

Understanding Mobile Payment Continuance: A Bibliometric Analysis and Systematic Review

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Abstract. This bibliometric analysis examines scholarly publications on mobile payment continuance to understand research foci and identify gaps in the literature. A systematic search of Scopus identified 58 relevant articles published between 2013 and early 2023. Publication trends, prominent authors, and research areas are visualized using RStudio-Biblioshiny and VosViewer. The findings reveal a growing body of research centered on determinants of continuance intention, with China producing the most studies. While adoption factors like perceived usefulness dominate, few studies address moderators or cultural differences. Methodologically, cross-sectional surveys using structural equation modeling prevail. Several gaps in sampling, theories, and methods offer avenues to advance mobile payment research. Situating this study within broader information systems scholarship, these findings provide researchers with an updated understanding of the current state of literature to inform future mobile payment inquiries, particularly in understudied contexts. The analysis also demonstrates the value of bibliometric reviews in assessing emerging technology research domains.

Keywords: Mobile payment continuance, Bibliometric analysis, Biblioshiny, VOSviewer, Literature review.

1. Introduction

Mobile payment is a method where the mobile device is used to make payments or transactions i.e., to initiate, confirm, and approve the exchange of financial value in return for products and services or to pay bills (Jahan, 2018; Shao et al., 2019). Mobile payment services are mainly of four types: “Wireless Application Protocol (WAP), Quick Response (QR) Code, Short Message Service (SMS), and Near Field Communication (NFC)” (Chen & Li, 2016). The demand for such services is increasing continuously because of increased smartphone adoption all over the world and they also provide various excellent services such as users can check their account balances, transfer money, and perform transactions anytime and anywhere very conveniently (Putra et al., 2022; Verma, 2019). As per the market research report, “The global mobile payment market size was valued at \$2.32 trillion in 2022 & is projected to grow from \$2.98 trillion in 2023 to \$18.84 trillion by 2030” (*Mobile Payment Market Size, Share & Growth Rate by 2030*, 2023.). These services provide great support to emerging economies as the majority of the deprived residents there do not have bank accounts, but they do have smartphones, therefore the mobile payment services give them the means to let them pay their bills and conduct transactions (Ngoc et al., 2020).

The increasing popularity and demand of mobile payment services have gained the attention of research scholars and have become an important area for research. Numerous types of research have been conducted in this area but these studies mainly examined and explored the determinants that led to the initial adoption of mobile payment users, on the other hand the research conducted on mobile payment continuance usage intention is limited besides the fact that these two concepts i.e., adoption and continuance are equally important for the survival of the providers of mobile payment service (Cao et al., 2018). The limited studies conducted on continuance usage intention heavily used conceptual frameworks such as UTAUT- Unified Theory of Acceptance and Use of Technology (Gupta et al., 2020; Mensah et al., 2020; Odoom & Kosiba, 2020; Singh, 2020; Zhou, 2013, 2014) and ECM- Expectation Confirmation Model (Abubker et al., 2022; Bivar et al., 2021; Gupta et al., 2020; Humbani & Wiese, 2019; Kumar et al., 2018; Lu et al., 2016; Park et al., 2017; Roro & Sarassina, 2022; Singh, 2020). Some other models used are IT Continuance theory (Chen & Li, 2016), TAM- Technology Acceptance Model (Mensah, 2019), TRI- Technology Readiness Index (Wiese et al., 2019), TPB- Theory of Planned Behaviour (Verma, 2019), VAM- Value Based Adoption Model (Jun et al., 2018), etc.

It is vital for service providers to maintain continuance usage of mobile payment services to decrease cost and increase profitability because retaining existing consumers is cheaper as compared to attracting new consumers (Putra et al., 2022). This being so, the goal of this study is to analyse the academic literature published in the field of mobile payment continuation to improve understanding of the current state of knowledge, assess research impact, and evaluate scholarly productivity as only a limited number of review studies are available on the topic. The present study addresses the following research questions in this field with the help of bibliometric analysis “it converts unprocessed raw data into knowledgeable insights” and systematic literature review:

RQ1: What are the recent trends in the publication of Mobile Payment Continuance?

RQ2: Which are the most prominent Author keywords used in the literature?

RQ3: Which are the most influential & significant contributors, sources, and articles in the available literature?

RQ4: What are the gaps and areas for future research?

The remaining article is organised as follows. In Section 2 of this study, the data and methods used are briefly described. In Section 3, the results of the bibliometric analysis are reported, which highlights publication trends, keyword analysis & co-occurrence network, most relevant authors, influential work, and prominent journals. In section 4, gaps have been identified in the existing

literature based on a systematic literature review, and suggestions for future research have been provided. Finally, in section 5, the conclusions, limitations of this research, and paths for future studies are revealed.

2. Methodology

The methodology section outlines the approach used to conduct the study. This study aims to provide the current state of literature in the field of mobile payment continuance. The articles for this study are sourced from the Scopus database, as it is the largest database of abstracts and citations of peer-reviewed literature, it includes research articles from top publishers and has global coverage and collaboration. The search string used in Scopus is “Title, Abstract, Keyword”. Initially, 238 articles are found using different keyword variations i.e., “Mobile payment” OR “M-Payment” AND “Continu*”. Subsequently, exclusions are made by applying filters such as document type, source type, language, etc. which resulted in an intermediate sample of 142 research articles as shown in Table 1.

