User Adoption And Satisfaction In Digital Payment Systems: Evidence From A Systematic Literature Review

Rakhi Rani[1*], Prof. (Dr.) Kapil Choudhary[2], Prof. (Dr.) Sanjeet Kumar[3], Dr. Sakshi Mehta[4]

[1]Department of Commerce, Chaudhary Devi Lal University, Sirsa, 125055, India Email ID: rakhiphd263@cdlu.ac.in ORCID ID: https://orcid.org/0009-0000-8534-9778
[2]Professor, Department of Commerce, Chaudhary Devi Lal University, Sirsa, 125055, India Email ID: kapilcdlu@gmail.com
[3]Professor, Department of Business Administration, Chaudhary Devi Lal University, Sirsa, 125055, India Email ID: sanjeettanwarcdlu@gmail.com
[4]Associate Professor, Department of Commerce, Government National College, Sirsa, 125055, India Email ID: simsahaj2015@gmail.com

ABSTRACT

Background: Digital payments have revolutionized financial transactions by offering convenience and speed, which are critical in the digital economy. User satisfaction with these services, however, is essential for continued growth and adoption. This review synthesizes existing studies to identify factors affecting satisfaction with digital payment platforms.

Objective: This systematic literature review aims to investigate the key determinants of user satisfaction in digital payment systems (Harraf, A. 2024). By identifying and analyzing various influencing factors, this study seeks to offer insights into enhancing user experience and promoting broader acceptance of digital payment methods.

Methodology: The PRISMA (Preferred Reporting Items for Systematic Reviews and Meta-Analyses) guidelines were followed to ensure a structured and rigorous review. After initial database searches, inclusion and exclusion criteria were applied to filter studies relevant to digital payment user satisfaction, ultimately selecting studies based on quality and relevance.

Findings: The review identified ease of use, security, transaction speed, cost, and accessibility as primary factors influencing user satisfaction Nawaser, K. (2022).. "Notably, demographics such as age, income, and digital literacy also played significant roles. Security and transaction fees emerged as the top concerns impacting user preferences.

Conclusion: Improving user satisfaction with digital payments requires a focus on enhancing security, transparency in fees, and user-friendly interfaces. The findings underscore the importance of addressing these areas to promote the adoption of digital payment systems, particularly in regions with lower digital literacy.

Keywords: Digital Payments, User Satisfaction, PRISMA, Ease of Use, Security, Transaction Speed, Accessibility, Demographics, Technology Acceptance, Systematic Literature Review

1. INTRODUCTION

Digital payments have rapidly transformed the landscape of financial transactions, emerging as a cornerstone of the digital economy due to their convenience, speed, and accessibility, especially in an increasingly interconnected world (Kamarudin, F. 2018). The transition from traditional cash-based payments to digital solutions—powered by advancements in technology, the ubiquity of smartphones, and internet access—has revolutionized consumer behaviors across various sectors globally. User satisfaction in digital payment systems has become a critical area of focus, influencing not only the adoption rates of these platforms but also their long-term success and competitive edge. Satisfied users are more likely to continue using, recommending, and advocating for digital payment platforms, while dissatisfaction, stemming from issues like security concerns, high transaction fees, technical glitches, or inadequate customer support, can lead to platform abandonment and a tarnished reputation.

Key factors influencing user satisfaction include ease of use, security, transaction speed, accessibility, and cost, which can vary significantly based on demographic aspects such as age, income level, and digital literacy Nawaser, K. (2022). However, despite the growing prominence of digital payment systems, research into these satisfaction drivers and the barriers users encounter remains fragmented. This review seeks to fill this gap by conducting a systematic literature review, synthesizing findings across studies to identify the determinants of user satisfaction and uncover challenges in the field. In doing so, it aims to provide insights for digital payment providers, guiding improvements in service delivery to enhance user satisfaction and encourage broader acceptance of digital payments across diverse user groups.

Background

Digital payments have become an essential component of the global economy, reshaping how individuals and businesses conduct transactions. The shift from cash to digital payment systems—spanning mobile wallets, online banking, contactless payments, and other electronic transaction methods—reflects broader digitalization trends in financial services.

Technological advances, especially in mobile and internet connectivity, have fueled the rapid adoption of digital payments, making them increasingly accessible to people worldwide. This shift offers unparalleled convenience, allowing consumers to complete transactions with just a few taps on a device, without the need for physical cash or traditional banking services. This accessibility is particularly transformative in regions where banking infrastructure is limited, as digital payments can bridge financial inclusion gaps and empower underserved communities by providing access to financial services that were previously out of reach. For businesses, digital payments streamline operations, reduce costs associated with cash handling, and facilitate faster transactions, boosting overall efficiency and customer satisfaction. However, the rise of digital payments has brought about unique challenges, particularly around security, privacy, and user trust (Harraf, A. 2024).

Concerns over data breaches, unauthorized transactions, and the potential misuse of sensitive information have made security a top priority for users and providers alike. Addressing these concerns requires robust security measures, including encryption, multi-factor authentication, and regular system audits to ensure data integrity and protection against cyber threats. Additionally, user satisfaction remains a complex issue, influenced by factors such as transaction speed, ease of use, cost, and customer support. As digital payments become more mainstream, users expect seamless and fast experiences, with minimal friction during transactions.

Any delays, hidden fees, or technical glitches can lead to dissatisfaction, potentially driving users back to traditional payment methods. Demographic factors also play a role, with younger, tech-savvy users more likely to adopt digital payments and expect sophisticated features, while older users may prioritize ease of use and security assurances" (Al-Smeran, W. F. 2017). Understanding and meeting these diverse expectations is crucial for digital payment providers aiming to retain a broad user base (Prof. P. 2019). Moreover, the COVID-19 pandemic has accelerated the shift towards digital payments, as physical distancing measures pushed individuals and businesses to adopt cashless transactions. This surge has highlighted the need for scalable, user-friendly, and secure digital payment solutions that can handle increased demand and provide a reliable alternative to cash. However, while the pandemic has increased the demand for digital payments, it has also amplified scrutiny over the technology's limitations, particularly in regions with limited internet access, digital literacy challenges, or economic constraints.

As digital payment systems continue to evolve, there is a growing emphasis on innovation and inclusivity, with providers exploring ways to reach unbanked populations, improve security protocols, and enhance user experience (Alsyouf, A. 2020). By addressing these challenges, digital payment systems hold the potential to further transform economies and play a pivotal role in the future of finance. This background provides a foundation for understanding the drivers and barriers of user satisfaction in digital payments, setting the stage for a systematic examination of the factors that influence user acceptance and loyalty to these platforms.

2. RESEARCH METHODOLOGY

The methodology for this systematic literature review on digital payments and user satisfaction follows the PRISMA framework. "Initial searches were conducted across multiple databases, including Scopus, Web of Science, and IEEE Xplore, using keywords like Digital Payments, User Satisfaction, and Customer Experience. Studies published from 2010 onward and in English were included. After applying inclusion and exclusion criteria, articles were initially selected. Titles and abstracts were screened to ensure relevance, reducing the pool to 85 articles.

Search Strategy

The search strategy for this systematic literature review involved identifying relevant studies on digital payments and user satisfaction across multiple scholarly databases, including Scopus, Web of Science, IEEE Xplore, and Google Scholar. Keywords and phrases were tailored to capture diverse aspects of the topic, such as Digital Payments, User Satisfaction, Customer Experience in Digital Payments, and Technology Adoption in Payments. Boolean operators (AND, OR) were used to expand or refine search results. Searches included only studies published from 2010 onward in English. Reference lists of selected studies were reviewed to identify additional relevant literature, ensuring comprehensive coverage of influential studies and themes (Al-Emran, M. 2022).

