





# Exploring the Evolution of Fintech and Mobile Banking: A Structured Literature Review and Bibliometric Study on Continuance Intention and Adoption Factors

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**Abstract.** The financial sector has been going through a rapid phase of IT transformation, where the huge focus was directed towards the adoption behavior of the consumer of the Fintech products that ignore the post-adoption behavior of continuance intentions. This systematic literature review covers 22 studies, selected through the PRISMA procedure. We pin pointed the top-performing countries, publications released by years, along with the application of the TCCM (Theory-context-characteristic-methodology) framework to comprehensive insights, revealing prevailing theories, models, variables and methodologies. The study revealed prominent antecedents, independent variables, mediators and moderators. The study will help managers businesses and policy makers to gain a better and deeper insight towards the continuance intention behavior of the people. The study offers future directions to empirical and conceptual models towards the continuance intention behavior of consumers.

**Keywords:** Fintech, Systematic literature review, PRISMA, TCCM and Continuance intention.

## 1 Introduction

The advent of digital age is driving speedy transformations in the global economy, especially in the field of the financial sector. Numerous innovations and breakthroughs have stimulated the pace of life and industries. The one industry that witnessed the draconic rate of evolution is the Information technologies, which catapulted the human race several steps through introduction of astounding products in the daily life of the people. This amazing splendor of Information technologies are now being amalgamated with different types of service models of the business units to provide the financial products to customers in an improved, fast, efficient and sustainable manner.

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Economy works on simple equation of communication between the market participants and a medium of facilitation of value or worth that brings effortless functional mechanism, fulfilling the justified and inevitable requirement of stable and secure commercial environment. The IT has the capacity to supply the innovative solution to the complex and ever progressing problems in everyday living. Hence the partnership between the IT and financial industry take it roots. The term Fintech came into existence due to the unification of financial services with information technologies, fulfilling the demand raised by the financial sector [1]. It has evolved by the fusion of financial services industry with information technology that led to the coining of Fintech. The introduction of Fintech revolutionized the key areas of traditional financial industry products and platforms such as m-commerce, crowd-funding, peer -2-peer lending, insurTech, cryptocurrency and blockchain, big data, cloud computing, wealth and asset management.

To capture the recent developments and their future course this study aims to:

**Analyze the Evolution of Research in Fintech and Mobile Banking**– Examine how academic studies in Fintech, mobile banking, and continuance intention have developed over time, what are the major breakthroughs, how the literature expanded.

**Pinpoint primary variables influencing Mobile Banking Continuance Intention** – Explore the major determinants directing the mobile banking engagement from the consumer that stimulated the perception of consumers either directly or indirectly.

**Classify key themes and new directions** – Use bibliometric and SLR tools to categorize dominant and emerging topics in Fintech and digital banking, leading to the categorization and analysis to provide clear and through apprehension.

**Highlight Theoretical Frameworks and Methodologies** – Identify commonly used models such as TAM & UTAUT, and trust-based theories, popularly opted in execution of the works in mobile banking studies.

Based on the objectives the research employs bibliometric analysis and structured literature review. Bibliometric analysis involves the quantitative examination of scholarly publications to evaluate research impact, productivity, and collaboration patterns. By analyzing publication and citation data, bibliometric studies serve multiple purposes and multiple advantages Research Evaluation: by providing objective metrics, such as citation counts to assess the influence and quality of research outputs for individuals, institutions, and countries.

**Identification of Research Trends:** Through citation patterns and keyword analyses, bibliometric studies reveal the evolution of scientific fields, helping researchers stay abreast of emerging topics and guiding future investigations. **Mapping Scientific Collaboration:** By examining co-authorship networks and international partnerships, these studies elucidate collaboration dynamics, fostering interdisciplinary research and global scientific engagement. **Journal Impact Assessment:** Bibliometric analyses assess the influence of academic journals through metrics like the impact factor, aiding authors in selecting appropriate publication venues and assisting libraries in resource allocation.

Systematic Literature Reviews (SLRs) employ rigorous, strict processes, consequently providing un-biased findings of previous literature. The structured approach of SLRs reduces subjectivity in literature selection and analysis, promoting transparency and reproducibility, further bolstering the importance of evidence-based reviews of the literature of a discipline, consequently leading to the crafting of an efficient and effective design of business models and policies for informed decision-making.

Given the strength of the two, we combined bibliometric and SLR in conducting the study. The article proceeds with, methodology, results, key findings, methods adopted in literature, discussions and conclusion.

### 1.1 Methodology:

We adopted the systematic review to bring forth the variables, shaping the CI among the users regarding Fintech. The SR was originally used in medical sciences, due to its scientific nature delivering the sophistication in the experiments and tests, but now embraced in commerce after observing the critical it plays in accumulating and in building a knowledge domain to the practice. The complexities and variations in the social science of commerce and consumer behavior relationship, a need for a standardized and methodical apparatus arises with a purpose of keeping records of literature for complete and unbiased insights rendering the presence of vague and scattered literature elements.

Authenticity is achieved after following firm protocols and guidelines, amply supplied by PRISMA with checklist of 27 items, like (Title, objectives etc.).The process is illustrated by a flow chart, depicting the various stages [**Table-1**].

Scopus database was chosen given its comprehensive and updated literature spanning over the huge distinct fields of disciplines with easy search mechanisms and ready analysis.