Table 1: Data Retrieval Process using Scopus filters. (Data Retrieved on 23rd February 2023)

Stage	Filtering Criteria	Eliminated	Accepted
1.	Initial Search Result (“Mobile Payment” OR “M-Payment” AND “Continu*”)	—	238
2.	Year (2004-2023)	—	238
3.	Document Type (Article & Review)	95	143
4.	Source Type (Journal & Trade Journal)	—	143
5.	Language Filter (English)	01	142

Following the initial reading of the title, abstract, and conclusion of the research articles, many research papers are excluded from the intermediate sample to make sure that the final sample will consist of those articles which adhere to the defined theme as shown in Figure 1. For better understanding, selection at various stages is presented through a (PRISMA) flow diagram (PRISMA, 2020). Thus, 58 papers make up the final sample.

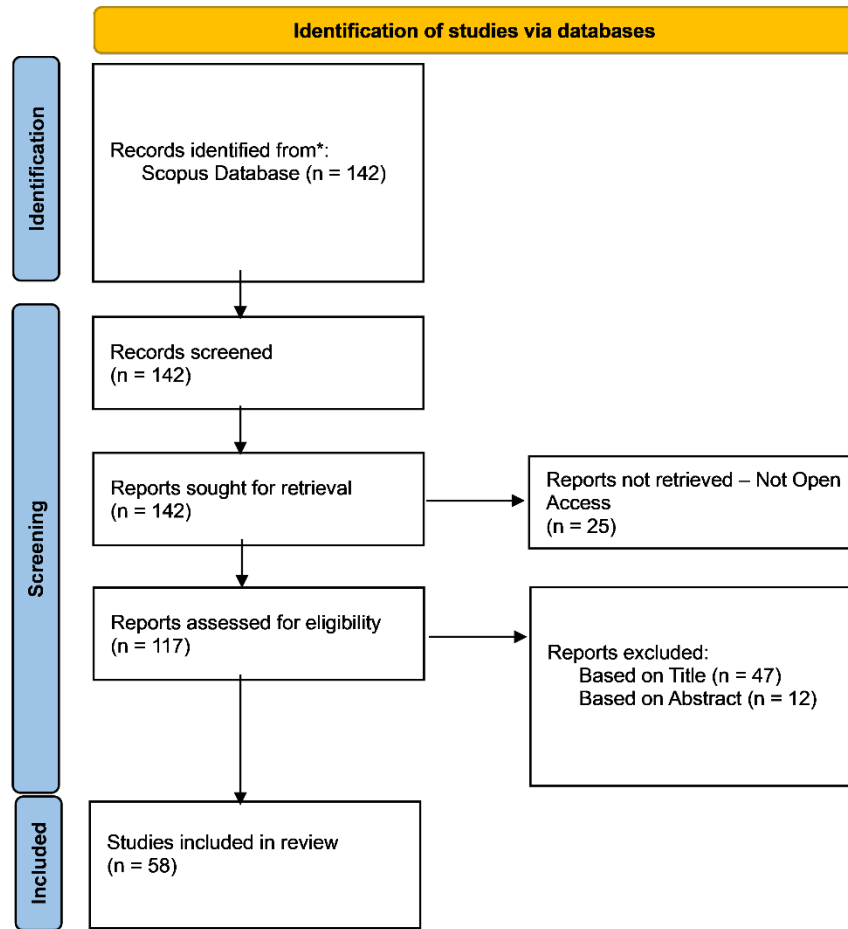


Fig.1: Exclusion of Unrelated Articles through PRISMA 2020 Flow Diagram.
Source: (PRISMA, 2020)

Subsequently, the database is exported from Scopus in the CSV format which includes “citation information (Author(s), Author(s) ID, Document Title, Year, EID, Source title, volume, issue, pages, Citation count, Source & Document type, Publication Stage, DOI), Bibliographical information (Affiliations, Serial identifiers (ISSN), PubMed ID, Publisher, Editor(s), Language, Correspondence address, Abbreviated source title) and Abstract & Keywords (Author & Index keywords)”.

Furthermore, a quantitative research method is utilised to perform the bibliometric analysis and answer the research questions i.e., RStudio- Biblioshiny and VOSviewer. Biblioshiny is used as it stands out as one of the complete research tools related to bibliometrics, having an intuitive interface and its integration with R shiny allows for customisation and a variety of visualizations and VOSviewer is used for co-occurrence maps due to its robust visualization and its zooming & scrolling functionality which allows maps to be explored in full detail. Table 2 shows the method and tools used for the analysis.

Table 2. Tools & Methods of Analysis.

