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Factors Influencing User Satisfaction and Continuance Intention in Mobile Payment Apps in Cambodia: A Structured Literature Review

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ABSTRACT

Even though mobile payment has been increasingly adopted in Cambodia, there is a lack of business and academic study on the building of the conceptual model. This academic article systematically reviews factors influencing user satisfaction and continuance intention for mobile payment applications in Cambodia. It integrates the Technology Acceptance Model (TAM) and the Theory of Planned Behavior (TPB), along with other constructs like perceived service quality, credibility, compatibility, and perceived risk. The research emphasizes user satisfaction as a crucial mediator for sustained engagement, noting Cambodia's rapid adoption of mobile payments due to government initiatives. The study concludes by proposing a conceptual model and outlining research methodology involving document analysis and thematic synthesis of scholarly papers, all factors have a significant impact on user satisfaction and continuance intention to adopt mobile payment; however, perceived risk has a negative impact on both user satisfaction and continuance intention. These findings open floor for future study by using a certain sophisticated statistical tool.

Keywords: *Continuance Intention, Mobile Payment, Structured Literature Review, User Satisfaction*

INTRODUCTION

Mobile payment technologies encompass a broad spectrum of digital transaction methods, allowing individuals to pay for goods and services using a mobile device such as a smartphone or tablet, thereby replacing traditional cash or physical credit cards (Vasudeva, 2024). These technologies include mobile wallets, which are digital applications that securely store payment information (e.g., Apple Pay, Google Pay, PayPal); Near Field Communication (NFC) payments, enabling contactless transactions through device taps; Peer-to-Peer (P2P) payment applications for direct money transfers between individuals; and even SMS-based payment systems (Vasudeva, 2024).

The evolution of mobile payment technologies demonstrates a profound shift from being merely a convenience to becoming an essential component of daily life. Initially, these systems were primarily perceived as an added amenity, offering benefits like freedom from carrying physical cash or card (Vasudeva, 2024). However, the global health crisis spurred by the COVID-19 pandemic significantly amplified their volume and importance, laying a critical foundation for their continued and accelerated adoption worldwide (Tripathi, 2023). This transformative period suggests that the determinants influencing users' sustained engagement with mobile payment applications are no longer solely rooted in the allure of added convenience but also encompass fundamental functionality and resilience within contemporary financial ecosystems.

Cambodia has emerged as a case study in the rapid adoption of mobile payment solutions, experiencing an exponential increase in their usage after Covid 19. This accelerated growth is largely attributable to proactive government programs, significant technological advancements in the fintech sector, and a burgeoning societal inclination towards cashless transactions (LomaTechnology, 2025). The widespread availability and increasing penetration of mobile wallets across the nation have played a pivotal role in driving this transformative change (LomaTechnology, 2025).

Government and regulatory bodies in Cambodia have been instrumental in promoting digital payments through supportive policies and strategic initiatives. A prime example is the Bakong system, a blockchain-based digital payment network introduced by the National Bank of Cambodia (NBC), which facilitates real-time transactions and aims to bolster economic development and financial inclusion (LomaTechnology, 2025). Complementing this, the standardized KHQR system has been launched to ensure interoperable QR code payments, further streamlining digital transactions across various platforms (Ponhavoatey & Bopha, 2024). These top-down initiatives underscore a unique accelerant in the Cambodian market: government-led interoperability. In many global markets, payment systems often compete, leading to fragmentation and potential user confusion. However, Cambodia's emphasis on unified systems like Bakong and KHQR directly addresses

a major barrier to adoption by fostering a common, interconnected payment infrastructure (GlobalData, 2024). This approach suggests that policy and high-level directives exert a more direct and potent influence on accelerating mobile payment adoption in Cambodia compared to environments where market forces alone dictate development. This unique dynamic can significantly shape user perceptions of ease of use and reliability, thereby impacting overall satisfaction and continuance intention.

The rapid growth in mobile payment adoption is supported by compelling statistics. By the end of 2021, Cambodia recorded 13.6 million mobile payment users, representing a substantial 81% of its population (Priezkalns, 2022). A Visa study from 2022 indicated that 68% of Cambodian respondents used QR codes for payments, a significant increase from just 12% in 2020 (GlobalData, 2024). More recently, in late 2023, e-wallet account registrations surged to 19.7 million, with a total of 601.3 million transactions recorded, marking a 28.7% year-over-year increase (Ponhavoatey & Bopha, 2024).

Despite this impressive growth, several challenges persist in the widespread adoption of mobile wallets in Cambodia. These include persistent cybersecurity risks, varying levels of digital literacy across the population, and limited smartphone usage in rural areas, which collectively demand ongoing attention (LomaTechnology, 2025). Notably, cash still remains the leading payment instrument in terms of transaction volume in Cambodia as of 2024 (GlobalData, 2024). This suggests that high initial adoption may not necessarily translate into deep, sustained usage or full financial inclusion if these fundamental challenges are not adequately addressed. Consequently, the study on the influence on user satisfaction and continuance intention to adopt mobile payment in Cambodia has been limited.

Despite the notable rapid growth and increasing strategic importance of mobile payments in Cambodia, there remains a lack of comprehensive scientific studies specifically focusing on consumer behavior and preferences in technology innovation adoption within this unique context (Hung et al., 2019). Existing research on mobile payment usage in Cambodia has been limited, particularly in providing robust empirical evidence for the specific factors affecting user attitudes and intentions, especially among key demographic segments such as Cambodian youth (Yang et al., 2021). While some empirical analyses have been conducted, such as studies on perceived transaction convenience and behavioral intention (Hung et al., 2019), these often do not integrate the influential factors with the mediating role of user satisfaction.

Norng (2022) integrated models the Technology Acceptance Model (TAM), Theory of Planned Behavior (TPB), and the Diffusion of the Innovative Theory (DIT) to study the intention to adopt mobile banking, yet the study has not mentioned about user satisfaction serving as a mediator for continuance intention.