**Table 1:** Search process and records selection procedure.

Filtering criteria	Exclude	Include
<b>Search criteria</b>		
<b>Database:</b> Scopus		
<b>Time span:</b> 2016-2025		
<b>Languages:</b> English		

<b>Search keywords: CONTINUANCE INTENTIONS”AND “M BANKING” OR “FINANCIAL TECHNOLOGIES” OR “M COMMERCE APPLICATIONS” OR “BANKING APPLICATIONS” OR “M BANKING APPLICATIONS</b>		113
<b>General field</b>	08	21
<b>Document types</b>	05	
<b>Publication stage</b>	11	
<b>Type of access</b>	64	
<b>Absence of DOI(Digital object identifier)</b>	01	
<b>Source type:</b>		17
<b>Journal:</b>		4
<b>Conference proceedings:</b>		
<b>Final records included</b>	0	21

Search string - “CONTINUANCE INTENTIONS”, “M BANKING”, “FINANCIAL TECHNOLOGIES”, “M COMMERCE APPLICATIONS”, “BANKING APPLICATIONS” & “N BANKING APPLICATIONS”, providing:

TITLE-ABS-KEYS -(CONTINUANCE INTENTIONS” AND “M BANKING” OR “FINANCIAL TECHNOLOGIES” OR “M-COMMERCE APPLICATIONS” OR “BANKING APPLICATIONS” OR “M BANKING APPLICATIONS)

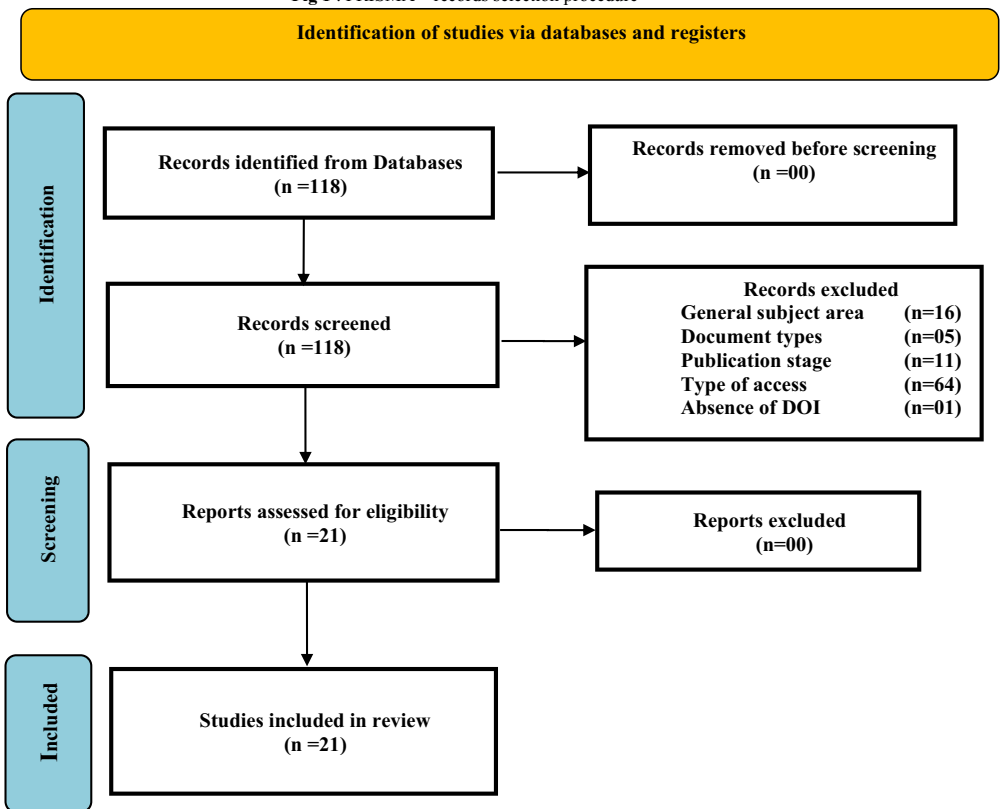
The search was carried out in FEB, 2025, and the results with documents found: 118. In the screening stage records were removed based on general field, the (16) records were not directly relevant to the discipline of financial technologies. The next exclusion criteria were of document types (05), which comprise book chapters, conference reviews and review papers, including only journal and conference papers

The (11) articles were in the process of publication and were excluded. This report includes only open access articles, excluding gold, hybrid gold; and green type of access (64) before the screening, leaving 22 records for screening, out of these records (1) record was excluded due to the absence of DOI and was unable to provide a reference. The 21 studies were found to be relevant to the field of interest, majorly dominated by the banking sector as it employs Fintech services to a far greater degree than other financial entities in the industry ecosystem [Fig-1].

The 21 studies were found to be relevant to the field of interest, majorly dominated by the banking sector as it employs Fintech services to a far greater degree than other financial entities in the industry ecosystem.