Publication trends	Time Trend & Geographic Location [Biblioshiny & Excel]
Prominent Keywords	10 main Author Keywords [Biblioshiny] Author Keyword Co-occurrence map [VOSviewer] Word Cloud- 50 Author Keywords [Biblioshiny]
Most relevant contributors	Ten most relevant Authors [Biblioshiny] Co-Authorship Network of Authors [VOSviewer] Lotka's Law [Biblioshiny]
Most cited articles	Ten most Cited Papers [Biblioshiny]
Influential Sources	Bradford's Law [Biblioshiny]

After performing the bibliometric analysis, an exhaustive review of the literature is done to understand the continuous progress of the research and to identify the major gaps hampering the current research. Based on the gaps identified, suggestions for future research are provided.

3. Bibliometric Analysis

The final sample consists of 58 articles from the Scopus database that were published between the years 2013 and 2023. Table 3 represents the main information about the articles retrieved.

Table 3. Main information about the Article retrieved.

“MAIN INFORMATION ABOUT DATA

Timespan	2013:2023
Sources (Journals, Books, etc)	48
Documents	58
Annual Growth Rate %	0
Document Average Age	3.47
Average citations per doc	41.97
References	3962
DOCUMENT CONTENTS	
Keywords Plus (ID)	183
Author's Keywords (DE)	193
AUTHORS	
Authors	151
Authors of single-authored docs	9
AUTHORS COLLABORATION	
Single-authored docs	10
Co-Authors per doc	2.83
International Co-authorships %	36.21
DOCUMENT TYPES	
Article”	58

3.1. Publication Trends

The annual publications in the field of mobile payment continuance between the years 2013 and 2023 (February) are shown in Figure 2. During this period, research work was somewhat static till the year 2016 and from 2017 onwards mobile payment continuance seemed to have caught the attention of researchers. The annual number of publications has improved significantly from the year 2017 and it continues.

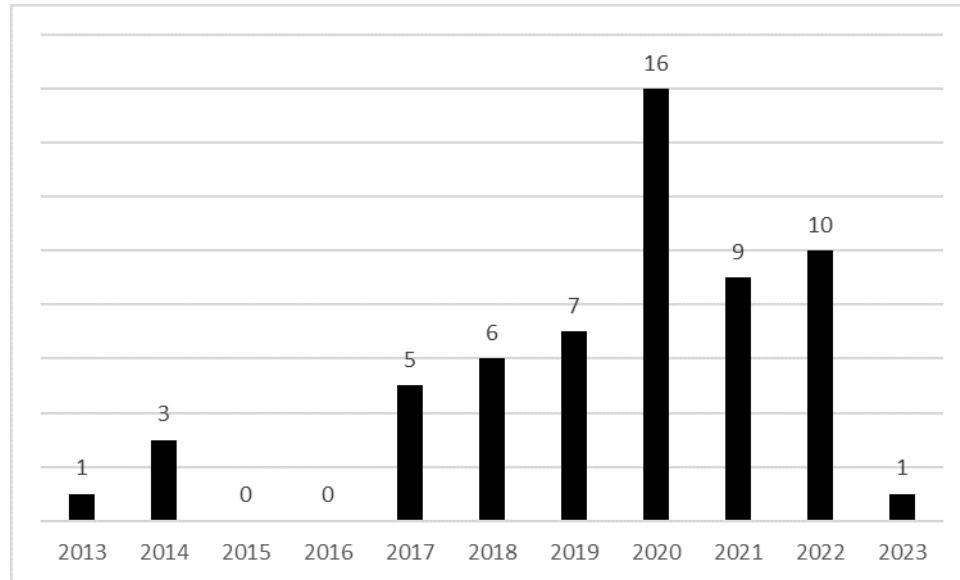


Fig.2: Annual Publication.

Source: Prepared by Authors.

Figure 3 represents country-wise publication trends which highlighted that China emerged with the highest number of publications in this field i.e., 58 articles which is about 63.8% of the total number of publications. The second highest number of articles is produced by India (n=23), followed by South Korea (n=23) and Indonesia (n=11).

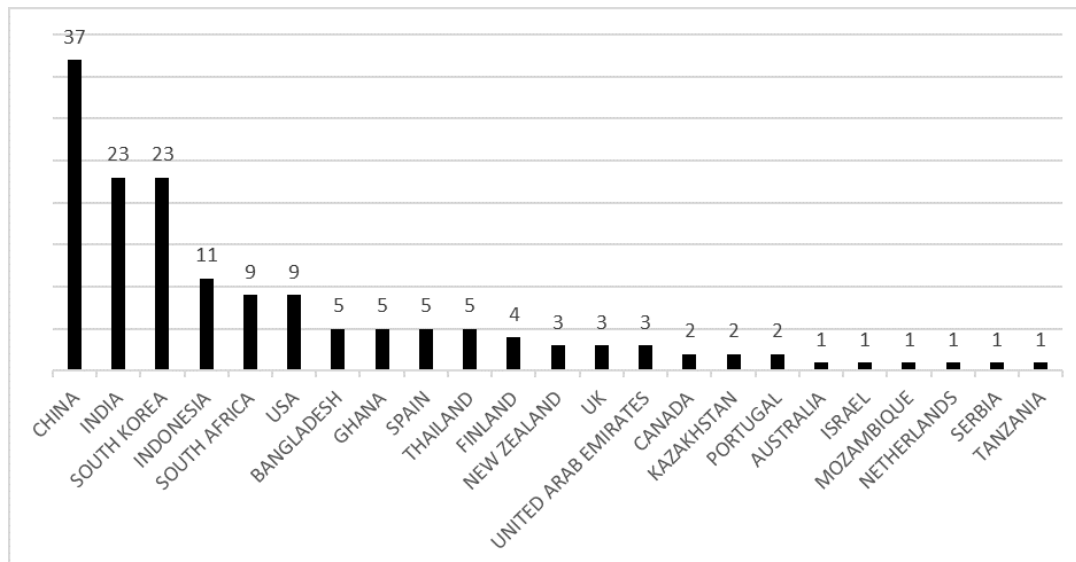


Fig.3: Country-wise Scientific Production.