This leaves the gap for the next study on the role of user satisfaction in mobile payment adoption within the Cambodian context.

The primary objective of this research is to determine the factors influencing User Satisfaction and Continuance Intention in Mobile Payment Apps in Cambodia, utilizing an integrated theoretical model of TAM and TPB with continuance intention by utilizing user satisfaction as the mediator. This study holds significant importance as it aims to bridge the identified empirical gap by offering a comprehensive understanding of user behavior in Cambodia's rapidly digitizing economy. The findings are expected to contribute valuable theoretical insights by integrating and testing multiple established models within a mobile payment.

LITERATURE REVIEW

By adopting the systematic review of Tamilmani et al. (2021), this study employed combination of the study of mobile payment and mobile banking in Cambodia and a systematic review of articles on several theories, namely Technology Acceptance Model (TAM), Theory of Planned Behavior (TPB), Diffusion of Innovation Theory (DIT) with User Satisfaction and Continuance Intention in Scopus and Web of Science bibliographic databases from 2011 to March 2025. This literature review is systematically structured to provide a robust theoretical foundation for the proposed research. It begins by contextualizing mobile payment technologies globally and within Cambodia. Subsequently, it defines key theoretical constructs and presents the integrated conceptual model along with its hypotheses. The review then examines existing empirical evidence from relevant studies before detailing the chosen methodological approach. The document concludes with a synthesis of findings, a discussion of theoretical and practical implications, and an outline of limitations and future research directions.

The Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM), developed by Fred Davis in 1989, stands as a foundational theory in information systems research, specifically designed to explain how users come to accept and adopt new technologies (Davis & Granić, 2024). It was initially conceived to offer “consistent prediction, explanation, and improvement of user acceptance” (Davis & Granić, 2024). At its core, TAM posits that two primary constructs drive an individual's intention to use a technology: Perceived Usefulness (PU) and Perceived Ease of Use (PEOU).

Perceived Usefulness (PU) is defined as the degree to which an individual believes that employing a particular system would enhance their job performance or overall life (Davis & Granić, 2024). In the context of mobile payment applications, this translates into users' beliefs about the app's ability to provide greater efficiency, convenience, and tangible financial benefits (Mariana et al., 2023). For instance, if a user perceives that a mobile payment app saves them time or offers rewards, their perceived usefulness increases.

Perceived Ease of Use (PEOU) refers to the degree to which a person believes that using a particular system would be free from effort (Davis & Granić, 2024). This construct is a critical determinant of users' initial intention to engage with a technology. For mobile payment apps, this means the interface is intuitive, transactions are straightforward, and the learning curve is minimal.

Together, PU and PEOU are considered the most influential constructs within TAM and are consistently strong predictors of Behavioral Intention (BI) to use a technology (Mariana et al., 2023). They form the fundamental causal link between the design characteristics of a system and its eventual user acceptance.

Evolution and Extensions of TAM in Information Systems Research

TAM has demonstrated remarkable robustness and widespread applicability, being utilized across various technologies and contexts globally (Davis & Granić, 2024). Its success has led to a proliferation of extended models, including Augmented TAM, TAM2, MDPEU, TAM 3, and its integration into broader frameworks like UTAUT and UTAUT2 (Davis & Granić, 2024). These extensions typically incorporate additional external variables to enhance the model's explanatory power in specific contexts.

Despite its considerable success in predicting behavioral intention, TAM has shown a weaker predictive power for actual usage of a technology, often relying on self-reported data rather than observed behavior (Davis & Granić, 2024). This BI and USE gap is a notable limitation. Continuance intention, the dependent variable in the current study, represents a form of post-adoption usage, emphasizing sustained engagement rather than initial acceptance. This inherent limitation of TAM suggests that relying solely on its core constructs might not fully explain long-term mobile payment use. This underscores the necessity of an integrated model that incorporates additional factors, particularly User Satisfaction, which directly addresses the ongoing experience of using the technology and its influence on continued engagement, thereby bridging the gap between initial intention and actual, long-term usage. Future developments in TAM research, such as the application of NeuroIS, are proposed to mitigate this reliance on self-reporting and enable the examination of unconscious processes, thereby extending the range of data gathering techniques and yielding broader insights into technology acceptance (Davis & Granić, 2024).

The Theory of Planned Behavior (TPB)

The Theory of Planned Behavior (TPB), developed by Icek Ajzen, is a prominent psychological theory that establishes a link between an individual's beliefs and their behavior (Ajzen, 1985). It emerged as an extension of the Theory of Reasoned Action (TRA), specifically by incorporating the concept of Perceived Behavioral Control (PBC) to enhance its predictive capabilities (Norng et al., 2022).

TPB posits that three core components collectively shape an individual's behavioral intentions.

Attitude toward the Behavior refers to an individual's favorable or unfavorable evaluation of performing a specific behavior (Norng et al., 2022). This construct reflects a person's beliefs about the outcomes of the behavior combined with the value they place on those outcomes (Norng, 2022). For example, a user's attitude towards using a mobile payment app would be shaped by their belief that it is beneficial and their positive evaluation of that benefit.

Subjective Norms represent an individual's perception of the social pressure to engage in or refrain from a particular behavior (Norng et al., 2022). This is influenced by the normative beliefs of important reference groups (e.g., family, friends, colleagues) and the individual's motivation to comply with those expectations (Norng, 2022). If a user's social circle widely adopts mobile payment apps, they may feel a social expectation to do the same.

Perceived Behavioral Control (PBC) reflects an individual's beliefs about the ease or difficulty of performing a specific behavior (Norng et al., 2022). This construct refers to the conviction that one possesses the necessary capabilities to successfully execute the behavior (Norng, 2022). In the context of mobile payments, PBC would encompass a user's confidence in their ability to navigate the app, troubleshoot issues, and complete transactions securely. These three core components—attitude, subjective norms, and perceived behavioral control—interact to form an individual's behavioral intentions (Norng, 2022).