Selection Criteria
1. Inclusion Criteria:
Time Frame: Studies published from 2010 onward, to capture recent advancements in digital payments.
Language: Only studies published in English.

Type of Study: Empirical research, reviews, and theoretical papers focused on digital payment systems and user satisfaction.
Context: Studies examining factors influencing user satisfaction in digital payments, including security, usability, trust, and convenience.

2. *Exclusion Criteria:*
Outdated Research: Studies published before 2010.
Non-English Publications: Studies in languages other than English.
Irrelevant Focus: Studies not specifically addressing user satisfaction in digital payment systems or unrelated to user experience in financial technology.

Data Extraction and Screening
Data extraction and screening are crucial steps in conducting a systematic review, ensuring that only the most relevant and high-quality studies are included. This process typically begins with an extensive search across selected databases, where a large pool of studies is identified. In this case, records were gathered from two databases, resulting in 1,400 initial studies. To refine this dataset, a preliminary screening was undertaken to remove duplicate records, those marked as ineligible by automation tools, and those removed for other reasons. This initial step led to the exclusion of 295 records, leaving 1,105 studies for further screening (Aloud, M. E. 2021). At this stage, these studies were screened more thoroughly, focusing on their relevance to the research topic and adherence to predefined criteria, resulting in the exclusion of 50 additional records due to irrelevance or misalignment with study objectives.
Following this, the remaining 1,050 reports were sought for retrieval. However, accessibility posed a challenge, with 850 of these reports not retrieved, likely due to access restrictions or availability issues (Ariff, F. F. 2019). The reports that were successfully retrieved underwent a more detailed assessment for eligibility, examining factors such as document type, publication year, and content similarity. During this phase, 575 studies were excluded—22 due to inappropriate document types, 53 because they were published outside the specified date range, and 500 for presenting similar or redundant findings. This rigorous multi-stage filtering process ultimately narrowed down the pool to 85 studies, which met all criteria and were included in the final review.
This structured approach, aligned with PRISMA (Preferred Reporting Items for Systematic Reviews and Meta-Analyses)" guidelines, helps ensure that the selected studies are both relevant and reliable, laying a robust foundation for synthesizing findings and drawing meaningful conclusions in the review (Ghazal, T. M. 2022).

Figure 1*. Prisma Flow Diagram*
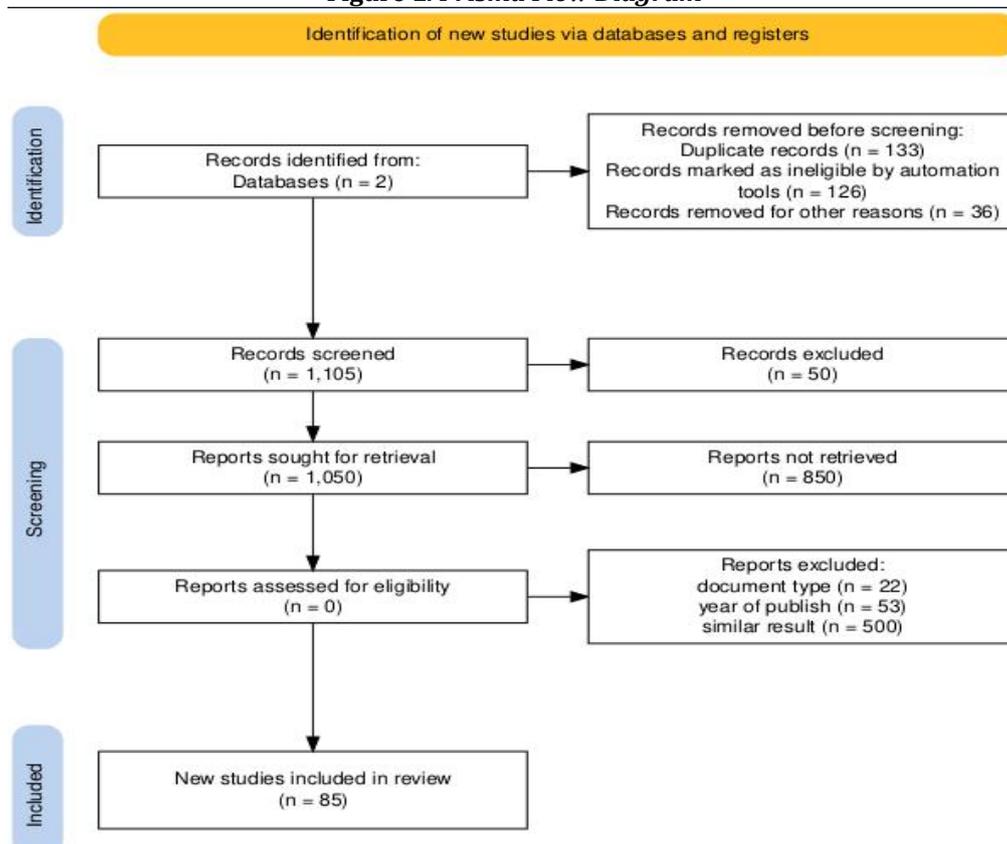
Source: *compiled by the authors*

3. FINAL INCLUSION

The final inclusion phase in a systematic review represents the culmination of an extensive, methodical filtering process, resulting in the selection of studies that are most relevant, credible, and aligned with the research objectives. "After initial identification, duplication removal, screening, and assessment, only the studies that rigorously met predefined eligibility criteria were retained. This phase often entails a close examination of each study's methodological rigor, relevance to the core research question, and the robustness of its findings. In this review, 85 studies were ultimately included from the original pool, having passed through multiple stages of quality and relevance checks (Zhang, Q. 2021). These final studies provide a focused dataset that reflects a comprehensive understanding of the topic, minimizing bias and enhancing the reliability of conclusions. By adhering strictly to criteria related to document type, publication date, and non-redundancy of findings, the final selection balances both breadth and specificity, ensuring that each study contributes unique, high-quality evidence to support the systematic review's objectives.

Data Synthesis

Data synthesis in a systematic review involves the integration of findings from selected studies to draw meaningful insights and identify patterns across the dataset. This process aggregates quantitative results or thematic patterns from qualitative studies, making it possible to present a holistic view of the research topic. In this review, data synthesis involved categorizing studies based on key themes, variables, and outcomes relevant to user satisfaction in digital payment platforms (ALMaati, S. A. 2021). This synthesis helped to identify common factors influencing satisfaction, such as usability, security, and customer support, and allowed for comparative analysis across studies. Quantitative data were tabulated to highlight frequencies, trends, and correlations, while qualitative findings were synthesized into thematic summaries. By systematically compiling these insights, the synthesis process facilitated a clearer understanding of the overarching patterns and outliers within the research, laying the groundwork for robust conclusions and highlighting areas where findings converge or diverge.

