

## Digital Payments and Mobile Wallets in Jordan: A Systematic Literature Review

Odai Aljaloudi<sup>1</sup>, Hana Jaradat<sup>2</sup>

<sup>1</sup>[o.aljaloudi@zuj.edu.jo](mailto:o.aljaloudi@zuj.edu.jo)

<sup>2</sup>[h.jaradat@zuj.edu.jo](mailto:h.jaradat@zuj.edu.jo)

**Abstract:** The global financial landscape has undergone significant transformation due to the rapid advancement of digital technologies, with digital payments and mobile wallets emerging as key drivers of financial inclusion and economic development. This systematic literature review (SLR) examines the adoption, challenges, and implications of digital payments and mobile wallets in Jordan, a middle-income country with a growing Fintech ecosystem. Despite the country's progress in digital infrastructure and government efforts to promote cashless transactions, adoption remains uneven due to barriers such as limited digital literacy, cultural preferences for cash, and security concerns. This study employs a three-step SLR methodology, analyzing 20 peer-reviewed articles published between 2015 and 2024, to identify trends, adoption drivers, and socio-economic impacts of digital payments in Jordan. Key findings reveal that digital payment systems are increasingly embraced, particularly among younger, tech-savvy populations, with the COVID-19 pandemic accelerating adoption. Factors such as perceived usefulness, ease of use, trust, and government support facilitate adoption, while cybersecurity risks and cultural resistance hinder it. The review highlights the role of digital payments in enhancing financial inclusion, particularly for unbanked and underbanked populations, and supporting small and medium enterprises (SMEs). However, gaps in the literature, such as the need for longitudinal studies and deeper exploration of cultural factors, are identified. This review provides actionable insights for policymakers, financial institutions, and technology providers to promote digital financial inclusion and economic development in Jordan.

**Keywords:** Digital Payments, Mobile Wallets, Financial Inclusion, Jordan, Fintech Adoption

### 1 Introduction

The global financial landscape has undergone a profound transformation in recent decades, driven by the rapid advancement of digital technologies (Al-khawaja et al., 2025). Among the most significant developments in this transformation is the rise of digital payments and mobile wallets, which have redefined how individuals, businesses, and governments conduct financial transactions (Ghaith and Ghaith, 2022). Digital payments, which encompass a wide range of electronic transaction methods such as mobile wallets, online banking, and contactless payments, offer unparalleled convenience, security, and efficiency compared to traditional cash-based systems (Hijazi et al., 2023). These innovations have not only streamlined financial processes but have also played a pivotal role in promoting

financial inclusion, particularly in regions where access to conventional banking services remains limited (Hasan and Gupta, 2020). As the world moves increasingly toward cashless economies, understanding the dynamics of digital payment adoption and its implications has become a critical area of research (Kapoor et al., 2024).

Jordan, a middle-income country in the Middle East, has experienced notable growth in its digital infrastructure and financial technology (fintech) ecosystem in recent years (Gupta et al., 2023). With a young, tech-savvy population and a high smartphone penetration rate, the country is well-positioned to embrace digital payment solutions (Hopali et al., 2022). The Jordanian government has also taken proactive steps to foster a cashless economy, including the implementation of regulatory frameworks to support fintech innovation and the promotion of digital financial services (Jaiswal et al., 2022). These efforts are aligned with global trends and reflect a broader vision to enhance financial inclusion, reduce the informal economy, and stimulate economic growth (Widjojo, 2020). Despite these advancements, the adoption of digital payments and mobile wallets in Jordan remains uneven, with significant barriers such as limited digital literacy, cultural preferences for cash, and concerns about security and privacy (Sambrani and Jayadatta, 2020). Mobile wallets, in particular, have emerged as a key driver of financial inclusion in Jordan (Fareed, 2023). By allowing users to store, send, and receive money through their mobile devices, mobile wallets provide a viable alternative to traditional banking for the unbanked and underbanked populations (Dacre et al., 2024). This is especially relevant in Jordan, where a substantial portion of the population lacks access to formal financial services (AlJaloudi et al., 2024). Mobile wallets not only facilitate everyday transactions but also enable access to other financial products, such as microloans and insurance, thereby empowering individuals and small businesses (Shehadeh et al., 2024). However, the success of mobile wallets in Jordan depends on several factors, including the robustness of the technological infrastructure, the effectiveness of regulatory policies, and the willingness of consumers to adopt new financial behaviors (Hasan and Gupta, 2020).