The Contribution of TPB in Explaining Behavioral Intention

TPB postulates that an individual's attitude, subjective norms, and perceived behavioral control are direct predictors of their intention to perform a behavior. Furthermore, intention, in conjunction with perceived behavioral control, is posited to predict actual behavior (Norng et al., 2022). A key strength of TPB lies in its ability to address a limitation of TRA by accounting for situations where an individual's control over the behavior is incomplete.

The inclusion of Perceived Behavioral Control (PBC) is a unique and critical contribution of TPB. PBC directly captures the volitional control aspect, providing a more nuanced understanding of behavioral intention and actual usage beyond just perceived utility or social influence. In the context of mobile payment adoption in Cambodia, where challenges such as low digital literacy and limited smartphone usage in rural areas are prevalent (LomaTechnology, 2025), users might possess a positive attitude towards mobile payments or experience social pressure to use them but may perceive a lack of ability or resources to do so effectively. PBC directly addresses this potential constraint, making TPB particularly relevant for understanding mobile payment continuance intention in this specific environment. The theory has been widely applied across various fields, including health-related

behaviors, environmental psychology, and financial behavior, demonstrating its broad utility in marketing as cited in Norng et al. (2022).

The Integration of TAM and TPB in the study of Technology Adoption

The integration of the Technology Acceptance Model (TAM) and the Theory of Planned Behavior (TPB) is a common and strategic practice in information systems research. This approach aims to yield more comprehensive results and enhance the understanding and prediction of technology acceptance and continuance intentions (Tripathi, 2023). The rationale behind this integration lies in the complementary strengths of the two models. TAM effectively focuses on technology-specific beliefs, namely perceived usefulness and perceived ease of use, which are intrinsic to the interaction with the system. In contrast, TPB incorporates broader behavioral determinants, including personal attitudes, social influence, and an individual's perceived control over performing the behavior (H. Wang et al., 2022).

The decision to integrate TAM and TPB for studying mobile payment apps in Cambodia is particularly strategic, as these models offer complementary perspectives on technology adoption (Tripathi, 2023). TAM provides insights into why a technology is accepted based on its perceived attributes, such as its utility and ease of interaction. Concurrently, TPB explains why an individual intends to perform a behavior, taking into account their personal attitudes, the social pressures they face, and their perceived ability to control the behavior. For mobile payment applications in Cambodia, which involve both direct interaction with a technological system and broader financial behaviors embedded within a specific social and infrastructural context, this integration provides a more holistic and robust theoretical lens. The synergy between TAM and TPB allows for capturing both the intrinsic appeal of the technology itself and the extrinsic social and control factors that influence its sustained use, thereby offering a more complete explanation of continuance intention. Such integrated models have been successfully applied to examine factors influencing continuance intention in various contexts, including omnichannel usage and mobile medical platforms (H. Wang et al., 2022).

User Satisfaction in Technology Adoption

User satisfaction is recognized as a pivotal determinant of both initial technology acceptance and, crucially, long-term usage (Orlov et al., 2024). It is broadly defined as the amalgamation of usability, dependability, and overall quality that collectively contributes to a user's general contentment with the available hardware and software (Orlov et al., 2024). This construct encompasses a variety of factors, including the system's overall quality, its performance, reliability, and its perceived usefulness. From a service perspective, user satisfaction is considered a global judgment or attitude reflecting the superiority of the service provided (Ajina

et al., 2023). It is often conceptualized as the outcome of a user's evaluative process, wherein they compare their expectations against the actual service received (Ajina et al., 2023).

The conceptualization of user satisfaction as a multi-faceted construct is critical. The definitions provided in the literature highlight its complexity, extending beyond simple contentment to encompass usability, dependability, overall quality, performance, and reliability (Orlov et al., 2024). This multi-dimensionality implies that achieving high user satisfaction for mobile payment applications requires meticulous attention to a broad spectrum of the user experience, not merely its core functional utility. This comprehensive nature of satisfaction justifies its mediating role in the proposed model, as it serves as an aggregate reflection of various positive experiences before influencing the decision to continue using the application.

Continuance intention, in the context of technology adoption, refers to an individual's post-adoption decision to continue using a particular information system or technology (Bhattacharjee & Lin, 2015). It goes beyond initial acceptance, focusing on the sustained use and loyalty of users to a service or application. This concept is crucial for the long-term success of digital platforms, as attracting new users is often less impactful than retaining existing ones. Factors such as user satisfaction, perceived usefulness, and confirmation of expectations play significant roles in shaping a user's intention to continue.

Perceived Usefulness (PU)

Empirical studies consistently demonstrate a strong positive link between a user's perception of a technology's usefulness and their overall satisfaction with it (Mariana et al., 2023). When users perceive that a mobile payment app enhances their efficiency or provides tangible benefits, their contentment with the app is expected to increase. While perceived usefulness can directly influence continuance intention, this model emphasizes the mediating role of user satisfaction. The theoretical premise is that the benefits perceived from the app (PU) contribute to a positive overall experience (US), which then drives the decision to continue using it.

H1a: Perceived Usefulness (PU) positively influences User Satisfaction (US).

H1b: Perceived Usefulness (PU) positively influences Continuance Intention (CI).

Perceived Ease of Use (PEOU)

Similarly, the ease with which a user can interact with and operate a technology is a significant predictor of their satisfaction (Mariana et al., 2023). An intuitive and effortless mobile payment experience is likely to lead to higher user satisfaction. Analogous to perceived usefulness, the ease of using a mobile payment app (PEOU) is expected to enhance user satisfaction (US), and this satisfaction, in turn, will lead to a greater intention to continue using the app.