Source: Prepared by Authors.

3.2. Keyword Analysis and Co-occurrence Network

Table 4 represents the quantity and frequency of the study's 10 main author keywords.

Figure 4 shows the co-occurrence map of the used author keywords in the papers. The keywords were limited to at least four occurrences to create the co-occurrence network, resulting in a total of 10 keywords grouped into three clusters. The size of the circle in the figure shows the relevance of the terms, the thickness of the line means the bonding force between the words and the color indicates the number of clusters. In Cluster 1 there are 5 items (continuance intention, COVID-19, mobile payment, mobile payments, and UTAUT), Cluster 2 has 4 items (mobile payment services, perceived usefulness, satisfaction, and trust) and Cluster 3 has 1 item (satisfaction).

Table 4. Keywords.

Keywords	Quantity	Frequency %
Mobile payment	23	28.05%
Continuance Intention	19	23.17%
Trust	10	12.20%
Covid-19	6	7.32%
Mobile payment Services	4	4.88%
Mobile Payments	4	4.88%
Perceived usefulness	4	4.88%
Satisfaction	4	4.88%
User satisfaction	4	4.88%
UTAUT	4	4.88%
Total	82	100%

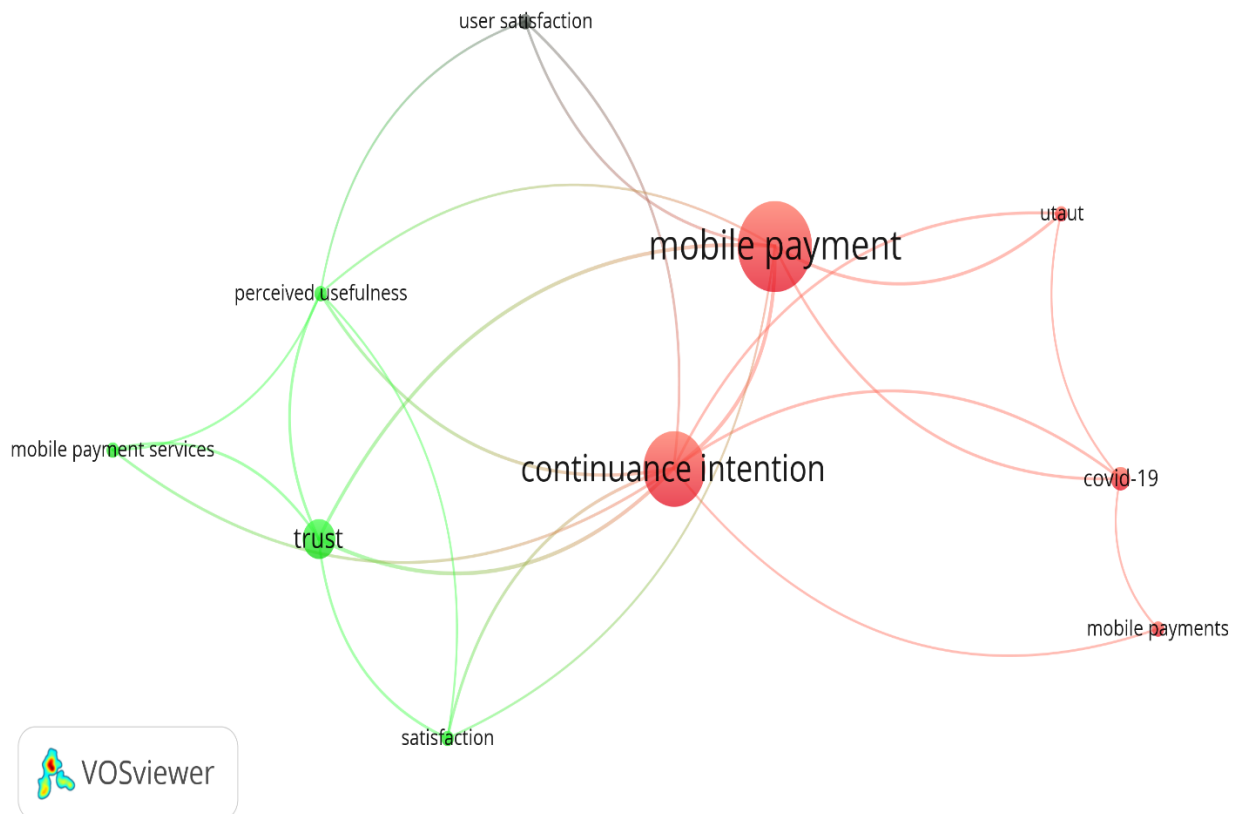


Fig.4: Author Keywords co-occurrence map.
Source: VOSviewer

Figure 5 shows the 50 most prominent keywords used by authors to better comprehend the research trend prevailing in the area of mobile payment continuance.