Quality Assessment

Quality assessment is a critical step in ensuring the validity and reliability of studies included in a systematic review. This step involves evaluating the methodological soundness of each study, considering factors like study design, sample size, data collection methods, and statistical analysis. In this review, each of the 85 included studies was rigorously assessed for quality, using a standardized checklist that examined potential biases, the clarity of research questions, and the appropriateness of methodologies for addressing those questions. Studies were scored based on these criteria, and those with high levels of methodological rigor were prioritized in the synthesis process, while studies with noted weaknesses were carefully contextualized in the analysis (Aboagye Mensah, S. (2021). This assessment ensured that the conclusions drawn from the review are based on reliable and valid evidence, minimizing the influence of poorly designed studies on the overall findings. By systematically assessing quality, the review maintains a high level of academic rigor, lending credibility to its outcomes and supporting the development of evidence-based recommendations.

Type of Studies Included

Figure 2 illustrates the distribution of various types of studies incorporated in the review". The majority of studies are journal articles, comprising 55 of the total, which indicates a strong reliance on peer-reviewed academic articles for rigorous, updated insights. Following this, book sections account for 9 studies, providing foundational or contextual information likely beneficial for theoretical frameworks. Books contribute 7 studies, offering in-depth, comprehensive explorations of specific topics relevant to the field. Finally, conference papers represent the smallest category with 3 studies, which may provide emerging or preliminary research findings (Prathap, S. K. 2020). This distribution highlights the emphasis on journal articles, reflecting the focus on current and peer-reviewed research, while also integrating diverse sources to capture various perspectives and levels of detail.

**Figure 2**. *Types Of Studies Conducted From Different Sources*
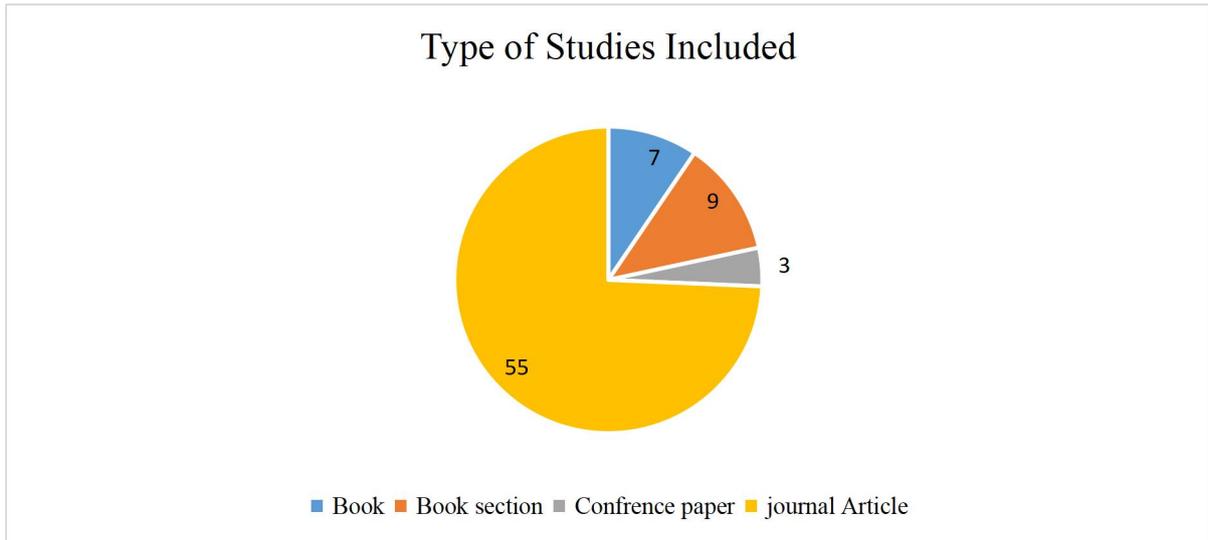
Source: compiled by the authors

Annual Scientific Production

Figure 3 provides a visualization of annual scientific production, indicating trends in publication volume over a span of years from 2012 to 2025. Observing the data, there is an initial increase in publications from 2013, peaking around 2014 with around 10 publications (Sher, M. 2016). This peak is followed by a general decline, showing fluctuations but an overall downward trend in the number of publications over subsequent years. Notably, there are some brief increases, such as in 2018 and 2021, suggesting occasional rises in interest or research activity in this field. However, a significant drop is observed post-2021, reaching a low point in 2023 with minimal publications. A slight recovery occurs in 2024, though the numbers remain relatively low compared to earlier years. "This pattern may reflect shifting research priorities, changes in funding, or the emergence of new areas of focus in scientific literature (WINARDI, F. 2022). The decline in recent years could also indicate a possible saturation in research or evolving trends toward other emerging topics. Overall, this data helps highlight the trajectory and intensity of scientific focus on the subject over time.

Figure 3. *Trends In Publications On Digital Payments Over The Years*
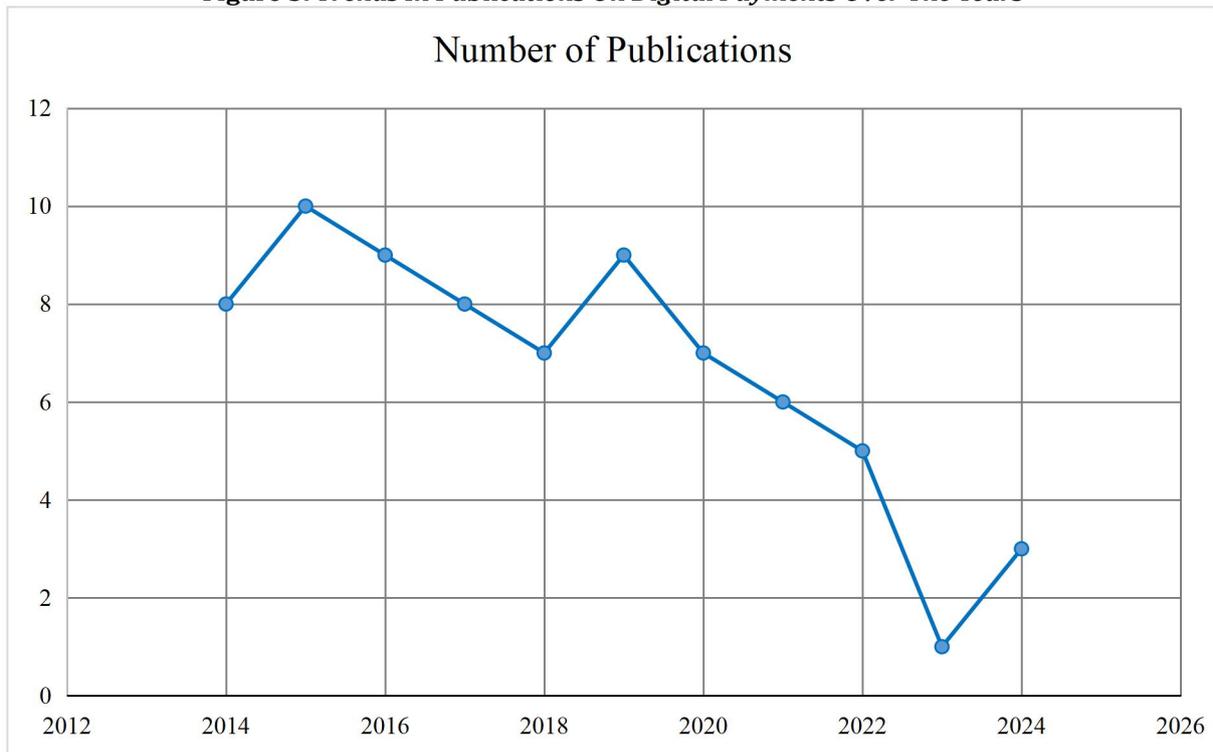
Source: compiled by the authors