H2a: Perceived Ease of Use (PEOU) positively influences User Satisfaction (US).
H2b: Perceived Ease of Use (PEOU) positively influences Continuance Intention (CI).

Perceived Service Quality (PSQ)

According to Orehovački et al. (2022), perceived Service Quality (PSQ) denotes the extent to which a user's interaction with a mobile banking or payment application aligns with their needs and expectations. It is conceptualized as the level of service delivered by the organization to the customer, ideally offering substantial benefits that enhance the customer's quality of life (Ajina et al., 2023). High service quality in mobile banking applications is a direct antecedent to customer satisfaction (Ajina et al., 2023). When the app consistently meets or exceeds user expectations regarding its service delivery, satisfaction is expected to rise.

H3: Perceived Service Quality (PSQ) positively influences User Satisfaction (US).

Perceived Credibility

According to Zein et al. (2024), perceived credibility is defined as the extent to which an individual can reasonably expect that using a mobile financial service will not compromise their privacy or security. This construct is inherently tied to the crucial factors of security and privacy, which are fundamental for fostering desired mobile payment behavior (Zein et al., 2024). Users are more likely to be persuaded to adopt and use mobile payment systems if they perceive the system to be trustworthy and secure for completing transactions (Zein et al., 2024). Therefore, a higher perception of the app's trustworthiness and security is expected to foster greater user satisfaction.

H4: Perceived Credibility positively influences User Satisfaction (US).

Compatibility

According to Everett Rogers, compatibility a key attribute in Diffusion of Innovation (DOI) theory, refers to the degree to which an innovation is perceived to be consistent with the existing values, past experiences, and needs of potential adopters. It is defined as the alignment of an innovation with socio-cultural values, previous ideas, and perceived needs (Musa et al., 2015). The degree to which a mobile payment app aligns with a user's existing values, habits, and technical environment influences their initial acceptance and attitudes. This alignment is expected to contribute to a more seamless and positive experience, leading to higher user satisfaction.

H5: Compatibility positively influences User Satisfaction (US).

Subjective Norms

According to Ajzen (1985), subjective norms (SN) refer to “the perceived social pressure to perform or not to perform a behavior”. They reflect how the perceptions of important people, such as family and friends, affect an individual. When individuals perceive those important others (e.g., family, friends) expect or encourage them to use mobile payment apps, this social influence can foster a more positive mindset and potentially enhance their perceived experience, leading to greater satisfaction.

H6a: Subjective Norms positively influences User Satisfaction (US).

H6b: Subjective Norms positively influences Continuance Intention (CI).

Perceived Risks

In the domain of mobile payments, perceived risk is conceptualized as users' concerns regarding the security of transactions (Quyen & Ly, 2025). It has been consistently identified as a major factor influencing the adoption and continued use of mobile payment services, representing a critical concept that cannot be overlooked (Quyen & Ly, 2025). Perceived risk, particularly concerns related to privacy, security, and financial loss, has been found to negatively impact user satisfaction (Quyen & Ly, 2025). Higher perceived risks are thus expected to diminish user satisfaction with mobile payment applications.

H7a: Perceived risks have a significant impact User Satisfaction (US).

H7b: Perceived risks have a significant impact Continuance Intention (CI).

Role of User Satisfaction in Post-Adoption Behavior

User satisfaction is strongly and consistently linked to continuance intention, underscoring the principle that enhancing the quality of information and the overall user experience contributes significantly to higher user satisfaction, which in turn encourages sustained engagement (AL-Hawamleh, 2024). Conversely, a negative or unsatisfactory user experience can directly lead to users discontinuing their use of a service (Mariana et al., 2023). Empirical evidence indicates that perceived usefulness and perceived ease of use are significantly associated with user satisfaction, which then acts as a crucial precursor to continuance intention (AL-Hawamleh, 2024). The consistent emphasis on user satisfaction as a critical determinant of technology acceptance and long-term usage establishes its profound importance (Mariana et al., 2023).

H8: Users satisfaction (US) positively influences Continuance Intention (CI).

Proposed Conceptual Model

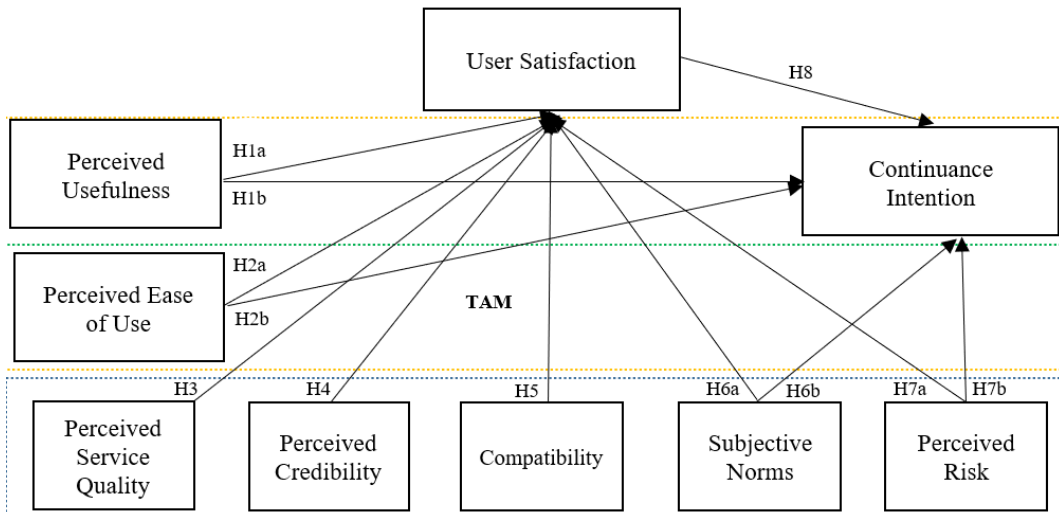


Figure 1 Proposed Conceptual Model on Continuance Intention

RESEARCH METHODOLOGY

This research aims to systematically review existing literature to identify and synthesize the key factors influencing user satisfaction and continuance intention in mobile payment applications within the Cambodian context. Given the rapid growth of digital payments in Cambodia, understanding these factors is crucial for both academic insight and practical application for service providers. This study will employ a qualitative research design, specifically document analysis, to achieve its objectives.