Despite the growing importance of digital payments and mobile wallets in Jordan, the academic literature on this topic remains fragmented and underdeveloped (Al-khawaja et al., 2025). Existing studies have primarily focused on isolated aspects of digital finance, such as user adoption, technological innovations, or regulatory challenges, without providing a comprehensive overview of the field. This fragmentation limits our understanding of the broader trends, challenges, and opportunities associated with digital payments in Jordan. To address this gap, this paper conducts a systematic literature review (SLR) to synthesize and analyze the existing body of research on digital payments and mobile wallets in Jordan. By systematically reviewing prior studies, this paper aims to identify key themes, highlight research gaps, and provide a foundation for future investigations. The systematic literature review is guided by the following research questions: (1) What are the current trends and patterns in the adoption of digital payments and mobile wallets in Jordan? (2) What factors facilitate or hinder the adoption of these technologies? (3) What are the implications of digital payments for financial inclusion and economic development in Jordan? (4) What are the key gaps in the existing literature, and how can future research address these gaps? By answering these questions, this review seeks to provide a holistic understanding of the state of digital payments in Jordan and offer actionable insights for stakeholders, including policymakers, financial institutions, and technology providers.

The findings of this review are expected to make several contributions to the academic and practical discourse on digital finance. First, it will provide a comprehensive synthesis of the existing literature, offering a clear picture of the current state of research on digital payments and mobile wallets in Jordan. Second, it will identify critical barriers and enablers

of adoption, shedding light on the factors that influence consumer behavior and institutional readiness. Third, it will highlight the potential of digital payments to enhance financial inclusion and economic development in Jordan, particularly for marginalized populations. Finally, this review will propose a research agenda to guide future studies, emphasizing the need for interdisciplinary approaches and context-specific analyses.

## **2 Literature Review**

### **2.1 Theoretical Background**

The adoption and diffusion of digital payments and mobile wallets have been extensively studied through various theoretical lenses, with several frameworks and models providing a foundation for understanding user behavior and technology acceptance (Marikyan and Papagiannidis, 2021). Among the most prominent theories is the Unified Theory of Acceptance and Use of Technology (UTAUT) and its extended version, UTAUT2, which incorporate factors such as performance expectancy, effort expectancy, social influence, facilitating conditions, and hedonic motivation to explain technology adoption (Venkatesh et al., 2012). These models have been widely applied in the context of digital payments, as they capture the multifaceted nature of user acceptance, particularly in emerging markets (Venkatesh et al., 2016). Another relevant theory is the Technology Acceptance Model (TAM), which focuses on perceived usefulness and perceived ease of use as key determinants of technology adoption (Davis, 1989). TAM has been adapted to include additional constructs such as perceived trust, security, and risk, which are critical in the context of financial technologies (Momani, 2020). Furthermore, Diffusion of Innovations (DOI) Theory (Lundblad, 2003) provides insights into how innovations like mobile wallets spread through populations, emphasizing the role of relative advantage, compatibility, complexity, trialability, and observability (Rogers, 2003). These theories collectively offer a robust framework for examining the factors that influence the adoption of digital payments and mobile wallets, particularly in developing economies like Jordan.

### **2.2 Related Studies in Jordan**

The literature on digital payments and mobile wallets in Jordan has grown in recent years, reflecting the increasing importance of these technologies in the country's financial ecosystem.

The adoption and impact of digital payments and mobile wallets in Jordan have been the focus of several studies, each contributing unique insights into the factors driving or hindering their use. These studies have employed diverse methodologies and theoretical frameworks to explore various dimensions of digital payment systems, ranging from user acceptance to their role in financial inclusion. Below is a synthesis of key studies conducted in the Jordanian context.