The whole process, from identification to final inclusion is outlined in the following PRISMA- flow chart:

Fig 1 : PRISMA – records selection procedure



**1.2 Results:**

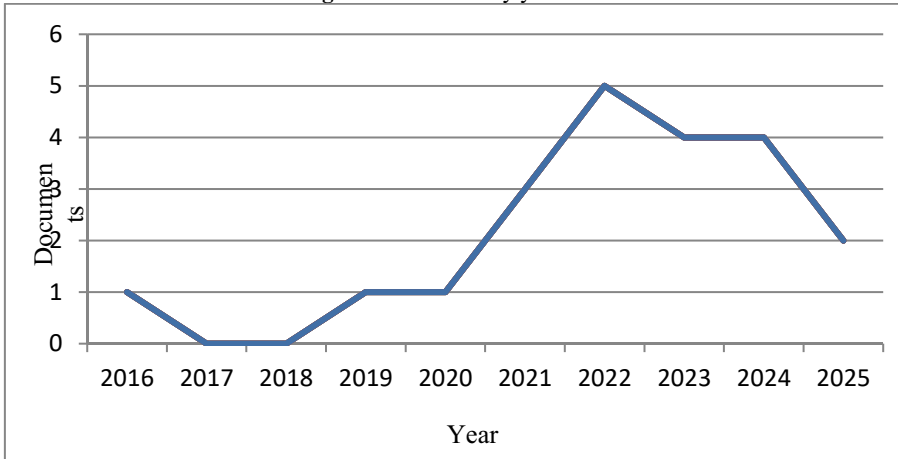
**Bibliometric analysis:** The 21 literature records were analyzed and categorized under different heads: year, territory and authors with the help of graphs and tables to provide an overview of the research trends, mapping regional focus towards the work, and impact relationship between institutions and scholars.

**Publications by year:** The study included papers from early 2016 to the present year of 2025, depicting the trends and attention of the Fintech industry, starting slow with the year 2016, followed by years (2017-2018) with bleak output. The variations introduced in to the business environment in COVID-19 pandemic, from lockdown emergencies to regulations and restrictions on movement of people, halting the vibrant economy from functioning.

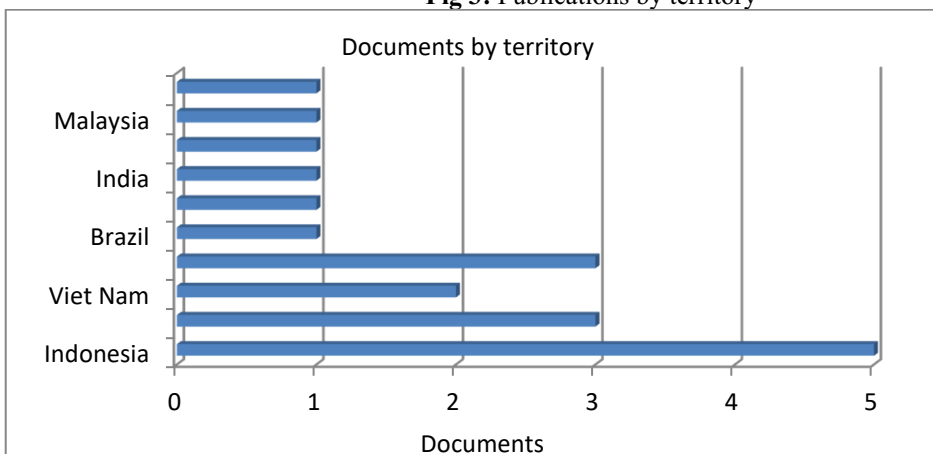
The steadfast of the business operation, consequently lead to an effort to discover a way for conducting business, and it opened the opportunity for integration of technologies into the finance sector as a promising near prospect, where the old-traditional ways of livelihood and enterprise articulated a new and advance touch of technology, the medium of exchange embraced the marvel of IT, attention of people were directed to upcoming tech enterprise of online ordering, connecting with people, holding business meet through apps. This period witnessed the shift into the approach of business and started a movement towards the acceptance of technology for business operation, and this trend was observed by the scholars that presented an opportunity to engage and explore the field of Fintech, its assimilation in daily norms. [Table 2, Fig 2]

**Table 2:** Publications by years

Years	2021	2022	2023	2024	2025
Publications	3	5	4	4	2

**Fig 2: Publications by years**

**Territory focus:** The research work is dominated by the south-east Asian economies with 59% of the contribution. The fast and developing countries open their markets to welcome new technologies and innovations to fast-track their development with the objective of a sustainable, effective and cost-efficient economic ecosystem. Countries like Vietnam and China are progressively transforming their financial sector to meet the demands of allocation and investments of the funds as key drivers for developments. [Fig 3, Table 3]

**Fig 3: Publications by territory**

**Table 3: Publications by territory**

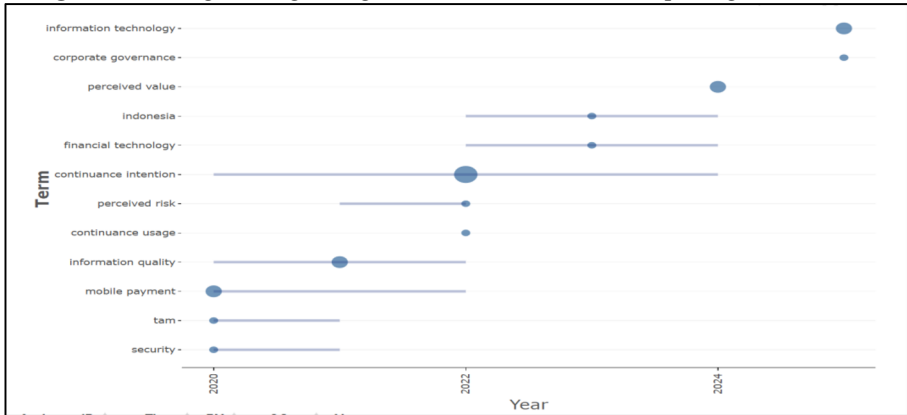
<b>Publications</b>	5	3	2	3	1	1	1	1	1
<b>Country</b>	Indonesia	China	Saudi Arabia	Viet Nam	Brazil	Hungary	India	Kuwait	Malaysia

Trending Themes: The (R Bibliometrix) was used which provides a visual representation in the bubble timeline chart showcasing the evolution of the topics on mobile banking research from 2020 to 2024. The analysis indicates that mobile banking research has shifted from foundational studies on security and adoption (2020–2022) to more advanced themes like governance, Fintech, and consumer perception (2023–2024). **[Fig 4]**

The dominant theme remains continuance intention, emphasizing the importance of user retention and satisfaction. Information technology and corporate governance have gained prominence in the years 2023-2024, indicating a growing interest in regulatory frameworks and technological advancements.