The study used document analysis. According to Schindler (2019), document analysis is a systematic procedure for reviewing or evaluating documents—both printed and electronic materials—to elicit meaning, gain understanding, and develop empirical knowledge. This method is particularly well-suited for a structured literature review as it allows for the in-depth examination of existing research without requiring direct interaction with human subjects.

To facilitate the systematic review and analysis of the selected documents, the primary research tool employed was mapping major themes (Creswell & Creswell, 2022). This involves creating a structured framework or conceptual map to organize and categorize the identified factors related to user satisfaction and continuance intention. According to Creswell and Creswell (2022), mapping process involve categorization, gap identification, facilitating synthesis, and visual representation. The study used categorization to identify recurring patterns and anomalies across the literature, gap identification to identify areas where research is abundant especially concerning the Cambodian context, facilitating synthesis to broaden understanding of the relationships between different factors, and visual

representation to make it easier to present complex interconnections between various influencing factors.

The study used both thematic analysis and narrative synthesis. According to Creswell and Creswell (2022), thematic analysis was widely used qualitative method, involves identifying, analyzing, and reporting themes within data. Alongside thematic analysis, the study used narrative synthesis involving interpreting and summarizing findings from multiple studies, often in a textual, narrative format, to generate new insights. This approach is particularly useful for synthesizing qualitative data and exploring new and complex factors.

RESULTS AND DISCUSSION

The study collected 70 scholarly papers and synthesized the themes into different key factors, findings, and sources. Table 1 shows that perceived usefulness has a significant effect on user satisfaction as consolidating sources from 2021 to 2025.

Table 1 Perceived Usefulness and User Satisfaction

Key Factors	Research Title	Findings/Results	Sources
Perceived Usefulness	“Perceived Ease Of Use, Perceived Usefulness And Satisfaction To Maximize Behavioral Intention With The Technology Acceptance Model In Generation Y And Z Consumers.”	Perceived usefulness statistically impacts user satisfaction.	(Denovan et al., 2025)
	“The Effect of Perceived Usefulness, Perceived Ease of Use and Perceived Price on Customer Loyalty in Gojek Through Customer Satisfaction (Study on Gojek Apps Users in Jabodetabek)”	Perceived usefulness statistically impacts user satisfaction.	(Suryatenggara et al., 2022)
	“Perceived usefulness, perceived ease of use, and consumer satisfaction on repurchase intention of digital wallet service (e-wallet)”	Perceived usefulness statistically impacts user satisfaction.	(Jayantari et al., 2021)

Key Factors	Research Title	Findings/Results	Sources
	“User, system, and social related factors affecting perceived usefulness for continuance usage intention of mobile apps.”	Perceived usefulness statistically impacts user satisfaction.	(Lee & Kim, 2021)
	“The influence of perceived credibility, perceived ease of use, and perceived usefulness toward customer satisfaction in using BSGtouch”	Perceived usefulness statistically impacts user satisfaction.	(Londa et al., 2022)

For Table 2, the study consolidated sources from 2016 to 2021 and the study found that perceived usefulness had a positive and significant impact on continuance intention.

Table 2 Perceived Usefulness and Continuance Intention

Key Factors	Research Title	Findings/Results	Sources
Perceived Usefulness	“User, system, and social related factors affecting perceived usefulness for continuance usage intention of mobile apps.”	Perceived usefulness statistically impacts continuance intention.	(Lee & Kim, 2021)
	“The effects of perceived usefulness and perceived ease of use on continuance intention to use e-government.”	Perceived usefulness statistically impacts continuance intention.	(Hamid et al., 2016)
	“The effects of perceived usefulness, confirmation and satisfaction on continuance intention in using massive open online course (MOOC)”	Perceived usefulness statistically impacts continuance intention.	(Daneji et al., 2019)

Key Factors	Research Title	Findings/Results	Sources
	“Usability factors predicting continuance of intention to use cloud e-learning application”	Perceived usefulness statistically impacts continuance intention.	(L. Y. K. Wang et al., 2019)
	“Continuance intention to use MOOCs: Integrating the technology acceptance model (TAM) and task technology fit (TTF) model”	Perceived usefulness statistically impacts continuance intention.	(Wu & Chen, 2017)

Table 3 shows the relationship between perceived ease of use and user satisfaction, consolidated from five sources between 2021 to 2022. The study found that perceived ease of use statistically influences user satisfaction.

Table 3 Perceived Ease of Use and User Satisfaction

Key Factors	Research Title	Findings/Results	Sources
Perceived Ease of Use	“The influence of perceived credibility, perceived ease of use, and perceived usefulness toward customer satisfaction in using BSGtouch”	Perceived ease of use statistically impacts user satisfaction.	(Londa et al., 2022)
	“The Effect of Perceived Usefulness, Perceived Ease of Use and Perceived Price on Customer Loyalty in Gojek Through Customer Satisfaction (Study on Gojek Apps Users in Jabodetabek)”	Perceived ease of use statistically impacts user satisfaction.	(Suryatenggara et al., 2022)
	“Perceived usefulness, perceived ease of use, and consumer satisfaction on repurchase intention of digital wallet service (e-wallet)”	Perceived ease of use statistically impacts user satisfaction.	(Jayantari et al., 2021)

Key Factors	Research Title	Findings/Results	Sources
	“User, system, and social related factors affecting perceived usefulness for continuance usage intention of mobile apps.”	Perceived ease of use statistically impacts user satisfaction.	(Lee & Kim, 2021)
	“The influence of perceived ease of use and perceived usefulness on E-wallet continuance intention: Intervening role of customer satisfaction”	Perceived ease of use statistically impacts user satisfaction.	(Olivia & Marchyta, 2022)

Table 4 shows the relationship between perceived ease of use and continuance intention, consolidated from five sources between 2016 to 2023. The study found that perceived ease of use statistically influences continuance intention.