One of the foundational studies in this area is by Al-khawaja, AbuBaker, and AlZu'bi (2025), who investigated the role of financial technology (fintech) in enhancing digital services within Jordanian commercial banks. Using a mixed-methods approach that combined surveys with bank customers and interviews with bank executives, the study revealed that fintech significantly improved the efficiency and accessibility of digital services. However, it also identified critical challenges, such as cybersecurity risks and the need for greater customer education to ensure widespread adoption. This study underscores

the dual nature of fintech as both an enabler and a disruptor in the banking sector. Building on the theme of user acceptance, Hammouri et al. (2023) conducted an empirical investigation into the factors influencing the adoption of e-wallets in Jordan. By extending the Unified Theory of Acceptance and Use of Technology (UTAUT2) model with the construct of perceived trust, the study employed a quantitative survey of 400 e-wallet users. The findings highlighted that perceived trust, performance expectancy, and social influence were significant predictors of e-wallet adoption. Additionally, the study revealed that age and gender played moderating roles in shaping user behavior, suggesting that tailored strategies are needed to address the diverse needs of Jordanian consumers. Similarly, Ahmad, Dajani, and Ali (2023) explored the factors affecting consumers' adoption of e-wallet services in Jordan, with a particular focus on the mediating role of perceived usefulness. Through a quantitative survey of 300 Jordanian consumers and the use of partial least squares structural equation modeling (PLS-SEM), the study found that perceived usefulness significantly mediated the relationship between ease of use, security, and e-wallet adoption. The study emphasized the importance of user-friendly interfaces and robust security features in driving consumer confidence and adoption rates. Another critical aspect of digital payments is their role in promoting financial inclusion. Alrabei et al. (2022) examined the impact of mobile payment systems on financial inclusion rates in Jordan. Using secondary data from national financial inclusion reports and regression analysis, the study demonstrated that mobile payment systems positively contributed to financial inclusion, particularly among unbanked and underbanked populations. However, the study also identified regulatory and infrastructural barriers that need to be addressed to maximize the potential of mobile payments in bridging the financial gap. In the context of public sector services, Alkhwalidi and Al Eshoush (2022) developed a model for citizens' acceptance of e-payment systems in Jordan, particularly during crisis periods. Through a quantitative survey of 350 Jordanian citizens and structural equation modeling (SEM), the study found that perceived security, ease of use, and government support were critical factors influencing e-payment acceptance. The study also highlighted the role of crisis situations, such as the COVID-19 pandemic, in accelerating the adoption of digital payment systems, as citizens sought safer and more convenient alternatives to cash.

Finally, Al-Okaily et al. (2020) explored the determinants of digital payment systems' acceptance in Jordan, with a focus on cultural orientation differences, particularly uncertainty avoidance. Using a quantitative survey of 500 Jordanian consumers and SEM for data analysis, the study revealed that uncertainty avoidance significantly influenced the adoption of digital payment systems. It also identified performance expectancy and facilitating conditions as key drivers of acceptance, suggesting that cultural factors play a crucial role in shaping consumer behavior toward digital payments.

The following Table presents a summary of the related previous studies, highlighting their key objectives, methodologies, findings, and contributions to the field of digital payments and mobile wallets in Jordan.

**Tabel 1:** Related previous studies

<b>N o.</b>	<b>Author 's</b>	<b>Ye ar</b>	<b>Purpose</b>	<b>Methodo logy</b>	<b>Findings</b>	<b>Journal</b>
1	Qatawn eh et al.	20 15	This study aimed to investigate the factors	The population of this study was 2320 employees	The study found no statistically significant impact of	Research Journal of Finance and Accounting

			that significantly affect the adoption of electronic payment system (EPS) in Jordan.	who work at Orange Company. Proportionate sample was targeted those who deal with EPS from the high, low and medium levels of management at the Orange's branches because some employees of these levels share in the EPS process and those don't exceed five-hundred employee from the total of the whole employees in the company.	system characteristics, organizational aspects, simplicity, security & privacy, top management support, or organizational culture on the adoption of EPS methods behavior.	
2	Ahmad et al.	20 23	This study examined the environmental drivers of consumers' adoption of e-wallet services. It investigates how environmental factors, such as	Data was collected through a questionnaire with a sample size of 324 respondents. Structural equation modelling was employed to analyse the collected data	The environmental drivers have a significant positive impact on consumer intention to use e-wallet services. In addition, the same goes for the three environmental drivers	springer

			social influence, technology readiness, and government support affect the consumers' intention to use e-wallet services.	The target population for the study consisted of Jordanians over the age of 18 who were at least aware of e-wallet services.	that have been tested; social influence, technological readiness, and government support. Also, the results of the study show that there is a significant positive relationship between social influence on consumers' intention to use e-wallet services	
3	Almaja li et al.	20 22	This study employed the technology acceptance model (TAM) to identify the factors with a potential impact on mobile payment systems acceptance. The impact of perceived privacy (PP) and the mediating function of perceived certainty (PC) on the	Data obtained from 270 respondents were analyzed using partial least-squares structural equation modeling (PLS-SEM).	The empirical findings show a positive link between perceived usefulness (PU) and PC on the BI of mobile payment systems. The mediation analysis demonstrated that PC partially mediated the association of PP with the BI of mobile payment systems.	Sustainability