Perceived value and financial technology are also recent topics, reflecting the increasing focus on consumer perspectives and Fintech innovations in mobile banking. Continuance intention stands out as the most studied topic, as indicated by its large bubble size in 2022.

Information quality; mobile payment: were major research areas in 2020, emphasizing the initial phase of mobile banking adoption. Research on perceived risk and security started around 2020–2022, showing an early concern for cyber security and trust issues in mobile banking. TAM (Technology Acceptance Model) was explored around the same time, reinforcing the focus on adoption frameworks.

**Fig 4:** Strategic Diagram generated from R Studio package Bibliometric

The strategic diagram depicted in [Figure 5] provides an insightful classification of research themes in mobile banking, mapped along two axes: Relevance degree (Centrality) – Which represents the importance of a theme in the field and Development degree (Density) – Which indicates the level of maturity and internal development of the theme [6].

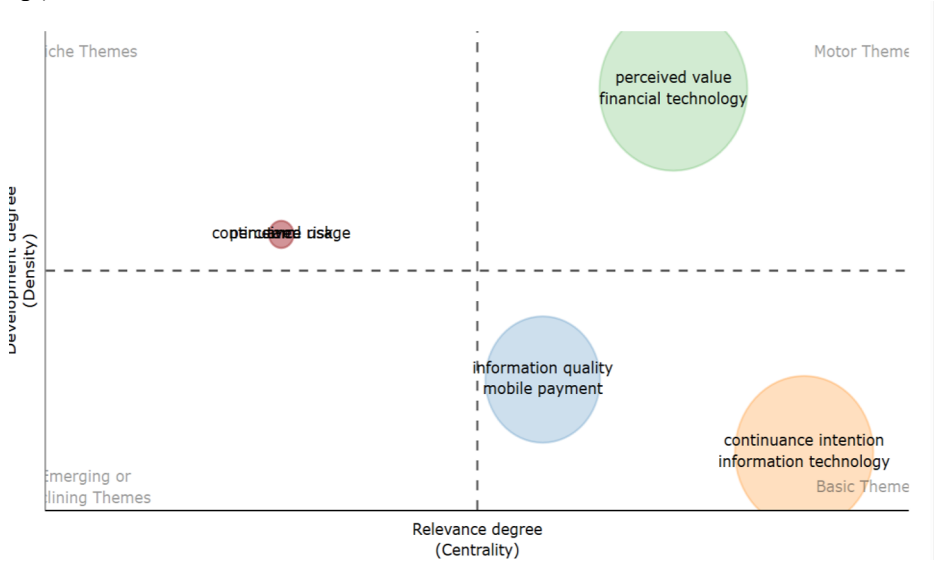
Based on this analysis, the themes are explained as: Motor Themes (High Centrality, High Density) have the topics of Perceived value & Financial technology this shows that these are the most well-developed and influential themes driving mobile banking research.

"Perceived value" suggests a focus on user satisfaction and benefits associated with mobile banking and financial technology" highlights the impact of Fintech advancements on mobile banking services. Basic Themes (High Centrality, Low Density) has Continuance intention & Information technology.

Emerging or Declining Themes (Low Centrality, Low Density) have the themes Perceived risk & Continuance usage. These themes have limited development and relevance in the current research landscape. "Perceived risk" indicates concerns about security and trust, but its declining position suggests a shift towards other security measures.

"Continuance usage" relates to user engagement, but it has not been a primary focus recently. Niche Themes (Low Centrality, High Density) have no significant themes in this quadrant, suggesting that most niche topics have not gained traction in mobile banking research.

**Fig 5:** Trending topics from 2020 to 2024. (Source R-Studio software Bibliometrix package)



The word cloud analysis reflected in [Figure 6] highlights that continuance intention, financial technology, and mobile payment are the most critical research topics in mobile banking. Researchers are exploring technological advancements, security concerns, and user behavior to understand and improve mobile banking adoption. The presence of AI, perceived risk, and governance suggests evolving trends toward digital transformation and regulatory considerations in mobile finance.

**Fig 6:** Word cloud of the most prominent author keywords.



## 2 TCCM framework

Theory, context, characteristics and methodology is a structured approach to ensure quality, comprehensive and critical assessments of existing base of knowledge to be presented through different segments, driving insights for better understanding [7].

### 2.1 Theory:

The total number of theories which were identified by analyzing the works of the respective authors belonging to the field of inquiry amounted to: 32. The model that is mainly disposed in the field is TAM with the count of 7, followed by ECT: with 6 counts, and the third most favorable is UTAUT-2: with 3 counts, supported by the evidence in the following table [Table 4].