Table 4 Perceived Ease of Use and Continuance Intention

Key Factors	Research Title	Findings/Results	Sources
Perceived Ease of Use	“The influence of perceived ease of use and perceived usefulness on E-wallet continuance intention: Intervening role of customer satisfaction”	Perceived ease of use statistically impacts continuance intention	(Olivia & Marchyta, 2022)
	“The effects of perceived usefulness and perceived ease of use on continuance intention to use e-government.”	Perceived ease of use statistically impacts continuance intention	(Hamid et al., 2016)
	“Usability factors predicting continuance of intention to use cloud e-learning application”	Perceived ease of use statistically impacts continuance intention	(L. Y. K. Wang et al., 2019)
	“Investigating the determinants of continuance intention on cloud ERP systems adoption”	Perceived ease of use statistically impacts continuance intention	(Kuo et al., 2023)
	“The influence of perceived usefulness, perceived ease of use and	Perceived ease of use statistically impacts continuance intention	(Vo, 2023)

Key Factors	Research Title	Findings/Results	Sources
	perceived health risk on consumers' online shopping behaviors and their continuance intention–A study in post covid-19 pandemic.”		

Table 5 shows the relationship between perceived service quality and user satisfaction, consolidated from five sources between 2016 to 2020. The study found that perceived service quality statistically influences user satisfaction.

Table 5 Perceived Service Quality and User Satisfaction

Key Factors	Research Title	Findings/Results	Sources
Perceived Service Quality	“The impact of port service quality on customer satisfaction: The case of Singapore”	Perceived Service Quality statistically impacts user satisfaction.	(Thai, 2016)
	“The impact of perceived credibility and perceived quality on trust and satisfaction in mobile banking context.”	Perceived Service Quality statistically impacts user satisfaction.	(Masrek et al., 2018)
	“The influence of total quality management on customer satisfaction.”	Perceived Service Quality statistically impacts user satisfaction.	(Nguyen & Nagase, 2019)
	“Port service quality (PSQ) and customer satisfaction: an exploratory study of container ports in Vietnam”	Perceived Service Quality statistically impacts user satisfaction.	(Phan et al., 2021)
	“The impact of Total quality management and perceived service quality on patient satisfaction and behavior intention in Palestinian healthcare organizations.”	Perceived Service Quality statistically impacts user satisfaction.	(Zaid et al., 2020)
	“Do perceived service value, quality, price fairness and service	Perceived Service Quality statistically impacts user satisfaction.	(Alzoubi et al., 2020)

	recovery shape customer satisfaction and delight? A practical study in the service telecommunication context.”		
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Table 6 shows the relationship between perceived credibility and user satisfaction, consolidated from five sources between 2018 to 2025. The study found that perceived credibility statistically influences user satisfaction.

Table 6 Perceived credibility and User Satisfaction

Key Factors	Research Title	Findings/Results	Sources
Perceived credibility	“The impact of perceived credibility and perceived quality on trust and satisfaction in mobile banking context.”	Perceived credibility statistically impacts user satisfaction.	(Masrek et al., 2018)
	“The influence of perceived credibility, perceived ease of use, and perceived usefulness toward customer satisfaction in using BSGtouch”	Perceived credibility statistically impacts user satisfaction.	(Londa et al., 2022)
	“The influence of argument quality, source credibility, and health consciousness on satisfaction, use intention, and loyalty on mobile health application use”	Perceived credibility statistically impacts user satisfaction.	(Handayani et al., 2020)
	“What affects usage satisfaction in mobile payments? Modelling user generated content to develop the “digital service usage satisfaction model””	Perceived credibility statistically impacts user satisfaction.	(Kar, 2021)
	“The influence of brand credibility and brand loyalty on customer satisfaction and continued use intention in new voice	Brand credibility influences the constructs of customer satisfaction	(Matosas-López, 2024)

	assistance services based on AI”		
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Table 7 shows the relationship between perceived compatibility and user satisfaction, consolidated from five sources between 2011 to 2025. The study found that perceived compatibility statistically influences user satisfaction.

Table 7 Perceived Compatibility and User Satisfaction

Key Factors	Research Title	Findings/Results	Sources
Compatibility	“Enhancing end-user satisfaction through technology compatibility: An assessment on health information system.”	Technology compatibility statistically impacts user satisfaction.	(Sebetci, 2018)
	“Determinants of User Satisfaction and Continuance Intention of Smartphones: Focus on Interactivity Perspective”	Compatibility has a significantly positive influence on customer satisfaction.	(Chang et al., 2011)
	“Impact of online education’s compatibility on student’s satisfaction in universities of Pakistan by using TAM model”	Learning compatibility significantly impacts students’ satisfaction.	(Haleem et al., 2021)
	“Empirically Testing User Characteristics and Fitness Factors in Enterprise Resource Planning Success”	The fitness factors such as compatibility has significant positive influences on ERP satisfaction.	(Holsapple et al., 2005)
	“Students' E-Satisfaction Examined Online Community Learning, Technology Fit, And Compatibility Sem – Modelling During Covid19 Pandemic”	Information system compatibility impact on user’s satisfaction	(Kumar & Subbarao Pasumarti, 2021)

Table 8 shows the relationship between subjective norm and user satisfaction, consolidated from five sources between 2014 to 2024. The study found that subjective norm statistically influences user satisfaction.