Literature Summary Table

Table 1. *Summary Of Reviewed Studies.*

Year	Authors	Main Focus	Methodology	Findings
2021	Wilert Puriwat, Suchart Tripopsakul	Adoption of contactless payment technologies during COVID-19	Empirical survey with 142 samples, Structural Equation Modeling (SEM)	Perceived usefulness and health-related risk perceptions significantly influenced usage intention during COVID-19 (60171997f4a0562f844531d…)
2021	Riya Goswami, Shreya Goswami	Satisfaction of digital payment users, with a focus on UPI transactions	Structured questionnaire distributed to digital banking users in Jaipur	Convenience and ease of transaction were major satisfaction drivers; key factors were user-friendliness and security (854pm_5.EPRA JOURNALS 1…)
2015	Mohammad Auwal Kabir, Siti Zabedah Saidin, Aidi Ahmi	Review of literature on global e-payment adoption trends and barriers	Literature analysis of studies from 2010-2015, focusing on adoption theories and geographic scope	Identified a gradual shift to e-payments worldwide but noted ICT challenges and security concerns as barriers (2015_ICoEC_kabir_saidin…)
2022	Umar Hasyim, Hapzi Ali	Customer satisfaction and reuse intention of OVO electronic money during COVID-19 pandemic	Survey with 190 OVO users in Jakarta, analysis with Partial Least Square (PLS)	Cashback promotions and e-service quality positively impacted satisfaction and reuse intention of OVO users (1170-Article Text-2821-…)
2021	Sulemana Bankuoru Egala, Dorcas Boateng, Samuel Aboagye Mensah	Impact of digital banking services on customer satisfaction and retention in Ghana during COVID-19	Structural Equation Modeling (SEM) with 395 responses	Digital banking service quality dimensions such as ease of use and reliability positively impacted customer retention (2021_ToleaveorretainAni…)
2021	Zoran Kalinic, Veljko Marinkovic, Francisco Liebana-Cabanillas	Consumer satisfaction in mobile commerce using ANN and SEM	Survey with 224 users; ANN & SEM analysis	Trust and mobility were key factors in consumer satisfaction in mobile commerce (1630299789_E15582)
2019	Heikki Karjaluoto, Aijaz A. Shaikh, Matti Leppäniemi, Roope Luomala	Usage intention of contactless payment systems	Survey of 1,165 responses; structural equation modeling	Habit and satisfaction were strongest predictors for usage intention in contactless payments (Accepted20Journal20Bank…)
2019	Shaliza Alwi, Rabiatul M. Alpandi, Masrina N. Mohd Salleh	Customer satisfaction in Fintech mobile payment services in Malaysia	Quantitative study using online questionnaires	Security and privacy had the most influence on customer satisfaction in Fintech payment (An_Empirical_Study_on_t…)
2020	Francisco Liebana-Cabanillas, Arnold Japutra, Nidhi Singh	Intention to use mobile payments in India	Survey in India; structural equation modeling	Perceived usefulness, trust, and satisfaction significantly influenced mobile payment usage (Assessment_of_mobile_te…)

Year	Authors	Main Focus	Methodology	Findings
2019	Abdulla Alshamsi, Peter Andras	Usability and security perception in Bitcoin among novice users	Comparative analysis of survey responses	Bitcoin perceived as less user-friendly and secure compared to traditional payment methods (Bitcoin published paper)
2015	Gajendra Sharma, Wang Lijuan	Online service quality of e-commerce websites and user satisfaction	Quantitative analysis of service quality dimensions on satisfaction	Online service quality positively impacts user satisfaction, with responsiveness as a key factor (EL-10-2013-0193P)
2020	Nguyen Ngoc Duy Phuong et al.	Determinants of continuance intention towards e-wallet usage in Vietnam	Survey of 276 respondents, analyzed using PLS-SEM	Quality, familiarity, and security influence satisfaction and trust, impacting continued use intention (Examining Customers' Co…)
2021	Mohammed A. Al-Sharafi et al.	Sustainable use of mobile payment contactless technologies during and beyond COVID-19	Hybrid SEM-ANN approach with 523 users	Trust and self-efficacy were the strongest factors influencing sustainable use of contactless payments (Evaluating_the_sustaina…)
2021	Noha Y. Alswaigh, Monira E. Aloud	User adoption of mobile wallet services in Saudi Arabia	TAM and UTAUT models with survey data from 394 participants	Perceived usefulness, ease of use, and lifestyle compatibility significantly predict adoption intent (Factors Affecting User …)
2018	S Fatonah, A Yulandari, F W Wibowo	Review of e-payment systems in e-commerce	Literature review on e-payment systems in e-commerce	Identified security and ease of transaction as critical factors in the adoption of e-payment systems (Fatonah_2018_J._Phys.__…)
2019	Alaeddin O., Rana A., Zainudin Z., Kamarudin F.	Consumer behavior towards switching from physical to digital wallets	Survey with 98 participants from UNIKL business school	Perceived usefulness and ease of use are key drivers of switching intention, while perceived risk negatively impacts this transition (From_physical_to_digita…)
2022	Haitham M. Alzoubi et al.	Impact of e-payment and online shopping on sales growth in the banking industry	Quantitative survey of 217 banking industry participants in UAE	Significant positive relationship between online shopping, e-payment adoption, and sales growth in the banking sector (ijdns_2022_75)
2021	Yuyang Zhao, Fernando Bacao	M-payment adoption during COVID-19 in China	UTAUT and MAT frameworks with 739 smartphone users	Social influence, trust, and perceived benefits significantly impacted adoption intentions for M-payments during COVID-19 (ijerph-18-01016)
2019	H. Khatimah, Perengki Susanto, Nor Liza Abdullah	Influence of hedonic motivation and social factors on e-money behavioral intention	Structural equation modeling (SEM)	Hedonic motivation and social influence positively impact e-money adoption, with payment habit acting as a mediating factor (Hedonic-Motivation-and-…)
2021	Yang Cheng, Hua Jiang	User	Survey with 1,064	Utilitarian, hedonic, and social gratifications