**Table 4:** Theories and their respective frequencies

Theory	Frequency
TAM	7
ECT	6
UTAUT	2
UTAUT-2	3
TRA	2

### 2.2 Methodologies used in the studies:

The research methodology is critical to the research, explaining how the data was collected, what type of structural-model testing was conducted, and how the construct was formulated. The methodology can be divided into 3 categories, quantitative, qualitative and mixed-method approach.

The usage of quantitative tool for data collection and analyses, by the majority of authors is observed and the choice of, least square structural equation modeling (PLS-SEM) to construct formulation and variable, along with hypothesis testing majorly dominated the works. [Table 5]

**Table 5:** Methodologies used in studies

<b>Methodologies</b>	<b>Studies</b>	<b>Studies %</b>
Quantitative	18	85.71%
Qualitative	1	4.76%
Mixed approach	2	9.52%

### 3 Key findings

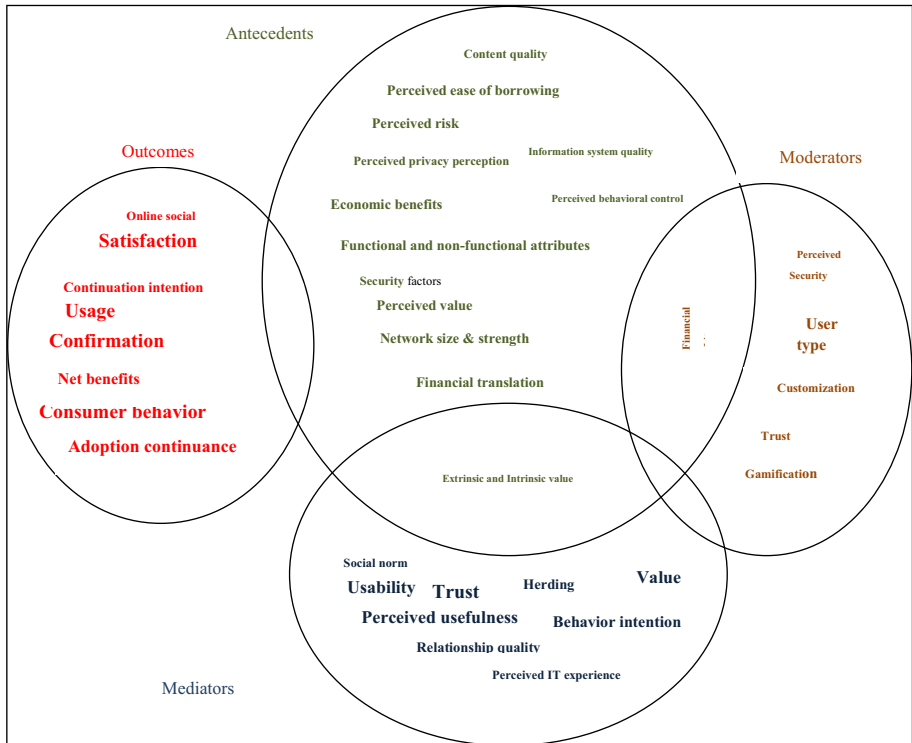
**Table 6:** Major findings from the literature

<b>Authors</b>	<b>Findings</b>
Fathur Rahman Prawira, Naufal Thirafy Prakoso, Putu Wuri Handayani and Nabilalydea Harahap.	Reveals the impact of security factors (AUTH, ENC, TRP PRIV, INP) on perceived security, in turn impacting the ECM model adopted, comprised of CON, SAT, and CI on e-wallet, except AUTH on Perceived security. [2]
Tran Hung Nguyen and Xuan Cu Le.	The ISS model (Content quality, system quality, and service quality) influences customer experience through AI chatbots, impacting consumer satisfaction and leading to CI. [3]
Olfa Bouhleb, Karim Garrouch and Mohamed Nabil Mzoughi.	Unified framework of MB-ISSM model, showing impact of system & service quality, PU and PV on satisfaction Supporting CI. [4]
Liza Agustina Maureen Nelloha, Adhi Setyo Santosob and Mulyadi Wiguna Slametc.	Consolidated TAM and ECT (expectation confirmation theory) revealed- IQ and PSP directly impacting trust, but perceived privacy perception. [5]
Huynh Thi Ngoc Ly, Nguyen Vinh Khuong and Tran Hung Son.	Key findings show Usage intention on m-wallet, significantly supported by the