			behavioral intention (BI) of mobile payment systems among Jordanian ministries were examined.			
4	Alfawarah et al.	2025	This paper aims to examine the connection between digital payments, ownership structure, and bank performance in Jordan, as well as investigate the moderating role of the independent director in the said relationship.	The study uses data from 12 Amman stock exchange-listed commercial banks, covering the period from 2010 to 2023. This paper employs econometric analysis of panel data, including ordinary least squares (OLS) regression as the primary approach, as well as the generalised method of moments, the two-stage least square (2SLS)	The results indicate that digital payments and ownership structure have a significant positive connection with bank performance. Additionally, the independent director variable appears to play a substantial and positive moderating role in the link between ownership structure (e.g. institutional ownership) and bank performance.	International Journal of Bank Marketing
5	Khasawneh and AlBahsh	2024	This study aims to identify the factors	This section consists of three key	The findings indicate positive	investment Management and

---

<p>influencing Jordanian consumers' adoption of m-wallet services, focusing on the motivation s and barrier</p>	<p>parts: Instrument Development, Data Collection, and Measurement Model Analysis. Instrument Development focuses on crafting a robust survey, Data Collection outlines strategies for gathering empirical evidence, and Measurement Model Analysis evaluates the measurement instrument's psychometric properties. These components ensure a rigorous and effective research approach. Figure 1. Hypothetical framework model PEOU Perceived ease of use PU Perceived</p>	<p>impact of all variables on the propensity for m-wallet adoption in Jordan. Notably, perceived usefulness, ease of use, and facilitating conditions significantly influenced user decisions, evidenced by R-square values of 0.78%, 0.758% and 0.684%, respectively. Meanwhile, perceived value, security, privacy, and social influence had a moderate effect. The attractiveness of alternatives and attitudes towards m-wallet usage showed lesser impact, with R-square values at 26.7% and 22.8%.</p>	<p>Financial Innovations ,</p>
---	--	--	--------------------------------

---

			usefulness ATTD			
6	Ajina et al.	20 23	this study aims to understand how mobile-wallet service quality dimensions affect customer satisfaction and loyalty, as well as to explore users' experience with these wallets.	The instrument of the current study is the questionnaire, which was built based on previous studies and modified to be suitable for this study. The questionnaire was divided into two parts: the first one dealt with the demographic data of the sample members (gender, age, educational level, and monthly income), while the second part provided paragraphs to measure the study variables.  The study population comprised Jordanian consumers who use m-wallets, and	According to the study's findings, all the main hypotheses regarding perceived service quality, perceived ease of use, perceived utility, perceived cost, and perceived security had a favourable influence on customer satisfaction and loyalty. However, the study's findings showed that the sub-hypotheses had varied effects on both customer satisfaction and loyalty. In terms of customer satisfaction, the findings revealed that perceived ease of use, perceived usefulness, and perceived security had no influence	Cogent Business & Management

after administering the questionnaire to the sample members, 557 questionnaires were collected and found to be valid for statistical analysis.

SPSS and AMOS were used to analyze the collected data.

7	Nasereddin and Khazneh	2016	This study identifies the factors affecting the acceptance of mobile payment in Jordan and ensures a successful implementation of such service with the satisfaction of all related parties. The factors are identified, detailed, and analyzed.	This research is an empirical study. The unit of study is Petra University due to the fact of having a heterogeneous environment of different ages, education background, knowledge, and experience. Based on that, a total of 150 questionnaires were distributed	The results of the research proved that the cost saved through the mobile payment model, the ease of use (the learning & implementation efforts for the required operations), and usefulness (the practicality of using the service) of such service in paying bills for	International Journal of Recent Research and Applied Studies (IJRRAS)
---	------------------------	------	--	--	--	---