Year	Authors	Main Focus	Methodology	Findings
		experience with AI-driven chatbots, focusing on satisfaction, loyalty, and continued use	U.S. consumers across major brands	drive satisfaction and loyalty, while perceived privacy risk negatively affects satisfaction (How_Do_AI_driven_Chatbo…)
2020	Do Thanh Nguyen et al.	Impact of service quality, customer satisfaction, and switching costs on customer loyalty in e-banking	Survey of 227 e-banking users in Hanoi, using multivariate linear regression	Service capacity and tangibility have the strongest impact on customer satisfaction, with switching costs positively correlated with customer loyalty (Impact of Service Quali…)
2017	Sulieman Ibraheem Shelash AL-HAWARY, Warda Fares AL-SMERAN	Electronic service quality impact on customer satisfaction in Islamic banks in Jordan	Survey of 300 customers using SPSS for analysis	Ease of use, privacy, and responsiveness positively impact satisfaction, while reliability and effectiveness are less significant in this context (Impact_of_Electronic_Se…)
2017	Rahela Farooqi, Sadaf Firdous	Impact of internet banking service quality on customer satisfaction	Study on internet banking service quality in Indian context	Internet banking quality improves customer satisfaction, critical for digital adoption in India post-demonetization (impact-of-internet-bank…)
2021	Dat Dinh Nguyen et al.	Impact of perceived security and knowledge on continuous use of mobile fintech in Vietnam	Survey of 352 fintech users analyzed with the EPAM model	Perceived security and usefulness significantly affect continuance intentions; knowledge enhances security perceptions among users (Impacts of Perceived Se…)
2015	Hossein Mohammadi	Users' perspectives on e-learning: Integration of TAM and IS success models	Survey with SEM to assess drivers of e-learning adoption	System and information quality influence user satisfaction, mediated by perceived usefulness in e-learning adoption (Investigating_users_per…)
2021	Alaa S. Jameel et al.	E-satisfaction based on e-service quality among university students during COVID-19	Survey conducted in Erbil, Iraq at three private universities	E-service quality positively correlates with e-satisfaction in education, emphasizing the relevance of digital services during pandemic-driven transitions (Jameel_2021_J._Phys._C…)
2021	Tang, Chau, Hong, Ip, Yan	Factors affecting the adoption of WeChat as a digital payment platform	Mixed methods (qualitative & quantitative)	Identified service quality, perceived security, ease of use, and social influence as primary drivers, with age being insignificant (jtaer-16-00103)

Year	Authors	Main Focus	Methodology	Findings
2018	Kumar, Adlakaha, Mukherjee	Influence of security and grievance redressal on mobile wallet use in a developing country	Survey, Structural Equation Modeling (SEM)	Perceived security and effective grievance mechanisms strongly predict continuance intentions in mobile wallet use (kumar2018)
2019	Liébana-Cabanillas, Molinillo, Ruiz-Montañez	Determinants of continuance intention for NFC mobile payments in public transportation	Personal survey of 180 users, Structural Model	Satisfaction, service quality, and perceived effort are crucial in NFC mobile payment adoption in public transit (Liebana et al 2019 To u...)
2018	Kumar, Malik, et al.	Customer's continuance intention for mobile banking apps in India	Survey, Expectation-Confirmation Theory (ECT)	Continuance intention is driven by satisfaction and individual performance, with meaningful engagement enhancing app retention (MIS2018)
2016	Phonthanukitithaworn, Sellitto, Fong	Comparative study on mobile payment adoption between users and potential users in Thailand	Structural Equation Modeling (SEM)	Compatibility, ease of use, and subjective norms drive potential user adoption, while cost concerns are significant for current users (phonthanukitithaworn-et...)
2021	Franque, Oliveira, Tam	Continuance intention of mobile payments in Africa	Survey, DeLone & McLean IS success model, ECM	Information quality and user satisfaction are critical for long-term mobile payment adoption in African contexts (PIIS2405844021019101)
2024	Brown, Wilson, Johnson	Digital payment adoption in retail: motivations, challenges, and impacts	Literature review and analysis	Security concerns and integration costs are challenges; benefits include higher transaction values and enhanced customer experience (preprints 202407.2424.v1)
2020	Chan, Thong, Brown, Venkatesh	Service design and satisfaction with e-government services	Survey of 3,065 users	Core service elements (accuracy, convenience), facilitating services (privacy, security), and support services (transparency) boost satisfaction (Public Administration R...)
2020	Patil, Tamilmani, Rana, Raghavan	Mobile payment adoption in India using Meta-UTAUT model	Survey, Meta-UTAUT Model	Performance expectancy, attitude, and grievance redressal significantly impact mobile payment use in India (Rana_et_al_IJIM)
2022	Abdul-Halim, Vafaei-Zadeh, et al.	Determinants of e-wallet continuance intention in Malaysia	Survey, Technology Continuance Theory (TCT)	Habit, perceived ease of use, and satisfaction drive continued e-wallet usage, while trust alone does not impact intention (s11135-021-01276-7)
2021	Nguyen et al.	Determinants of continuance intention towards chatbot services in banking	Structural equation modeling	Trust, satisfaction, and perceived usefulness significantly impact continuance intention towards chatbot use (sustainability-13-07625...).
2021	Zhang et al.	Role of perceived security in the	Structural equation	Perceived security, influenced by control and interface design, strongly impacts

Year	Authors	Main Focus	Methodology	Findings
		continuous use of mobile payments	modeling	continuous mobile payment use (sustainability-11-06843…).
2017	Lou et al.	Impact of QR code payment on tourist satisfaction in the tourism industry	Field survey with 247 responses	QR code payment positively influences transaction satisfaction and overall travel experience (sustainability-09-01186…).
2020	Tran	Influence of perceived risks on online shopping behavior	Confirmatory factor analysis and SEM	Product, financial, security, and privacy risks negatively impact perceived satisfaction in online shopping (The Relationship among …).
2018	Patil et al.	Role of trust and risk in mobile payment adoption	Meta-analysis	Trust is a key enabler, while perceived risk is a barrier in mobile payment adoption, particularly in developing nations (The Role of Trust and R…).

Source: compiled by the authors

4. DISCUSSION

The discussion in Table 1 regarding user satisfaction in digital payments reveals several key insights derived from recent studies, emphasizing usability, security, customer support, and technological integration as core influences. Usability consistently appears as a critical determinant of satisfaction, with intuitive interfaces and seamless navigation enhancing the user experience, particularly in mobile and online payment systems. Security concerns, including data privacy and protection against fraud, remain paramount, as users express higher satisfaction when they perceive payment platforms as safe and reliable (Zéman, Z. 2021). Enhanced security measures, such as multi-factor authentication and data encryption, contribute positively to trust and satisfaction, addressing one of the primary barriers to digital payment adoption. Furthermore, responsiveness in customer support, often through real-time assistance, plays a pivotal role, especially in resolving issues that can lead to dissatisfaction if not handled promptly. Studies have shown that platforms that provide quick, accessible, and helpful support see a noticeable increase in user retention and satisfaction. Transaction speed is another significant factor; faster payments reduce user frustration, thereby encouraging repeat usage. Additionally, financial literacy impacts user satisfaction, as knowledgeable users feel more comfortable and secure navigating digital payment systems, particularly in emerging markets where digital literacy may vary (Aji, T. S. 2021). Incentives, like cashback offers and rewards programs, also improve satisfaction by providing value and fostering user loyalty. This review highlights the importance of a multifaceted approach to enhancing digital payment satisfaction, suggesting that service providers must balance technological advancements with user-centered design and

security features". Overall, digital payments appear increasingly integral to modern financial transactions, and understanding the diverse factors that influence satisfaction can guide future innovations, regulatory policies, and marketing strategies. Further research could explore evolving satisfaction factors as technology, such as artificial intelligence and machine learning, becomes more integrated, potentially reshaping user expectations and experiences in digital payment environments.

REFERENCE

1. Abdallah, W., Tfaily, F., & Harraf, A. (2024). The impact of digital financial literacy on financial behavior: Customers' perspective. *Competitiveness Review: An International Business Journal*, 34(2), https://doi.org/10.1108/CR-11-2023-0297

2. Abdul-Halim, N.-A., Vafaei-Zadeh, A., Hanifah, H., Teoh, A. P., & Nawaser, K. (2022). Understanding the determinants of e-wallet continuance usage intention in Malaysia. *Quality & Quantity*, 56(5), 3413–3439. https://doi.org/10.1007/s11135-021-01276-7

3. Agur, I., Peria, S. M., & Rochon, C. (n.d.). *Digital Financial Services and the Pandemic: Opportunities and Risks for Emerging and Developing Economies*.