	UTAU-2 model, except EE and SI. <b>[6]</b>
Yanxing Li and Jinghai Wang.	Findings revealing considerable effect of combined ISSM and relationship quality (Trust and satisfaction) <b>[7]</b>
Garima Malika and Dharmendra Singh.	Mediating role of gamification feature on behavior intention, use, and continuance usage along with key factor of trust based on a unified model of UTAUT-2 and ISSM. <b>[8]</b>
Hotma Antoni Hutahaean, Iman Sudirman, and Rajesri Govindaraju.	The study revealed the attributes of non-functional usability and functional usability, having an influence on efficiency, effectiveness, and satisfaction, leading to CI. <b>[9]</b>
Imdadullah Hidayat-ur-Rehman, Arshad Ahmad, Muhammad Nauman Khan, and Shamsul Anuar Mokhtar.	The study identifies the effect of unified UTAUT and ECM model variables along with additional constructs of PS concern, PUQ, and PAU, except for effort expectancy and social Influence on satisfaction and CI. <b>[10]</b>
Meiryani, Gatot Soepriyanto, Angie Elvani, Dianka Wahyuningtias and Samukri.	Found significant bearing of PEOU, SCRT, EB, and FC on CI in Fintech payments. <b>[11]</b>
Artur Barretti Mascarenhas, Cristiane Koda Perpétuo, Erika Boronovo Barroteand Maria Paula Perides.	The study revealed the impact of PB-economic, seamless transactions, and convenience & PR-financial, legal, security, and operational, based on TRA. <b>[12]</b>
Nguyen Thi Hoang Yen and Nguyen Xuan Hung	TAM model, comprised of PU, P. use, PRT and disconfirmation formed up PIT experience that strengthens the satisfaction of the external auditors, influencing continuance behavior and CI. <b>[13]</b>
Jung-Chieh Lee, Yuyin Tang and SiQi Jiang.	The paper explains the CI in m-banking by the usage of AI apps by extending the ECM model with 2 AI features: P-INT and P-ANTH <b>[14]</b>
Yuyang Zhao and Fernando Bacao.	Amalgamated model of UTAUT and ECM with Hofstede's cultural values as moderators in determining CI shows positive signs. <b>[15]</b>
Weiyao Kang, Bingjia Shao and Hongquan Chen.	The study shows the direct impact of herding (imitating others and discounting one's own information) and perceived value on the CI of internet wealth management users. <b>[16]</b>

<p>Nikolina Sterjadovska, Jana Prodanova and Anita Ciunova-Shuleska. Palamidovska</p>	<p>Key findings reveal the bearing of perceived usefulness, subjective norm, and novelty seeking on overall perceived value, except for entertainment in CI of m-banking applications. [17]</p>
<p>Kuo-Cheng Chun and Lin. Che-Hung</p>	<p>Financial literacy and task technology fit have a favorable impact on continuance intention, while FSE and TSE have a mediating effect in using financial robots. [18]</p>
<p>Syed Faizan Hussain Zaidi ,Omar Ali AndMarsela Thanasi-Boçe.</p>	<p>The study reveals the positive impact of perceived performance, transactional risk, and societal influence on perceived usefulness, except for transactional risk, along with the impact of PP, TR, SI, CS and PU on usage continuation intention, except for financial transaction transparency supported by the integrated TAM &amp; UTAUT model. [19]</p>
<p>JhanghizSyahrivar,Genoveva Genoveva,ChairyChairy and Hanif AdinugrohoWidyanto.</p>	<p>Reveals antecedents of CI concerning P2P lending, where PSA and PEB directly impact Perceived Usefulness and Perceived Critical Mass, having an indirect impact on PU effectively. [20]</p>
<p>Akwesi Assensoh-Kodua.</p>	<p>The study found - SN, PRT, and User-SAT significantly affect CI, whereas Perceived Behavioral Control has an insignificant bearing on user acceptance and CI for social media. [21]</p>
<p>Faruk Ahmeti and Nazmi Zeqiri.</p>	<p>We find PS, PR, FC, and SE have a significant impact on trust leading to cashless payment adoption continuance (CPAC), but self-efficacy has an insignificant impact on CPAC. [22]</p>

**Fig. 7:** Venn diagram showing variables Studied in the Academic Studies [Source: Author compilation based on SLR]



#### 4. Discussion

##### 4.1 Theoretical implications

Bibliometric studies and systematic literature reviews are indispensable tools for academic research. They not only evaluate and synthesize existing knowledge but also illuminate pathways for future inquiry, ensuring that research contributions are both impactful and aligned with evolving scholarly and societal needs. The study covers all 21 available review papers on the behavioral intention of the consumer regarding to continuing adoption of financial technologies goods and services.

The study shows the still the usage of the established models of TAM, UTAUT, and trust theories, supported by 32 theories and models discussed in the SLR, illustrating direct, indirect, moderating, and mediating variables' impact on consumer behavior.

The TCCM framework, which stands for Theory, Context, Characteristics, and Methodology, provides a systematic method for evaluating and contrasting various studies within the field. By employing this framework, one can gain a deeper understanding of how theory, context, characteristics, and methodology interrelate in Fintech research, thereby offering thorough insights.

Examining current trends indicates a transition from basic research on security and adoption to more sophisticated topics such as governance, Fintech, and consumer perception. The theme of continuance intention remains prevalent, highlighting the significance of retaining users and ensuring their satisfaction.

Numerous studies have been conducted on the adoption intention of people, but little attention has been paid to post-adoption behavior, which indicates that perceived value and financial technology are the leading research themes, highlighting the importance of consumer perspectives and Fintech innovations. Continuance intention and information technology serve as foundational themes, ensuring the continued adoption of mobile banking. Meanwhile, perceived risk and continuance usage are less developed, possibly because of shifts in research priorities toward emerging financial technologies and user behavior models.

This study will help obtain comprehensive and significant insights into the behavioral variables and their relationship with technological factors that affect their decision-making regarding the continuance intention of the products.

## **4.2 Practical implications**

From the perspective of practitioners and managers, the study provides them with major focus points, which with due attention and efforts will lead to bolstering the relationship with customers, leading to the continuance of purchase. For a stable and secure relationship between the consumer and producer, the producer, businesses, seller must make efforts to know about the factors/variables that stimulates their decision making process. The more the business stays in the synced and linked to the antecedents shaping the consumer behavior, that more beneficial it will be to both of the parties. The study reveals major perception variables from the customer, like per-

ceived security, perceived value, trust and social influence bearing a major impact on their decision-making.

