optimizing digital payment implementation. [A. E. Kelly and Palaniappan \(2023\)](#) show that social influence has a positive impact through social networks in encouraging sustained adoption. Leveraging these network effects can accelerate the diffusion of innovation in digital payments, as explained in Rogers' Diffusion of Innovations theory, thereby creating the critical mass required for comprehensive and sustainable digital economic transformation.

Effective implementation strategies require approaches that consider contextual and demographic characteristics. [Amin et al. \(2025\)](#) highlight the importance of compatibility and observability in the trialability process, which determines successful technology adoption. [Eneh et al. \(2024\)](#) emphasize the need for strategic collaboration with various stakeholders, including the public sector, private sector, and civil society. In the context of economic development, approaches tailored to local characteristics can enhance the effectiveness of digital payment implementation as a catalyst for inclusive, adaptive, and sustainable economic growth, supporting global agendas such as the Sustainable Development Goals (SDGs), particularly Industry, Innovation, and Infrastructure (SDG 9).

The implementation of digital payments through a TAM perspective can optimize their contribution to sustainable economic development by strengthening a comprehensive digital ecosystem. Integration among technological (ease of use and usefulness), regulatory (security, trust, and incentives), and socioeconomic (community support and cultural context) aspects is key to creating sustainable and inclusive digital economic transformation for all segments of society. Thus, the theoretical and applied expansion of the TAM model provides a strong scientific foundation and offers strategic direction for public policy development in the digital economy.

5. Conclusions

5.1 Conclusion

This systematic literature review demonstrates that the Technology Acceptance Model (TAM) is crucial in analyzing the continued usage of digital payments, which contributes significantly to economic development. The results show that perceived usefulness and perceived ease of use are the primary determinants of the continued adoption of digital payment technologies. Additionally, incorporating external factors, such as trust in the system, service quality, intrinsic motivation, and social support, enhances the model's predictive power, increasing it from 41.3% to 61%.

In the context of economic development, factors such as infrastructure, regulations, and sociodemographic characteristics also play key roles in the successful implementation of digital payments. Digital payments, beyond being transactional tools, also act as catalysts for financial inclusion, expanding access to financial services and reducing economic disparities in developing regions. These findings suggest that understanding social and environmental dynamics is crucial in driving sustainable technology usage, alongside the internal factors in TAM.

5.2 Research Limitations

The main limitation of this study is its narrow focus on literature published between 2020 and 2024, excluding relevant studies outside this time frame. Furthermore, the study used a cumulative, literature-based approach rather than empirical hypothesis testing. Future studies should directly test the identified relationships to provide further validation.

5.3 Suggestions and Directions for Future Research

Future research should explore other factors that influence the sustainability of digital payment usage in diverse cultural and demographic settings. Expanding the scope of research to consider more contextual variables will strengthen the findings and offer deeper insights into digital payment implementation within various economic development contexts.

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Author Contributions

LRNA conceptualized the research, designed the study, and supervised the project. GTP was responsible for data collection, analysis, and manuscript drafting. SR contributed to the analysis and provided critical revisions to the manuscript. MIF contributed to the study design, assisted in data analysis, and reviewed the manuscript for intellectual content. All authors read and approved the final manuscript.

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