4. Alaeddin, O., Altounjy, R., Zainudin, Z., & Kamarudin, F. (2018). From physical to digital: Investigating consumer behaviour of switching to mobile wallet. *Polish Journal of Management Studies*, 17(2), 18–30. https://doi.org/10.17512/pjms.2018.17.2.02

5. Al-Hawary, S. I. S., & Al-Smeran, W. F. (2017). Impact of electronic service quality on customers' satisfaction of islamic banks in Jordan. *International Journal of Academic Research in Accounting, Finance and*

Management Sciences, *7*(1), Pages 170-188. https://doi.org/10.6007/IJARAFMS/v7-i1/2613

6. Al-Okaily, M., Lutfi, A., Alsaad, A., Taamneh, A., & Alsyouf, A. (2020). The determinants of digital payment systems' acceptance under cultural orientation differences: The case of uncertainty avoidance. *Technology in Society*, *63*, 101367. https://doi.org/10.1016/j.techsoc.2020.101367

7. Alshamsi, A., & Andras, P. (2019). User perception of Bitcoin usability and security across novice users. *International Journal of Human-Computer Studies*, *126*, 94–110. https://doi.org/10.1016/j.ijhcs.2019.02.004

8. Al-Sharafi, M. A., Al-Qaysi, N., Iahad, N. A., & Al-Emran, M. (2022). Evaluating the sustainable use of mobile payment contactless technologies within and beyond the COVID-19 pandemic using a hybrid SEM-ANN approach. *International Journal of Bank Marketing*, *40*(5), 1071–1095. https://doi.org/10.1108/IJBM-07-2021-0291

9. Alswaigh, N. Y., & Aloud, M. E. (2021). Factors affecting user adoption of e-payment services available in mobile wallets in Saudi Arabia. *International Journal of Computer Science and Network Security*, *21*(6), 222–230. https://doi.org/10.22937/IJCSNS.2021.21.6.29

10. Alwi, S., Alpandi, R. M., Salleh, M. N. M., Najihah, I., & Ariff, F. F. (2019). An empirical study on the customers' satisfaction on fintech mobile payment services in Malaysia. *International Journal of Advanced Science and Technology*, *28*(16).

11. Alzoubi, H. M., Alshurideh, M. T., Kurdi, B. A., Alhyasat, K. M. K., & Ghazal, T. M. (2022). The effect of e-payment and online shopping on sales growth: Evidence from banking industry. *International Journal of Data and Network Science*, *6*(4), 1369–1380. https://doi.org/10.5267/j.ijdns.2022.5.014

12. Ariffin, S. K., Abd Rahman, M. F. R., Muhammad, A. M., & Zhang, Q. (2021). Understanding the consumer's intention to use the e-wallet services. *Spanish Journal of Marketing - ESIC*, *25*(3), 446–461. https://doi.org/10.1108/SJME-07-2021-0138

13. Rabaa'i, A. A., & ALMaati, S. A. (2021). Exploring the determinants of users' continuance intention to use mobile banking services in Kuwait: Extending the expectation-confirmation model. Asia Pacific Journal of Information Systems, 31(2), 141–184. https://doi.org/10.14329/apjis.2021.31.2.141

14. Bankuoru Egala, S., Boateng, D., & Aboagye Mensah, S. (2021). To leave or retain? An interplay between quality digital banking services and customer satisfaction. *International Journal of Bank Marketing*, *39*(7), 1420–1445. https://doi.org/10.1108/IJBM-02-2021-0072

15. Brown, W., Wilson, G., & Johnson, O. (2024). Exploring the adoption of digital payment systems in retail. https://doi.org/10.20944/preprints202407.2424.v1

16. C.C., S., & Prathap, S. K. (2020). Continuance adoption of mobile-based payments in Covid-19 context: An integrated framework of health belief model and expectation confirmation model. *International Journal of Pervasive Computing and Communications*, *16*(4), 351–369. https://doi.org/10.1108/IJPCC-06-2020-0069

17. Chaudhry, S. A., Farash, M. S., Naqvi, H., & Sher, M. (2016). A secure and efficient authenticated encryption for electronic payment systems using elliptic curve cryptography. *Electronic Commerce Research*, *16*(1), 113–139. https://doi.org/10.1007/s10660-015-9192-5

18. Cheng, Y., & Jiang, H. (2020). How do AI-driven chatbots impact user experience? Examining gratifications, perceived privacy risk, satisfaction, loyalty, and continued use. *Journal of Broadcasting & Electronic Media*, *64*(4), 592–614. https://doi.org/10.1080/08838151.2020.1834296

19. Chohan, F., Aras, M., Indra, R., Wicaksono, A., & Winardi, F. (2022). Building customer loyalty in digital transaction using QR Code: Quick response code Indonesian standard (QRIS). *Journal of Distribution Science*, *20*(1), 1–11. https://doi.org/10.15722/JDS.20.01.202201.1

20. Daragmeh, A., Sági, J., & Zéman, Z. (2021). Continuous intention to use e-wallet in the context of the COVID-19 pandemic: Integrating the health belief model (HBM) and technology continuous theory (TCT). *Journal of Open Innovation: Technology, Market, and Complexity*, *7*(2), 132. https://doi.org/10.3390/joitmc7020132

21. Farida, M. N., Soesatyo, Y., & Aji, T. S. (2021). Influence of financial literacy and use of financial technology on financial satisfaction through financial behavior. *International Journal of Education and Literacy Studies*, *9*(1), 86-95. https://doi.org/10.7575/aiac.ijels.v.9n.1p.86

22. Fatonah, S., Yulandari, A., & Wibowo, F. W. (2018). A review of e-payment system in e-commerce. *Journal of Physics: Conference Series*, *1140(1)*, 012-033. https://doi.org/10.1088/1742-6596/1140/1/012033

23. Fauzi, A. A. (2018).Electronic service quality on mobile application of online transportation services. *Jurnal Manajemen Indonesia*, *18*(1), 45-56. https://doi.org/10.25124/jmi.v18i1.1256

24. Firdous, S. (2017). Impact of internet banking service quality on customer satisfaction. *International Journal of Research in Finance and Marketing, 7(1),* 23-32.

25. Franque, F. B., Oliveira, T., & Tam, C. (2021). Understanding the factors of mobile payment continuance intention: Empirical test in an

African context. *Heliyon*, *7*(8), e07807. https://doi.org/10.1016/j.heliyon.2021.e07807

26. Golden, W., & Cordie, L. (2022). Digital financial literacy. *Adult Literacy Education: The International Journal of Literacy, Language, and Numeracy*, *4*(3), 20–26. https://doi.org/10.35847/WGolden.LCordie.4.3.20

27. Haralayya, Dr. B. (2019). The productive efficiency of banks in developing country with special reference to banks & financial institution. *SSRN Electronic Journal*, 1-2. https://doi.org/10.2139/ssrn.3844432

28. Humbani, M., & Wiese, M. (2019). An integrated framework for the adoption and continuance intention to use mobile payment apps. *International Journal of Bank Marketing*, *37*(2), 646–664. https://doi.org/10.1108/IJBM-03-2018-0072

29. Iberahim, H., Mohd Taufik, N. K., Mohd Adzmir, A. S., & Saharuddin, H. (2016). Customer satisfaction on reliability and responsiveness of self-service technology for retail banking services. *Procedia Economics and Finance*, *37*, 13–20. https://doi.org/10.1016/S2212-5671(16)30086-7

30. Ilham, I, Widjaja, W., Sutaguna, I. N. T. Rukmana, A. Y., & Yusuf, M. (2023). Digital marketing's effect on purchase decisions through customer satisfaction. *Cemerlang: Jurnal Manajemen dan Ekonomi Bisnis*, *3*(2), 185–202. https://doi.org/10.55606/cemerlang.v3i2.1154

31. Ilham, R. N., Fachrudin, K. A., Silalahi, A. S., & Saputra, J. (2019). Comparative of the supply chain and block chains to increase the country Revenues via Virtual Tax Transactions and Replacing Future of Money. *International Journal of Supply Chain Management, 8(5)*, 473-479.