Fintech companies must invest in application designing and security features to provide a whole bundle of experience of fulfillment to the consumer. By investing in application design, like introduction of features used by the gaming industry to engage the people for longer duration, the time of interaction between the software and the people will increase the more the customer remains engaged the more behavior antecedent will be disclosed and it will help in creating a personalized bundle of services by observing the pattern and spending history.

When the antecedents of the behavior of a consumer are realized it helps the businesses to develop a customer centric and highly personalized product. This personalized experience will provide a battery satisfaction in comparison to the product made available to the consumer on a standard parameter, ignoring the particular needs and tastes.

Policymakers can leverage the findings from this review to craft effective regulations and policies that encourage the adoption and sustainable use of Fintech services while mitigating potential risks and challenges. The study highlights the important behavioral elements that build trust, drive innovation, and ensure consumer protection. The government should formulate the policies by taking into consideration of the business environment built upon the engagement between the companies and the consumers and how their relationship reacts to the adjustment in the variables from both of the sides.

By acting upon this the government policy on one side will direct companies by providing guidelines and regulatory framework on conducting their operations and on the other side making consumer welfare and protective policies to ensure the Welfare of general masses. Fintech provides a solution which the traditional banking system failed to address that is the financial inclusion of the under banked and unbanked people, that there could be some reasons like physical barriers, they are located in the remote areas and the access to reach them is quite difficult.

The main reason that contributes to the problem is that they don't have enough economic resources to afford the services of traditional bank system, Fintech by dispersing the banking facilities at very minimal or zero cost of charges on the usage of services, provides them the platform to be a part of financial system of economy.

The regional dominance of Southeast Asian economies in incorporating Fintech in industries presents themselves as fast-progressing markets and offers valuable insights and opportunities for observations. The regulatory framework and policies by the government and the enthusiasm by the Fintech companies in the South-East nations

providing a cohesive environment to the customer in delivery financial products backed by innovative and advanced technologies are transforming there economy.

In this review the word cloud analysis was conducted through a package of R-studio Bibliometrix, reviewing and analyzing all the 21 works of the authors, we were able to find the frequency and preeminence of keywords relevant in the field nowadays. The size of the keyword presents its dominance or usage in the field of Banking and Fintech from year 2016 to 2025, the more bigger the size is the more prominent that keyword or that theme was in this span of time.

We observed the 3 most crucial themes from our analysis, starting from continuous intention, financial Technologies or Fintech and mobile banking supported by the emerging keyboard such as blockchain Technology and AI, and regulatory considerations.

### **Continuous intention**

The term continuous intention was the most used and prominent term throughout the 21 literature reviews, the continuous intention form the basis for long term retention to the businesses if it is understood and applied in strategic execution.

The antecedent of the continuous intention takes roots from the satisfaction that in turn gets influenced by perceived value, trust, and usability. The businesses must provide value through their products and services that is significant in the consumer perception, build trust by providing security measures against the cyber-attacks and fluent Service Delivery, by designing the product, the platform, the delivery mechanism with attention towards the ease of use, so that consumer finds the product is easy and entertaining to use. The size of the world cloud bubble and the classification of continuous intention in thematic analysis as basic theme showing the characteristics of high centrality and low density showing its foundational role in Fintech.

### **Financial Technology**

The financial technology is the keyword that this paper addresses directly and its role in revolutionizing the banking industry by changing the traditional delivery mechanism system towards a technology and futuristic platform shaped and influenced by advancement in the information technology.

The strength of the information technology is fully utilized to address the problem that arises in the banking system and provided innovative upgrades and a new type of consumer experience for example providing banking services through mobile application removing the physical, time and processing cost. Financial Technology is at the quadrant of motor theme from the observing of the thematic analysis, employing that

the uses of the financial technology is at its mature point and holds a very big influence in the mobile banking research.

### **Mobile payment**

The revolution in the exchange of funds through the use of mobile phones by accessing the application software provided by the banking organization. The bank provide the facility of transfer of funds from one place to another place with the help of Information Technology it remove the Constraint of physical visits to branches, consumer can utilize this facility by saving time and the instant customer support service from Bank to solve any problem arising in the execution of operation.

### **Artificial Intelligence.**

This is an emerging keyword that we extracted from the study of 21 literature, that signifies the integration of blockchain Technology, APIs, chatbots, advisory robots, into the banking services model, that provides customer centric services and security from fraud and theft by safeguarding the platform with encryption.

The AI can provide a substantial shift in delivering the banking services to the consumer by offering them a very personalized product made for directly addressing the needs and pattern of the consumer, providing real time reporting and analysis through notifications, tracking their past spending habits and the sources of expenditures.

### **Perceived risk**

There are several advantages of using information technology in conjunction with financial products as the economy moves towards the digital economy, this shift has presented and element of risk.

Received risk plays an important role in defining the consumer intention towards using any financial product, the reasons might be, fear of losing funds and fear of losing confidential information. Although the printed company took several important steps in combating the risk element by employing biometrics authentication and encryption Technology like blockchain technology, but still the perceived risk place a very important role in the decision making process of the consumer regarding the choice of financial products.

### **Governance**

The economic and business environment is regulated by the policy developed by the government, to ensure the welfare of both the businesses and the consumers, the economy which have robust and comprehensive policy framework, the economic environment will be more progressive and faster rate.