Fig.5: Word Cloud.
Source. Biblioshiny

3.3. The Most Relevant Authors

Most relevant authors are the ones that promote the growth of the research field by continuously working in that area. The knowledge of the most relevant authors can be of great importance as they can be approached for research, collaboration, and policy formation in a particular field (Abdullah & Naved Khan, 2021). Table 5 presents the ten most relevant authors in the research area of mobile payment continuance and their local citations. For inclusion purposes, the benchmark criteria of two papers published by an individual author are taken into consideration.

Table 5. Ten most relevant Authors						
Author	Article	h index	g index	Total Citation	Institute	Country
DE' R	2	2	2	73	Indian Institute of Management Bangalore	India
DHIR A	2	2	2	194	University of Agder, University of Stavanger and North-West University, Vanderbijlpark	Norway and South Africa
HERATH T	2	2	2	73	Goodman School of Business, Brock University	Canada
HUMBANI M	2	2	2	130	University of Pretoria, Pretoria	South Africa
ISLAM AKMN	2	2	2	194	University of Turku	Finland
JUN J	2	2	2	47	Yonsei University	Korea
LIÉBANA-CABANILLAS F	2	2	2	111	University of Granada	Spain
MENSAH IK	2	2	2	18	Jiangxi University of Science and Technology	China
PAL A	2	2	2	73	Indian Institute of Management Bangalore	India
PARK H	2	2	2	47	Yonsei University	Korea

Figure 6 represents the co-authorship network of authors that have collaborated on at least one

article and cited at least 10 times. The analysis resulted in a total of 37 authors grouped into 37 clusters which are represented by different colours.

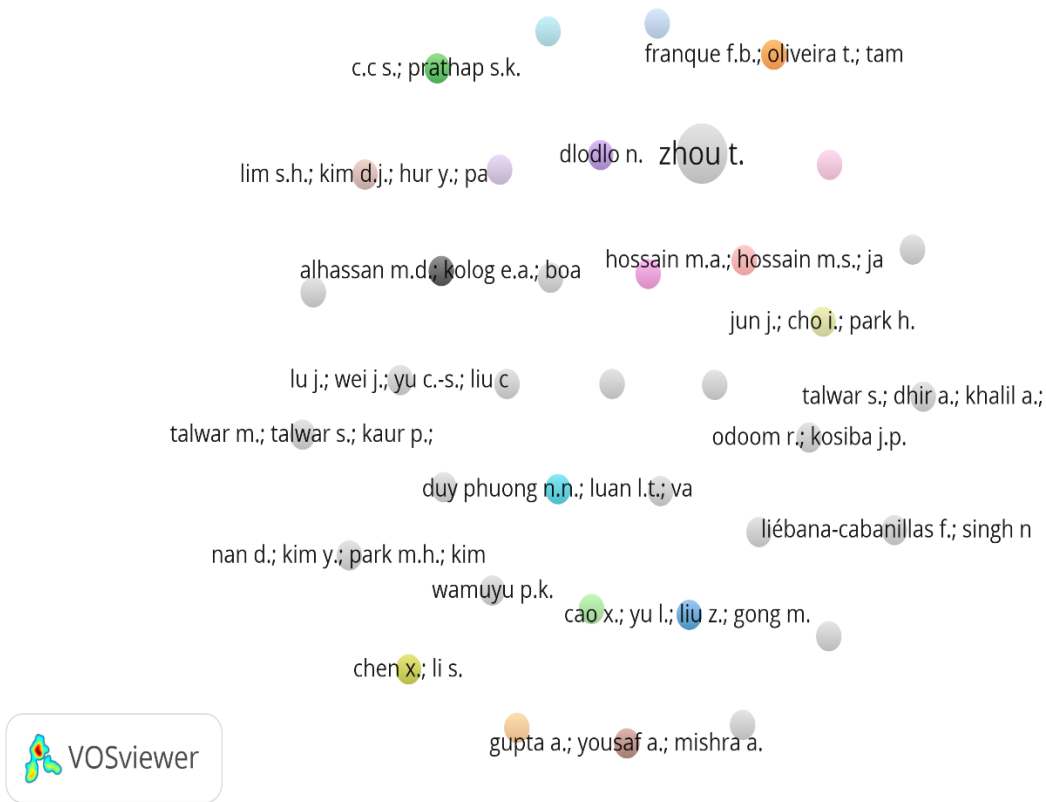


Fig.6. Co-Authorship Network of Authors.
Source: VOSviewer

Lotka’s Law describes “the frequency of publication by authors in a given field” [(Lotka, 1926) cited in (Rowlands, 2005)]. Table 6 shows that 138 Authors have written only one article and 13 Authors that have written two articles.