			The study mainly focused on consumers as they are the party that gets the success or failure for the implementation of any service.	to the study sample, 130 questionnaires were collected, 18 questionnaires were isolated, and the remaining were 112 .	goods and services are of a significant effect to the acceptance of mobile payment	
8	Al Khasawneh et al.	20 24	paper aims to pinpoint the determinants that impact consumers' perceived ease and perceived usefulness of digital wallet usage in Jordan	A proposed theoretical framework is tested in the current study using a quantitative research methodology. current study depended on the Internet survey strategy to get a high response rate even though there are several data-gathering methods available, including mail surveys, Internet surveys, phone surveys, and self-administered surveys.	The study outcomes show that digital wallet users' perception of promotional benefits and perceived value significantly and positively affect the digital wallet's perceived usefulness. However, governmental support and social influence do not have a significant impact on digital wallets' perceived usefulness.	International Journal of Data and Network Science

9	Shehad eh et al.	20 24	Investigate the role of digital financial literacy, including awareness, experience, and skills, in the adoption of cashless payments, and explore gender differences in usage.	Cross-sectional survey across 34 Jordanian universities with 418 participants. Data analyzed using factor analysis.	Digital financial awareness, experience, and skills significantly influence cashless payment usage, with gender differences affecting adoption (stronger for women).	International Journal of Accounting & Information Management
10	Lutfi et al.	20 21	this study has investigated the factors influencing the acceptance of the mobile payment system in the Jordanian context.	Researchers used various analytical methods to develop and confirm their research results [37,38]. There are two methods of SEM, covariance-based SEM (CB-SEM) and composite-based SEM (PLS-SEM). It is worth mentioning that the PLS-SEM method has taken up a prominent role within the academic literature of	the use of mobile phones' applications plays an important role in every aspect of our life, as in the case of mobile payment systems which can be used to save money, time and effort. However, the adoption rate of m-payment systems is still very slow in Jordan, and only a few prior studies have investigated the issues related to it. Despite the weakness of	MDPI Sustainability

				many fields in management science, specifically information systems (IS) research. In general, the PLS model is normally analysed and interpreted in two stages.	accepting mobile payment system in the Jordanian environment, the ultimate objective to increase the diffusion and acceptance of mobile payment systems is still within the CBJ priorities.	
1	Anagreh et al.	2024	Explore how mobile payments contribute to digital financial inclusion in Jordan's banking sector.	Cross-sectional design with surveys, data analyzed using structural equation modeling (SEM).	Mobile payment adoption positively impacts digital financial inclusion, supporting the use of financial technology in Jordanian banking.	Springer Nature
1	Al-Okaily et al.	2020	the current paper expands the Unified Theory of Acceptance and Use of Technology (UTAUT2) to the study of JoMoPay system in the Jordanian context. The	To achieve its purpose, the present study adopted the quantitative research approach to investigate the relationship between several independent variables, moderating variable and the	The mobile payment system is an appealing option that has recently boomed because of the advent of smartphones and their applications all over the world. However, when the JoMoPay system was first	Technology in society

			<p>research's proposed model incorporates four new external constructs into UTAUT2 model, namely; awareness, security, privacy and culture. In addition, the relationships between social influence and behavioural intention to use JoMoPay system is moderated by culture</p>	<p>acceptance of JoMoPay system by employees of the public sector as the dependent variable. Partial Least Squares (PLS) was used to estimate the proposed framework in this study. As a Structural Equation Modelling (SEM) technique, PLS avoids small sample size problems and has less strict assumptions of normality distribution and error terms</p>	<p>introduced, it has received low numbers of adoption rates and it has been conducted only in a few studies. Hence, this study emphasizes the necessity of examining the main factors that can shape the Jordanian users' intention to use and adopt JoMoPay system.</p>	
13	Alkhwalidi and Eshoush	2022	<p>This study explored an important issue related to the factors affecting citizens' acceptance of E-payment systems for public sector</p>	<p>However, investigating the factors affecting the acceptance of EPSs in public organizations is a topic of great importance. This study extends the</p>	<p>conceptual model</p>	<p>Information Sciences Letters</p>

---

services in the Jordanian context in order to develop a conceptual framework. Studying the acceptance and use of e-payment systems (EPSs) is not a new research topic. However, investigating the factors affecting the acceptance of EPSs in public organizations is a topic of great importance.

Unified Theory of Acceptance and Use of Technology (UTAUT2) by integrating the theory original variables (i.e., Performance Expectancy (PE), Effort Expectancy (EE), Social influence (SI), and Facilitating Conditions (FC)) with contextual variables (i.e., Fear of COVID-19 (FoC), Trust (TR), Security concern (SEC), and Perceived Risks (PR)).