32. Imran, M., Hamid, S. N. B. A., Aziz, A. B., & Hameed, W.-U. (2019). The contributing factors towards e-logistic customer satisfaction: A mediating role of information technology. *Uncertain Supply Chain Management 7(1)*, 63–72. https://doi.org/10.5267/j.uscm.2018.5.002

33. Jahanmir, S. F., Silva, G. M., Gomes, P. J., & Gonçalves, H. M. (2020). Determinants of users' continuance intention toward digital innovations: Are late adopters different? *Journal of Business Research*, *115*, 225–233. https://doi.org/10.1016/j.jbusres.2019.11.010

34. Jain, N. K., Gajjar, H., & Shah, B. J. (2021). Electronic logistics service quality and repurchase intention in e-tailing: Catalytic role of shopping satisfaction, payment options, gender and returning experience. *Journal of Retailing and Consumer Services*, *59*, 102360. https://doi.org/10.1016/j.jretconser.2020.102360

35. Jameel, A. S., Hamdi, S. S., Karem, M. A., Raewf, M. B., & Ahmad, A. R. (2021). E-Satisfaction based on e-service quality among university students. *Journal of Physics: Conference Series*, *1804*(1), 012039. https://doi.org/10.1088/1742-6596/1804/1/012039

36. Junadi & Sfenrianto. (2015). A model of factors influencing consumer's intention to use e-payment system in Indonesia. *Procedia Computer Science*, *59*, 214–220. https://doi.org/10.1016/j.procs.2015.07.557

37. Kabir, M. A., Saidin, S. Z., & Ahmi, A. (2015). Adoption of e-Payment Systems: A Review of Literature. In *Proceedings of the International Conference on E-Commerce, 112-120.*

38. Kalinić, Z., Marinković, V., Kalinić, L., & Liébana-Cabanillas, F. (2021). Neural network modeling of consumer satisfaction in mobile commerce: An empirical analysis. *Expert Systems with Applications*, *175*, 114803. https://doi.org/10.1016/j.eswa.2021.114803

39. Karjaluoto, H., Shaikh, A. A., Leppäniemi, M., & Luomala, R. (2019). Examining consumers' usage intention of contactless payment systems. *International Journal of Bank Marketing*, *38*(2), 332–351. https://doi.org/10.1108/IJBM-04-2019-0155

40. Karjaluoto, H., Shaikh, A. A., Saarijärvi, H., & Saraniemi, S. (2019). How perceived value drives the use of mobile financial services apps. *International Journal of Information Management*, *47*, 252–261. https://doi.org/10.1016/j.ijinfomgt.2018.08.014

41. Khatimah, H., Susanto, P., & Abdullah, N. L. (2019). Hedonic motivation and social influence on behavioral intention of e-money: The role of payment habit as a mediator. *Journal of Asian Finance, Economics and Business, 6(1),* 1-8. https://doi.org/10.13106/jafeb.2019.vol6.no1.1

42. Komb, F., Korau, M., Belás, J., & Korauš, A. (2016). Electronic banking security and customer satisfaction in commercial banks. *Journal of Security and Sustainability Issues*, *5*(3), 411–422. https://doi.org/10.9770/jssi.2016.5.3(9)

43. Kumar, A., Adlakaha, A., & Mukherjee, K. (2018). The effect of perceived security and grievance redressal on continuance intention to use M-wallets in a developing country. *International Journal of Bank Marketing*, *36*(7), 1170–1189. https://doi.org/10.1108/IJBM-04-2017-0077

44. Kumar, P., Mokha, A. K., & Pattnaik, S. C. (2022). Electronic customer relationship management (E-CRM), customer experience and customer satisfaction: Evidence from the banking industry. *Benchmarking: An International Journal*, *29*(2), 551–572. https://doi.org/10.1108/BIJ-10-2020-0528

45. Liébana-Cabanillas, F., Japutra, A., Molinillo, S., Singh, N., & Sinha, N. (2020). Assessment of mobile technology use in the emerging market: Analyzing intention to use m-payment services

in India. *Telecommunications Policy*, *44*(9), 102009. https://doi.org/10.1016/j.telpol.2020.102009

46. Liébana-Cabanillas, F., Molinillo, S., & Ruiz-Montañez, M. (2019). To use or not to use, that is the question: Analysis of the determining factors for using NFC mobile payment systems in public transportation. *Technological Forecasting and Social Change*, *139*, 266–276. https://doi.org/10.1016/j.techfore.2018.11.012

47. Ligon, E., Malick, B., Sheth, K., & Trachtman, C. (2019). What explains low adoption of digital payment technologies? Evidence from small-scale merchants in Jaipur, India. *PLOS ONE*, *14*(7), e0219450. https://doi.org/10.1371/journal.pone.0219450

48. Lou, L., Tian, Z., & Koh, J. (2017). Tourist satisfaction enhancement using mobile QR code payment: An empirical investigation. *Sustainability*, *9*(7), 1186. https://doi.org/10.3390/su9071186

49. Mohammadi, H. (2015). Investigating users' perspectives on e-learning: An integration of TAM and IS success model. *Computers in Human Behavior*, *45*, 359–374. https://doi.org/10.1016/j.chb.2014.07.044

50. Nguyen, D. D., Nguyen, T. D., Nguyen, T. D., & Nguyen, H. V. (2021). Impacts of perceived security and knowledge on continuous intention to use mobile fintech payment services: An empirical study in Vietnam. *The Journal of Asian Finance, Economics and Business*, *8*(8), 287–296. https://doi.org/10.13106/JAFEB.2021.VOL8.NO8.0287

51. Nguyen, D. M., Chiu, Y.-T. H., & Le, H. D. (2021). Determinants of continuance intention towards banks' chatbot services in Vietnam: A Necessity for Sustainable Development. *Sustainability*, *13*(14), 7625. https://doi.org/10.3390/su13147625

52. Nguyen, D. T., Pham, V. T., Tran, D. M., & Pham, D. B. T. (2020). Impact of service quality, customer satisfaction and switching costs on customer loyalty. *The Journal of Asian Finance, Economics and Business*, *7*(8), 395–405. https://doi.org/10.13106/JAFEB.2020.VOL7.NO8.395

53. Nurjannah, I. D., Dewi, Mohyi, A., Ambarwati, T., Cahyono, Y., Haryoko, A. E., Handoko, A. L., Putra, R. S., Wijoyo, H., Ariyanto, A., & Jihadi, M. (2022). The effect of digital marketing, digital finance and digital payment on finance performance of Indonesian SMEs. *International Journal of Data and Network Science*, *6*(1), 37–44. https://doi.org/10.5267/j.ijdns.2021.10.006