Table 6. Lotka’s Law.
Source. Biblioshiny

Documents Written	No. of Authors	Proportion of Authors
1	138	0.914
2	13	0.086

3.4. Influential Works

Table 7 displays a list of 10 highly cited articles published in reputed journals. The knowledge of highly cited articles is of great importance as, “The phenomenon of Matthew effect, whereby researcher tends to cite scholarly articles that are highly cited is clearly visible and is considered as a better source of information.” (Abdullah & Naved Khan, 2021). The Highly cited publications were analysed, and the results showed that (Zhou, 2013) contributed towards M-payment continuance intention. He laid the foundation in this field by testing the Information System Success Model &

Flow theory, which opened up new opportunities for Scholarly inquiry. (Shao et al., 2019) & (Cao et al., 2018) both emphasized the trust factor in mobile payment continuance intention. (Talwar et al., 2020) investigated initial trust & continuance intention, (Humbani & Wiese, 2019) proposed an integrated framework for adoption & continuance intention, (Zhou, 2014) identified the determinants that affected the continuance usage of mobile payments, (Lim et al., 2019) explored security factors & fintech service knowledge aspect, (Gupta et al., 2020) investigated the effect of pre-adoption expectancies on post-adoption continuance intentions, (Kumar et al., 2018) further investigated the aspect of grievance redressal along with perceived security and (C.C & Prathap, 2020) proposed an integrated framework of mobile payment adoption & continuance intention in Covid-19 context with the help of health belief model & expectation-confirmation model.

Table 7. Ten most cited papers.

Paper	DOI	Total Citations	TC per year
Zhou T (2013)	10.1016/j.dss.2012.10.034	576	52.36
Shao Z (2019)	10.1016/j.elerap.2018.100823	183	36.60
Cao X (2018)	10.1108/IntR-11-2016-0359	172	28.67
Talwar S (2020)	10.1016/j.jretconser.2020.102086	129	32.25
Humbani M (2019)	10.1108/IJBM-03-2018-0072	111	22.20
Zhou T (2014)	10.1108/IMDS-02-2014-0068	103	10.30
Lim SH (2019)	10.1080/10447318.2018.1507132	91	18.20
Gupta A (2020)	10.1016/j.ijinfomgt.2020.102094	85	21.25
Kumar A (2018)	10.1108/IJBM-04-2017-0077	84	14.00
CC S (2020)	10.1108/IJPCC-06-2020-0069	74	18.50

3.5. Prominent Journals - Bradford's Law

Table 8 shows the journals where 58 articles have been published, through the implementation of Bradford's Law. The Law states that "if the journals are arranged in descending order of the number of articles they carried on the subject, then successive zones of periodicals containing the same number of articles on the subject form the simple geometric series $1:n_s: n_s^2: n_s^3$ " (*Bibliometrix - Updates*, 2023.). Thus, it divides periodicals into 3 zones. Zone A is called Bradford which represents the nucleus of core journals particularly devoted to the given subject, Zone B is the middle zone and Zone C is the minor zone. As shown in the table – "Sustainability, International Journal of Bank Marketing, Journal of Retailing and Consumer Services, and Journal of Systems and Information

Technology” are the core journals that have published the largest number of articles.

Figure 7 shows the source clustering through Bradford’s law which represents that 10 journal publishes about 34.48% of the documents of the entire collection therefore core zone is composed of just 10 journals. In the middle and minor zones, it represents 19 journals and publishes 19 papers in both zones.

Table 8. Bradford’s law on journal.

Zone	Journals	Individual quantity	Accumulated quantity	Accumulation percentage
ZONE A	“Sustainability (Switzerland)	6	6	10.34%
	International Journal of Bank Marketing	4	10	17.24%
	Journal of Retailing and Consumer Services	2	12	20.69%
	Journal of Systems and Information Technology	2	14	24.14%
	Asia Pacific Journal of Marketing and Logistics	1	15	25.86%
	Asia Pacific Management Review	1	16	27.59%
	Asian Economic and Financial Review	1	17	29.31%
	Australasian Journal of Information Systems	1	18	31.03%
	Behaviour and Information Technology	1	19	32.76%
	Bottom Line	1	20	34.48%
ZONE B	Cogent Engineering	1	21	36.21%
	Commit Journal	1	22	37.93%
	Decision Support Systems	1	23	39.66%
	Electronic Commerce Research and Applications	1	24	41.38%
	Electronic Journal of Information Systems in Developing Countries	1	25	43.10%
	Frontiers in Psychology	1	26	44.83%
	Heliyon	1	27	46.55%
	Industrial Management and Data Systems	1	28	48.28%
	Information Technology and Management	1	29	50%
	Information Technology for Development	1	30	51.72%
	International Journal of Advanced Science and Technology	1	31	53.45%
	International Journal of Business Intelligence Research	1	32	55.17%
	International Journal of e-business Research	1	33	56.90%
	International Journal of Human-Computer Interaction	1	34	58.62%
	International Journal of Human Computer Studies	1	35	60.34%