---

14	Alrabei et al.	2022	In this paper, we discuss the impact of the mobile payment system on increasing financial inclusion ratios. We have followed the quantitative and analytical approach to test the study's hypotheses	A questionnaire was designed to consist of two dimensions and (22) questions. The study sample consisted of the Arab Bank and the Housing Bank and the multiple regression is used to test the collected data.	The result of the regression equation showed a statistically significant effect of service price, the quality of the service, the ease of using service, and the security of the service provided through the mobile payment system, on the financial inclusion. It is shown that the mobile payment system plays an important role on increasing the financial inclusion rates and is recommended to be included in all banks operating in Jordan.	Information Sciences Letters
15	Ahmad et al.	2023	Examine environmental drivers like social influence, technology readiness, and government support	324 respondents surveyed. Data analyzed using SPSS and AMOS with structural	Environmental factors (social influence, technological readiness, government support) have a significant	Springer

			affecting the adoption of e-wallets, with perceived usefulness as a mediator	equation modeling.	positive impact on the perceived usefulness and intention to use e-wallets.	
16	Hammouri et al.	2023	Examine factors influencing the intention to use e-wallets in Jordan, focusing on price value, hedonic motivations, social influence, performance expectancy, and perceived trust.	181 users surveyed using a 32-item instrument. Data analyzed using quantitative methods.	Price value, hedonic motivations, social influence, performance expectancy, and perceived trust are significant predictors. Facilitating conditions and effort expectancy are less relevant.	International Journal of Data and Network Science
17	Al-Okaily et al.	2019	To investigate the factors influencing the acceptance of mobile payment systems in Jordan, particularly focusing on the role of trust as a moderating factor.	The paper uses the Unified Theory of Acceptance and Use of Technology 2 (UTAUT2) model, with additional variables like Trust and Peer Influence. The research involves the development of hypotheses	The study found that various factors, including performance expectancy, effort expectancy, social influence, and trust, significantly impact users' intentions to adopt the JoMoPay system in Jordan. Trust is identified as a key	Journal of Information System and Management

				based on this model.	moderating factor in these relationships	
18	Al-khawaja et al.	2025	The purpose of the study is to examine the role of financial technology (FinTech) in enhancing digital services within Jordanian commercial banks, focusing on credit services, investment management, payment services, and financial market support services.	The research utilized a descriptive and analytical technique. The study targeted employees of 14 Jordanian commercial banks listed on the Amman Stock Exchange. A total of 213 valid questionnaires were collected. Data analysis involved regression analysis to test the impact of FinTech on enhancing digital services.	The study found a statistically significant impact ( $\alpha \leq 0.05$ ) of FinTech services on enhancing digital services in the Jordanian banking sector. Credit Services: A positive impact of credit services in enhancing digital services was identified, accounting for 30.7% of the variation.	Al-Basaer Journal of Business Research
19	Ghaith and Ghaith	2022	Examine the role of digital financial literacy in the adoption of e-payment systems in	Cross-sectional survey with 500 respondents, data analyzed using factor analysis.	Digital financial literacy plays a crucial role in improving the adoption rates of e-payment systems in	Journal of Positive School Psychology

			Jordanian households		Jordan, particularly among younger demographics.	
2020	Hijazi et al.	2023	This paper assesses the continuance intention (CI) for mobile-based payment (M-payment) services following the COVID-19 pandemic by combining the self-efficacy construct with the electronic service quality model.	This exploratory, cross-sectional research employs qualitative and quantitative research methods; specifically, a questionnaire and interviews. A total of 403 Jordanian participants completed valid questionnaires. Mediation and moderation evaluations assessed the M-payment service quality (MPSQ), self-efficacy and health concerns (HC) to determine CI.	The results verify the significance of MPSQ and self-efficacy in developing CI and show the mediating influence of self-efficacy between MPSQ and CI. Moreover, HC negatively impact the self-efficacy/CI link.	International Journal of Quality & Reliability Management