Table 8 Subjective Norm and User Satisfaction

Key Factors	Research Title	Findings/Results	Sources
Subjective Norm	“The Influence of Co-Creation and Subjective Norms on Customer Loyalty: Customer Satisfaction as a Mediator”	Subjective norm statistically impacts user satisfaction.	(Elgarhy & Abou-Shouk, 2024)
	“Public transport users’ WOM: an integration model of the theory of planned behavior, customer satisfaction theory, and personal norm theory”	Subjective norm influences satisfaction positively	(Bakti et al., 2020)
	“Research on Influence Mechanism of Consumer Satisfaction Evaluation Behavior Based on Grounded Theory in Social E-Commerce”	Subjective norm (social influence) influences satisfaction positively.	(R. Wang et al., 2024)
	“Factors influencing the continuance intention to the usage of Web 2.0: An empirical study”	Subjective norm has a positive influence on satisfaction of Web 2.0 users.	(Chen et al., 2012)
	“Investigating factors affecting social presence and user satisfaction with Mobile Instant Messaging”	Subjective norm (social influence) is the important driver for user satisfaction in MIM.	(Ogara et al., 2014)

Table 9 shows the relationship between subjective norm and continuance intention, consolidated from five sources between 2011 to 2024. The study found that subjective norm statistically influences continuance intention.

Table 9 Subjective Norm and Continuance Intention

Key Factors	Research Title	Findings/Results	Sources
Subjective Norm	Consumer’s Perceived Trust and Subjective Norms as Antecedents of	Subjective norm statistically impacts continuance intention	(Gupta et al., 2021)

Key Factors	Research Title	Findings/Results	Sources
	Mobile Wallets Adoption and Continuance Intention: A Technology Acceptance Approach		
	Factors influencing the continuance intention to the usage of Web 2.0: An empirical study	Subjective norm positively influences continuance intention.	(Chen et al., 2012)
	A unified model of IT continuance: three complementary perspectives and crossover effects.	Subjective norm has a direct positive influence on continuance intention.	(Bhattacharjee & Lin, 2015)
	Factors influencing continuance intention to use social network sites: The Facebook case	Subjective norm as a critical factor that directly influences continuance usage intention.	(Mouakket, 2015)
	Antecedents of continuance intentions towards e-shopping: the case of Saudi Arabia	Subjective norm contributes to continuance intention.	(Al-maghrabi et al., 2011)

Table 10 shows the relationship between perceived risk and user satisfaction, consolidated from five sources between 2016 to 2022. The study found that perceived risk statistically influences user satisfaction.

Table 10 Perceived risks and User Satisfaction

Key Factors	Research Title	Findings/Results	Sources
Perceived Risk	“Determining the impact of e-commerce quality on customers’ perceived risk, satisfaction, value and loyalty”	Perceived risk negatively impacts user satisfaction.	(Tzavlopoulos et al., 2019)
	“The influence of utilitarian value, hedonic value, social value, and perceived risk on customer satisfaction: survey of e-commerce customers in Indonesia”	Perceived risk has a negative impact on user satisfaction.	(Evelina et al., 2020)

Key Factors	Research Title	Findings/Results	Sources
	“The relationship of customer perceived risk and customer satisfaction”	Perceived risk has negative impact on user satisfaction.	(Ghotbabadi et al., 2016)
	“Effect of perceived risk and perceived value on customer loyalty through customer satisfaction as intervening variables on bukalapak users.”	Perceived risk has a negative impact on user satisfaction.	(Khasbulloh & Suparna, 2022)
	“The influence of website functionality, drivers and perceived risk on customer satisfaction in online shopping: an emerging economy case”	Perceived risk a negative impacts user satisfaction	(Tandon et al., 2018)

Table 11 shows the relationship between perceived risk and continuance intention, consolidated from five sources between 2016 to 2023. The study found that perceived risk statistically influences user satisfaction.

Table 11 Perceived risks and Continuance Intention

Key Factors	Research Title	Findings/Results	Sources
Perceived Risk	“Caught in quicksand? Compliance and legitimacy challenges in using regulatory sandboxes to manage emerging technologies.”	Perceived risk negatively impacts continuance intention.	(Johnson, 2023)
	“The moderating effect of perceived risk on users’ continuance intention for FinTech services”	Perceived risk negatively influenced continuance intention.	(Jangir et al., 2022)
	“The Impact Perceived Risk on User's Trust and Continuance Intention in Mobile Payment Systems”	Perceived risk significantly negatively influenced continuance intention.	(Choi & Choi, 2016)
	“An investigation of users’ continuance intention towards mobile banking in	Perceived risk significantly negatively influenced continuance intention.	(Yuan et al., 2014)

Key Factors	Research Title	Findings/Results	Sources
	China. Information Development”		
	“The influence of perceived risk and perceived benefits on continuance intention to adopt Fintech P2P lending mediated by trust in Indonesia”	Perceived risk significantly negatively influenced continuance intention.	(Purnama et al., 2023)

Table 12 shows the relationship between user satisfaction and continuance intention, consolidated from five sources between 2019 to 2023. The study found that user satisfaction statistically influences continuance intention.