	International Journal of Information Management	1	36	62.07%
	International Journal of Mobile Human Computer Interaction	1	37	63.80%
	International Journal of Pervasive Computing and Communications	1	38	65.52%
	International Review of Retail, Distribution and Consumer Research	1	39	67.24%
ZONE C	Internet Research	1	40	68.97%
	Journal of Asian Finance, Economics and Business	1	41	70.69%
	Journal of Computer Information Systems	1	42	72.41%
	Journal of Content, Community and Communication	1	43	74.14%
	Journal of Database Management	1	44	75.86%
	Journal of Financial Services Marketing	1	45	77.59%
	Journal of Innovation Management	1	46	79.31%
	Journal of Interdisciplinary Mathematics	1	47	81.03%
	Journal of Risk and Financial Management	1	48	82.76%
	Journal of System and Management Sciences	1	49	84.48%
	Mediterranean Journal of Social Sciences	1	50	86.21%
	Online Information Review	1	51	87.93%
	Quality Innovation Prosperity	1	52	89.66%
	Research Policy	1	53	91.38%
	Sage Open	1	54	93.10%
	Spanish Journal of Marketing - Esic	1	55	94.83%
	Sport Mont	1	56	96.55%
	Technological Forecasting and Social Change	1	57	98.28%
	Total Quality Management and Business Excellence”	1	58	100%

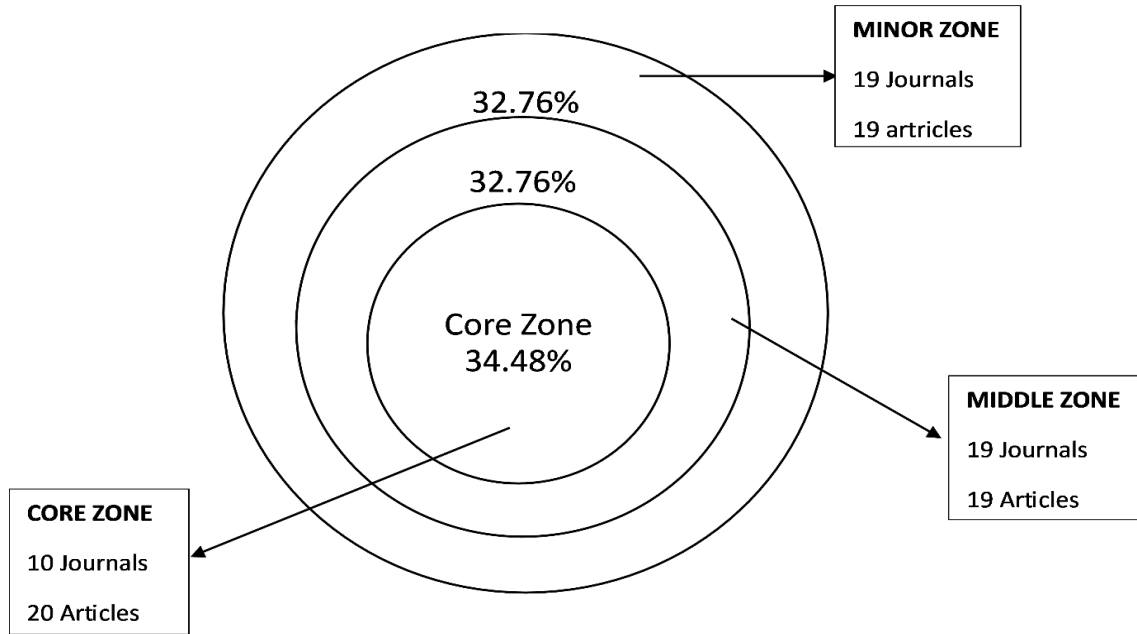


Fig.7: Source Clustering Through Bradford's Law.
Source: Authors.

4. Research Gaps in the Existing Literature and Direction for Future Research

After doing the systematic literature review, major research gaps that are hindering the current research have been recognised. Therefore, based on such research gaps, some avenues that can be addressed in future research on mobile payment continuance have been proposed.

4.1. Methodological Strategies

4.1.1. Predominance of Quantitative Research and Lack of Qualitative Studies

Researchers have investigated mobile payment continuance usage behavior/ intention using quantitative techniques in a large number of articles. Researchers identified different constructs from previous studies and gathered data with the help of a survey to test the construct. To analyse primary data, structural equation modelling is mostly used statistical techniques, only a few researchers applied some other techniques such as artificial neural network (ANN) (Jena, 2022; Liébana et al., 2021).

Researchers have focused more on quantitative research because it is easier and more convenient to collect data from consumers through questionnaires. To this date, only (Chen & Li, 2016; Odoom & Kosiba, 2020; Putra et al., 2022; Wamuyu, 2014) have examined consumers' continuance intention of mobile payment from a qualitative perspective.

Thus, future researchers must address this issue of the dominance of quantitative research and should give equal importance to the qualitative aspect of research as well. They should also explore some advanced statistical techniques other than structural equation modelling which can better predict mobile payment continuance usage intention of consumers.

4.1.2. Lack of Longitudinal Studies

There is a huge dominance of cross-sectional studies. Only (Kujala et al., 2017) have organised a longitudinal study to examine the behavioural intention of using proximity mobile payment service. Therefore, in the future researchers can carry out a longitudinal study to investigate how the behaviour/ intention of costumer's changes or evolves with time and what are the major determinants

that affect the change in them.