### 3 Methodology

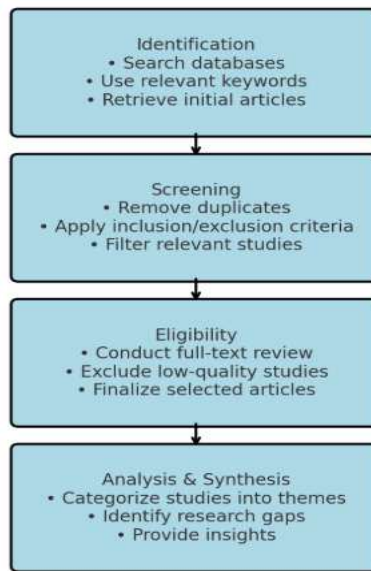
This study employed a systematic literature review (SLR) methodology to examine the existing body of research on digital payments and mobile wallets in Jordan. The primary objective is to analyze key trends, adoption drivers, challenges, regulatory frameworks, and socio-economic impacts associated with digital payment solutions in the country. By synthesizing findings from previous studies, this review aims to identify research gaps and offer insights for future studies and policy development.

To ensure a comprehensive and rigorous selection process, we followed a three-step systematic approach: (1) identification, (2) screening, and (3) analysis of relevant literature. First, scholarly articles were retrieved from Google Scholar, Scopus, Web of Science, and IEEE Xplore, focusing on peer-reviewed journal papers, conference proceedings, and authoritative industry reports. The search process utilized a combination of keywords, including *"digital payments in Jordan," "mobile wallets in Jordan," "FinTech adoption," "financial inclusion,"* and *"electronic payment regulations in Jordan."* The review targeted studies published between 2015 and 2024, capturing the most recent advancements and policy developments in Jordan's digital payment ecosystem.

Following the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) guidelines, an initial pool of 51 articles was identified. A screening process was then conducted to exclude duplicate papers, non-English publications, studies lacking relevance to the Jordanian context, and opinion-based articles. After applying these exclusion criteria, a final selection of 20 studies was reviewed in detail, focusing on their methodology, theoretical frameworks, key findings, and policy implications.

The analysis phase involved categorizing the selected literature based on thematic areas, including adoption factors, barriers to digital payments, regulatory frameworks, technological advancements, and socio-economic impacts. In addition to reviewing prior research methodologies, this study also examines theoretical models commonly used in digital payment adoption studies, such as the Technology Acceptance Model (TAM), Unified Theory of Acceptance and Use of Technology (UTAUT), and Diffusion of Innovations (DOI).

### Systematic Literature Review (SLR) Methodology Steps



**Figure 1 illustrating the key steps:** Systematic Literature Review (SLR) Methodology

By systematically reviewing these publications, this study provides a structured assessment of Jordan's digital payment landscape, highlighting research gaps and proposing future research directions. The findings contribute to the academic discourse on FinTech adoption, inform policymakers on regulatory improvements, and offer strategic recommendations for financial institutions and technology providers seeking to enhance digital payment services in Jordan.

## 4 Results and Discussion

This systematic literature review analysis has comprehensively addressed the guiding research questions, providing a detailed understanding of the current state of digital payments and mobile wallets in Jordan. First, it identified the current trends and patterns in adoption, revealing that digital payment systems are increasingly being embraced, particularly in urban areas and among younger, tech-savvy populations, with the COVID-19 pandemic acting as a significant catalyst for accelerated adoption. Second, the review examined the factors facilitating or hindering adoption, highlighting key enablers such as perceived usefulness, ease of use, trust, and government support, while also identifying barriers like cybersecurity risks, lack of digital literacy, and cultural resistance. Third, the analysis explored the implications of digital payments for financial inclusion and economic development, demonstrating that these technologies play a crucial role in providing access to financial services for unbanked and underbanked populations, enhancing economic participation, and supporting the growth of small and medium enterprises (SMEs). Finally, the review identified key gaps in the existing literature, such as the need for longitudinal studies, deeper exploration of cultural and behavioral factors, and research on the integration of emerging technologies, offering actionable recommendations for future

studies to address these gaps. By answering these research questions, this review provides a holistic understanding of digital payments in Jordan and offers valuable insights for stakeholders, including policymakers, financial institutions, and technology providers, to promote digital financial inclusion and economic development.

This systematic review examines 20 studies conducted in Jordan that explore various dimensions of digital payments and mobile wallets. These studies employ diverse methodologies and theoretical frameworks to investigate factors influencing adoption, user behavior, and the impact of digital payment systems on financial inclusion and economic development in Jordan. The analysis below outlines the methods used and the key findings revealed across these studies.