54. Patil, P. P., Dwivedi, Y. K., & Rana, N. P. (2017). Digital payments adoption: An analysis of literature. In A. K. Kar, P. V. Ilavarasan, M. P. Gupta, Y. K. Dwivedi, M. Mäntymäki, M. Janssen, A. Simintiras, & S. Al-Sharhan (Eds.), *Digital Nations – Smart Cities, Innovation, and Sustainability* (Vol. 10595, pp. 61–70). Springer International Publishing. https://doi.org/10.1007/978-3-319-68557-1_7

55. Patil, P., Rana, N., Dwivedi, Y., & Abu-Hamour, H. (2018). The Role of Trust and Risk in Mobile Payments Adoption: A Meta-Analytic Review. *International Journal of Information Management,* *43,* *328-341.* https://doi.org/10.1016/j.ijinfomgt.2018.08.008

56. Patil, P., Tamilmani, K., Rana, N. P., & Raghavan, V. (2020). Understanding consumer adoption of mobile payment in India: Extending Meta-UTAUT model with personal innovativeness, anxiety, trust, and grievance redressal. *International Journal of Information Management*, *54*, 102144. https://doi.org/10.1016/j.ijinfomgt.2020.102144

57. Phonthanukitithaworn, C., Sellitto, C., & Fong, M. W. L. (2016). A comparative study of current and potential users of mobile payment services. *Sage Open*, *6*(4), 2158244016675397. https://doi.org/10.1177/2158244016675397

58. Phuong, N. N. D., Luan, L. T., Dong, V. V., & Khanh, N. L. N. (2020). Examining customers' continuance intentions towards e-wallet usage: The emergence of mobile payment acceptance in Vietnam. *The Journal of Asian Finance, Economics and Business*, *7*(9), 505–516. https://doi.org/10.13106/JAFEB.2020.VOL7.NO9.505

59. Prasetyo, Y. T., Tanto, H., Mariyanto, M., Hanjaya, C., Young, M. N., Persada, S. F., Miraja, B. A., & Redi, A. A. N. P. (2021). Factors affecting customer satisfaction and loyalty in online food delivery service during the COVID-19 pandemic: Its relation with open innovation. *Journal of Open Innovation: Technology, Market, and Complexity*, *7*(1), 76-90. https://doi.org/10.3390/joitmc7010076

60. Puriwat, W., & Tripopsakul, S. (2021). Explaining an Adoption and Continuance Intention to Use Contactless Payment Technologies: During the COVID-19 Pandemic. *Emerging Science Journal*, *5*(1), 85–95. https://doi.org/10.28991/esj-2021-01260

61. Purwanto, A. (2022). The Role of Digital Leadership, e-loyalty , e-service Quality and e-satisfaction of Indonesian E-commerce Online Shop. *Journal of Business and Management studies, 3*(1), 1-9.

62. https://doi.org/10.32996/jbms.2022.3.1.1

63. Rahi, S., & Abd. Ghani, M. (2019). Integration of expectation confirmation theory and self-determination theory in internet banking continuance intention. *Journal of Science and Technology Policy Management*, *10*(3), 533–550. https://doi.org/10.1108/JSTPM-06-2018-0057

64. Rathore, D. H. S. (2016). Adoption of digital wallet by consumers. *International Journal of Applied Research, 2*(10), 26-35.

65. Goswami, R., Goswami, S., & Shakdwipee, P. (2023). Astudy on satisfaction of digital payment users with special reference to UPI transactions. *EPRA International Journal of Environmental Economics, Commerce and Educational Management*, *10*(7), 28–34. https://doi.org/10.36713/epra13820

66. Sharma, G., & Lijuan, W. (2015). The effects of online service quality of e-commerce websites on user satisfaction. *The Electronic Library*, *33*(3), 468–485. https://doi.org/10.1108/EL-10-2013-0193

67. Singh, N., Sinha, N., & Liébana-Cabanillas, F. J. (2020). Determining factors in the adoption and recommendation of mobile wallet services in India: Analysis of the effect of innovativeness, stress to use and social influence. *International Journal of Information Management*, *50*, 191–205. https://doi.org/10.1016/j.ijinfomgt.2019.05.022

68. Sobihah, M., Mohamad, M., Ali, N. A. M., & Ismail, W. Z. W. (2015). E-commerce service quality on customer satisfaction, belief and loyalty: A proposal. *Mediterranean Journal of Social Sciences*, 6(2), 260-267. https://doi.org/10.5901/mjss.2015.v6n2p260

69. Tang, Y. M., Chau, K. Y., Hong, L., Ip, Y. K., & Yan, W. (2021). Financial innovation in digital payment with WeChat towards electronic business success. *Journal of Theoretical and Applied Electronic Commerce Research*, *16*(5), 1844–1861. https://doi.org/10.3390/jtaer16050103

70. Toor, A., Hunain, M., Hussain, T., Ali, S., & Shahid, A. (2016). The impact of e-banking on customer satisfaction: Evidence from banking sector of Pakistan. *Journal of Business Administration Research*, *5*(2), 27-40. https://doi.org/10.5430/jbar.v5n2p27

71. Tran, V. D. (2020). The relationship among product risk, perceived satisfaction and purchase intentions for online shopping. *Journal of Asian Finance, Economics and Business*, *7*(6), 221–231. https://doi.org/10.13106/JAFEB.2020.VOL7.NO6.221

72. Kumar, R. R., Israel, D., Malik, G. (2018). Explaining customer's continuance intention to use mobile banking apps with an integrative perspective of ECT and self-determination theory. *Pacific Asia Journal of the Association for Information Systems*, *10*(2), 79–112. https://doi.org/10.17705/1pais.10204

73. Yaokumah, W., Kumah, P., & Okai, E. S. A. (2017). Demographic influences on e-payment services: *International Journal of E-Business Research*, *13*(1), 44–65. https://doi.org/10.4018/IJEBR.2017010103

74. Yuan, S., Liu, Y., Yao, R., & Liu, J. (2016). An investigation of users' continuance intention towards mobile banking in China. *Information Development*, *32*(1), 20–34. https://doi.org/10.1177/0266666914522140

75. Zhang, J., Luximon, Y., & Song, Y. (2019). The role of consumers' perceived security, perceived control, interface design features, and conscientiousness in continuous use of mobile payment services. *Sustainability*, *11*(23), 6843. https://doi.org/10.3390/su11236843

76. Zhao, Y., & Bacao, F. (2021). How does the pandemic facilitate mobile payment? An investigation on users' perspective under the COVID-19 pandemic. *International Journal of Environmental Research and Public Health*, *18*(3), 1016. https://doi.org/10.3390/ijerph18031016

77. Zhuo, T. (2018). An empirical examination of initial trust in mobile payment. *Wireless Personal Communications,* *110*(1), 309-327. https://doi.org/10.1007/s11277-019-06754-4

78. Zhu, Z., Dong, H., & Wang, Y. (2021). Users' continuance intention toward mobile payment: An empirical study integrating trust transfer and switching cost. *Information Technology & People, 34*(5), 1742-1766. https://doi.org/10.1108/ITP-11-2019-0600

79. Zouari, G., & Abdelhedi, M. (2021). Customer satisfaction in the digital era: Evidence from Islamic banking. *Journal of Innovation and Entrepreneurship*, *10*(1), 9. https://doi.org/10.1186/s13731-021-00151-x