4.2. Sampling Strategies

4.2.1. Limited to Educated and Younger People

These studies offer information about various determinants that affect the mobile payment continuation intention of younger people especially more of the students at the university and college level who are educated and belong to urban areas (Bivar et al., 2021; Humbani & Wiese, 2019; Kumar et al., 2018; Lim et al., 2019; Matamba, 2018; Mensah, 2019; Park et al., 2017), etc. This restricts the generalisability of the research findings for the entire population.

Future research articles should consider people at different age levels having different educational backgrounds and can also consider people that belong to rural areas.

4.2.2. Dominance of Non-Probability Sampling

These studies have used non-probability sampling techniques to collect the data. Convenience sampling is the widely used technique followed by snowball sampling, quota sampling, and judgemental sampling. Further studies can apply probability sampling techniques to increase the generalisability of the results.

4.3. Factors Studied

4.3.1. Investigation of Moderating Effects

There is a very small number of studies that have investigated the moderation effect on continuance intention [(Alhassan & Kolog, 2020; Handarkho, 2020; Liébana et al., 2021; Putra et al., 2022; Shao et al., 2019; Verma, 2019)]. Therefore, it is advised that future research should concentrate more on the moderation effect to better understand consumers' continuance intention of mobile payments.

4.3.2. Other Factors

- Governments across the world are taking various initiatives for the promotion of different kinds of technological advancements, mobile payments are one of them (Verma, 2019). Only (Boonsiritomachai & Sud-on, 2022; Verma, 2019) has examined the effect of the government's schemes & regulations on the mobile payment continuance intention. Further research/es can be done to explore more about the effect of government's initiatives to promote mobile payments on consumers.
- People belong to different cultural groups and this culture affects their beliefs, values, habits, etc. Culture can shape individual behaviour in a particular way. Therefore, there is a need for such studies in the future that can explore the effect of cultural values on the continuation of mobile payments. To date, (Lu et al., 2016) examined the impact of espoused cultural values on mobile payment continuation, and (Indonesia, 2021) investigated the effect of religion.
- Researchers in their articles have suggested many things that can be addressed in future research. These suggestions are that comparative study can be done between two competing apps (Nan et al., 2020), analyse the impact of national culture (Mensah, 2019), analyse the impact of institution & knowledge-based trust (Cao et al., 2018), investigate the impact of personal characteristics (tendency, preference, skill) (Lim et al., 2019), conduct a comparative study between urban & rural consumers (Verma, 2019) and analyse mediating role of third parties (Odoom & Kosiba, 2020).

4.4. Cross-Country Cultural Studies

In this digital era, digital payments are supported by almost all the global economies. Cross-country research is thus necessary to better understand different cultural factors influencing mobile payment continuation.

Despite considerable research in this field, there remains a persistent gap. Previous research by

(More et al., 2023) has also shed light on some of the important factors that can be studied in the future and can be of great help to enhance the understanding of this topic and its implications.

5. Conclusion

This bibliometric analysis of 58 mobile payment continuance articles revealed publication activity and research foci through visualizations and keyword analysis using RStudio-Biblioshiny and VosViewer. The results demonstrated growth in studies centered on intentions, perceived usefulness, and satisfaction. However, gaps exist including few qualitative studies, limited sampling, and minimal cross-cultural comparisons. To advance this research domain, future studies should utilize mixed methods, longitudinal data, probability sampling, and investigate under-explored contexts. Situated within information systems literature, these findings provide researchers with an overview of mobile payment continuance scholarship to date. The gaps identified offer guidance for future inquiries to move beyond predominant methods and models. More broadly, this study demonstrates the merits of bibliometric reviews in assessing emerging technology research areas and steering future studies toward fruitful directions.

Furthermore, by placing this study within the larger field of information systems scholarship i.e., the technology adoption field where around 11706 articles have been published till the year 2020 (Xu et al., 2021), the findings of this article offer scholars a current understanding of the state of the literature in mobile continuance field which is comparatively somewhat understudied and can help guide future research endeavours.

The practical implication of the above conclusions is to encourage consumers continuance intention of mobile payment services. This study provides a picture of the current state of literature in the field of mobile payment continuance and the idea of research gaps which gives future researchers a direction for expanding the research to fulfill such gaps in this field i.e., conducting more qualitative studies, covering sample from the population of all the age groups, adding more moderating factors for a clear picture, applying probability sampling to reduce biases, etc. More research in the future can help service providers to better understand their customers and can work towards increasing the continuance intention of mobile payments. Mobile payments are convenient, they make daily transactions easy and hassle-free and people need not carry paper money with them which reduces the chances of robbery. It brings transparency which helps in reducing corruption therefore inducing continuance intention of mobile payments among consumers can help society.

About the limitations of this study, the articles in the present study are obtained from the Scopus database only and the selection criteria are restricted as defined in Item 2, Methodology. Future researchers must expand the scope of the present study by extracting literature from different databases such as Web of Science, Google Scholar, Proquest, IEEE Explore, Dimensions API, etc. The present study uses Rstudio-Biblioshiny and VOSviewer to perform bibliometric analysis. Future research studies can utilize other bibliometric tools such as Bib Excel, HistCite and Gephi, etc., for better visualization and comprehensive review.

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