Table 12 User Satisfaction and Continuance Intention

Key Factors	Research Title	Findings/Results	Sources
User satisfaction	“The influence of perceived ease of use and perceived usefulness on E-wallet continuance intention: Intervening role of customer satisfaction”	User satisfaction statistically impacts continuance intention	(Olivia & Marchyta, 2022)
	“User, system, and social related factors affecting perceived usefulness for continuance usage intention of mobile apps.”	User satisfaction statistically impacts continuance intention	(Lee & Kim, 2021)
	“The effects of perceived usefulness, confirmation and satisfaction on continuance intention in using massive open online course (MOOC)”	User satisfaction statistically impacts continuance intention	(Daneji et al., 2019)
	“The Effect of Perceived Ease of Use, Perceived Usefulness, and Perceived Security on E-Wallet Continuance Intention of Shopeepay Through E-Satisfaction”	User satisfaction statistically impacts continuance intention	(Hapsoro & Kismiatun, 2022)

Key Factors	Research Title	Findings/Results	Sources
	“Investigating the determinants of continuance intention on cloud ERP systems adoption”	User satisfaction statistically impacts continuance intention	(Kuo et al., 2023)

The findings on factors influencing user satisfaction and continuance intention for mobile payment apps in Cambodia consistently align with and reinforce established theories, while also highlighting the unique dynamics of the Cambodian context. The review confirms that Perceived Usefulness statistically impacts user satisfaction and continuance intention (Denovan et al., 2025; Lee & Kim, 2021). This aligns perfectly with the foundational Technology Acceptance Model (TAM), which posits PU as a primary driver for technology adoption and sustained engagement (Mariana et al., 2023). Users are more likely to be satisfied and continue using mobile payment apps if they perceive tangible benefits, such as efficiency and convenience. Similarly, Perceived Ease of Use (PEOU) statistically impacts user satisfaction (US) and continuance intention (CI). This also strongly supports TAM, which emphasizes that an intuitive and effortless system leads to higher user engagement. The consolidated findings from the reviewed papers consistently show that the easier a mobile payment app is to operate, the more satisfied users become and leading to sustained usage (Londa et al., 2022; Olivia & Marchyta, 2022). This is particularly relevant in a developing market like Cambodia, where varying levels of digital literacy could make ease of use a critical determinant for widespread adoption.

The study found that Perceived Service Quality (PSQ) statistically impacts User Satisfaction (US). This result is consistent with service quality literature, which identifies PSQ as a direct antecedent to customer satisfaction, especially in mobile banking and payment contexts. When mobile payment apps consistently meet or exceed user expectations regarding service delivery, satisfaction increases (Nguyen & Nagase, 2019). Furthermore, Perceived Credibility statistically impacts User Satisfaction (US). This finding underscores the critical importance of security and privacy in mobile financial services. Users' trust in a system's ability to protect their privacy and ensure secure transactions directly contributes to their satisfaction, a finding supported by previous research (Londa et al., 2022). In Cambodia, where cybersecurity risks persist, ensuring perceived credibility is paramount for fostering trust and satisfaction.

The review indicates that Compatibility statistically impacts User Satisfaction (US). This aligns with Everett Rogers' Diffusion of Innovation (DOI) theory, where compatibility—the alignment of an innovation with existing values and needs—is a key attribute for adoption. For mobile payment apps, consistency with a user's

habits and technical environment fosters a positive experience and higher satisfaction (Sebetci, 2018). The study also confirms that Subjective Norms (SN) statistically impact User Satisfaction (US) and Continuance Intention (CI). This is a core tenet of the Theory of Planned Behavior (TPB), highlighting that social pressure and the expectations of important reference groups (e.g., family, friends) significantly influence an individual's behavior and their likelihood of continued use. This social influence can enhance a user's perceived experience and lead to greater satisfaction and sustained engagement (Elgarhy & Abou-Shouk, 2024; Gupta et al., 2021).

Crucially, the study confirms that Perceived Risks have a significant negative impact on User Satisfaction (US) and Continuance Intention (CI). The study is in line with Tzavlopoulos et al. (2019) for user satisfaction and for continuance intention (Jangir et al., 2022). Concerns related to privacy, security, and financial loss are consistently identified as major deterrents to both initial adoption and continued use of mobile payment services. This finding is particularly salient for Cambodia, where persistent cybersecurity risks and varying levels of digital literacy pose significant challenges to widespread and sustained mobile payment adoption, potentially diminishing user satisfaction despite overall growth.

A central and consistent finding across the literature review is that User Satisfaction (US) statistically impacts Continuance Intention (CI). This emphasizes user satisfaction as a critical mediator, translating initial perceptions of usefulness, ease of use, quality, credibility, compatibility, and social influence into a sustained intention to use. A positive and fulfilling user experience is a prerequisite for long-term engagement with technology (Lee & Kim, 2021); however, a negative experience directly leads to discontinuation. This reinforces the importance of designing mobile payment systems that prioritize a comprehensive positive user experience, not just core functionality.

CONCLUSION

This systematic literature review has provided a comprehensive theoretical and empirical foundation for understanding the factors influencing user satisfaction and continuance intention in mobile payment applications, with a specific focus on the Cambodian context. Established theories such as the Technology Acceptance Model (TAM) and the Theory of Planned Behavior (TPB) offer foundational insights into technology adoption, highlighting the importance of perceived usefulness, perceived ease of use, and subjective norms. The review further demonstrated how additional constructs, namely perceived service quality, compatibility, perceived credibility, and perceived risk enrich this understanding, addressing more novel aspects of user satisfaction and continuance intention in the mobile payment.

A central theme emerging from the synthesis is the critical role of User Satisfaction as a mediator. This construct serves as a pivotal bridge, translating initial perceptions and influences from various antecedent factors into sustained continuance intention. The literature consistently indicates that a positive and fulfilling user experience is a prerequisite for long-term engagement with technology. The review also underscored the unique dynamics of mobile payment adoption in Cambodia. The country has experienced remarkable growth, significantly propelled by proactive government initiatives like the BAKONG and KHQR systems, which foster financial inclusion.

By integrating multiple theoretical frameworks TAM and TPB with additional context-specific constructs and explicitly modeling user satisfaction as a mediator, this research contributes to the existing body of knowledge. It aims to test a comprehensive framework in a novel and under-researched context, especially in Cambodia, potentially revealing unique relationships or differential importance of factors compared to findings from more developed markets. Specifically, the study will advance the understanding of user satisfaction's precise mediating role in driving continuance intention for mobile payment applications, offering a more view of the causal pathways that lead to sustained usage. These findings open floor for future study by using a certain sophisticated statistical tool.

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