The government should make rules and policies that facilitate the business environment keeping in check the rate of innovation that businesses are doing and the instability the rate of development brings into the market must be balanced. The aim of the government is to stabilize the market, and for this the policy makers and the businesses must align to form a common ground regarding the formulation of policies and the business practices.

### **Received value, trust, and social influence**

These three factors contributes in the formulation of continuous intention of a customer for opting a financial services, if the consumer perceives that by opting this product he will gain value, and the consumer trust on the security facilities provided by the by the organization and his social influence is positive by choosing that product, the continuous intention will be or strongly favorable regarding that product.

Businesses must understand the role of received value, trust and social influence place in the perception development of a consumer, by introducing gamification features in the application design, by incorporating encryption Technology like chain to provide essence of security in using the services, the retention for the consumer for longer duration will be easily achievable.

### **Analysis and interpretation**

After analyzing and understanding the key factors and their significance in the study of these literatures, we can stay that there is a shift from foundational antecedents like- information quality and perceived risk towards governance and financial technology.

But still the core factor that is the continuous intention asserts its importance in the field leading to the consumer retention for a longer period of time. This has become evident after the lockdown of pandemic that to retain the customer a business is must understand and evaluate the factors that shape the behavior and perception.

The businesses must develop a product that is user friendly, personalized, interactive user interface, secured through encryption, to address the continuous intention and invest in research and development of AI remain competitive by improving the product and services.

The policy maker must emphasize on rules and regulation through a regulatory framework mechanism adopted from the observation of South East Asian nations, what are the Strategies and policies they are employing in their economy and what the government can extract and implement in its own environment.

And in the last the developers should focus on optimization of the platform and the application software to provide a fluent, seamless, secure and entertaining experience while using the services of financial products. For example using both AI and block-chain technology to address the challenges of security and transparency.

The word cloud analysis underscores continuous intention financial technology and mobile payment as an emerging and Core area of focus, alongside with artificial intelligence and perceived value, governance, perceived value, trust and social influence. The study so cases that these are the elements that are highly influential in perception building that guides the consumer in making a purchase decision leading to the continuous intention of that product.

The Government and the business should focus on these elements to make a call receive environment in which the daily commerce of life can take place without any hurdles and setbacks. The role of the government will be to provide a working regulatory framework under which the interest of businesses and Consumers are protected, the police is must provide the guidance and the clear definition of boundaries that a business must hold while executing its operations and the regulations that protects the consumer from unethical conduct from the organizations.

The role of the business organization is to understand the elements of behavior and implement the strategies accordingly to gain the trust of the consumer and later lead that trust to the post adoption of the product.

### **4.3 Future scope**

The study suggests directions of longitudinal studies, exploring user's perceptions and BI to determine the possible changes impacting the long-term sustainability in the Fintech industry. The identification of the impacting factors (such as AI and Block-chain) can help businesses to bring modifications to their policies and strategies. As the arrival of technological age brings diverse solution and numerous benefits, it also constitutes new challenges rising form it, the increasing number of cyber-attacks to weaken the platform and obstructing the delivery of services.

To overcome this challenge, the businesses has developed a unification of AI and machine learning, with proper optimization it provides personal and customized services, real time information and analysis report, observing behavior habits-patterns and providing an analysis with detailed information, improves the customer experi-

ences. Along with this, protecting the digital data of customer from the unauthentic access from the third party, securing the accounts to safeguard the financial interest by employing the innovative features of IT into software application, which are easily accessible and economic to use, building an environment of trust and confidence.

Furthermore, the area of study can be broadened to include diverse and different economies, such as Europe, Latin America, Africa and others, as the countries interact with each other's and function in an interdependent ecosystem, bearing the factors with multi-faceted characteristics, shaping and directing the pathways to development. Upon action to disclose the vacuum, by comparing the social fabric contributing to perception enlargement, practices, and strategies employed, particular to the industry cluster and which can be adapted into unearthing a different front of perspective, equipping the deliberation process directed towards accomplishing the desired results.

The endeavor of the heads of states for a non-carbon, non-polluted and maintainable earth towards protracted generations, offers weightage in comprehensive investigation regarding the scrutiny of digital finance, and how it would become a future participant in dictating the grave environmental concerns, impressing the livelihood of today's civilization. The fields that demand due attention are Green financing incorporating Fintech, which determines consumer behaviors, peer-to-peer exchange interaction, the pliant regulatory framework policies of the government for hassle-free execution and their outcome in the consumer perceptions towards the Fintech continuance offer another direction for future work.

## **5. Conclusion**

The objective of the study is to review the available literature to identify the major variables that impact consumer continuance intention and the theories and models that play important roles in describing the behavior. The methodologies used for data collection and analysis. It provides a valuable overview of the research landscape on mobile banking continuance. It highlights the key players, themes, and connections, offering insights for future research and practical applications

The study is limited by its scope as it only covered those papers that were available for the assessment under the open access category and only one source, the Scopus database, was taken into consideration, but it still discloses valuable information in providing a fundamental basis to acquaint the scholars, with the journey of the relationship between attributes, amid the emerging situation.

Other databases open directions for future work, in which the documents that are not included, presenting an uncharted realm, that on probing, could provide an additional layer of completeness contributing to the diverse discernment, leading to the consolidation of cognizance. The majority of the records were empirical, ignoring the

conceptual proposals, which might open a new working hypothetical framework for testing empirically.

### Disclosure of Interests

The authors have no competing interests to declare that are relevant to the content of this article.

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