The reviewed studies utilized a variety of research methodologies, with quantitative approaches being the most prevalent. The majority of studies, such as those by Hammouri et al. (2023), Ahmad et al. (2023), and Al-Okaily et al. (2020), relied on structured questionnaires to collect data from Jordanian consumers, bank employees, or public sector workers. Sample sizes in these studies ranged from 150 to 500 respondents, and data analysis techniques included Structural Equation Modeling (SEM), Partial Least Squares SEM (PLS-SEM), and regression analysis to test hypotheses and identify relationships between variables. In addition to quantitative surveys, some studies adopted mixed-methods approaches. For instance, Al-khawaja et al. (2025) combined quantitative surveys with qualitative interviews to gain deeper insights into the adoption and impact of digital payment systems. A few studies, such as Alrabei et al. (2022) and Alfawareh et al. (2025), utilized secondary data analysis, drawing on financial reports, national inclusion statistics, and stock exchange records to analyze trends and impacts. Several studies, including those by Shehadeh et al. (2024) and Ghaith and Ghaith (2022), employed cross-sectional designs to capture data at a single point in time, focusing on factors such as financial literacy, awareness, and user satisfaction. Furthermore, many studies applied established theoretical frameworks, such as the Unified Theory of Acceptance and Use of Technology (UTAUT/UTAUT2), the Technology Acceptance Model (TAM), and the Diffusion of Innovations (DOI) Theory, to explain user behavior and adoption patterns.

The findings from the 20 studies highlight several critical themes related to digital payments and mobile wallets in Jordan. First, factors influencing adoption were widely explored. Studies such as Ahmad et al. (2023) and Al-Okaily et al. (2020) found that perceived usefulness and ease of use are significant predictors of e-wallet and mobile payment adoption. Trust emerged as a critical factor in multiple studies (e.g., Hammouri et al., 2023; Al-Okaily et al., 2019), with users more likely to adopt digital payment systems if they perceive them as secure and trustworthy. Social influence, including peer pressure and recommendations, was also found to positively impact adoption intentions (e.g., Alkhwalidi and Eshoush, 2022; Al-Okaily et al., 2020). Additionally, government support and regulatory frameworks were identified as key enablers of digital payment adoption (e.g., Ahmad et al., 2023; Alrabei et al., 2022).

Second, the impact on financial inclusion was a recurring theme. Several studies, such as Alrabei et al. (2022) and Anagreh et al. (2024), demonstrated that mobile payment systems significantly contribute to financial inclusion by providing access to financial services for unbanked and underbanked populations. Digital payments were found to enhance economic participation, particularly among marginalized groups. Third, cultural and demographic factors were found to influence adoption rates. For example, Al-Okaily et al. (2020) highlighted that cultural factors, such as uncertainty avoidance, play a role in shaping user behavior. Demographic variables, including age, gender, and education level, were also found to impact adoption (e.g., Shehadeh et al., 2024). Fourth, challenges and barriers to adoption were identified. Cybersecurity risks, lack of digital literacy, and

resistance to change were noted as significant obstacles (e.g., Al-khawaja et al., 2025; Lutfi et al., 2021). Infrastructure limitations and regulatory gaps were also cited as barriers to the widespread use of digital payment systems. Fifth, the role of fintech in enhancing digital services was emphasized. Studies such as Al-khawaja et al. (2025) highlighted how financial technology (fintech) improves the efficiency and accessibility of digital services in Jordanian banks. Fintech innovations, including mobile wallets and e-payment platforms, were found to enhance customer satisfaction and operational efficiency. Sixth, the impact of crises on adoption was explored. The COVID-19 pandemic, for instance, accelerated the adoption of digital payment systems as users sought safer and more convenient alternatives to cash (e.g., Alkhwaldi and Eshoush, 2022; Hijazi et al., 2023). Finally, user satisfaction and loyalty were examined. Studies such as Ajina et al. (2023) found that service quality, perceived value, and security significantly influence customer satisfaction and loyalty toward mobile wallet services.

## **5 Recommendations**

The systematic review of 20 studies on digital payments and mobile wallets in Jordan highlights several gaps and opportunities for future research, providing a roadmap for scholars aiming to contribute to this field. First, while many studies have employed cross-sectional designs, there is a need for longitudinal studies to examine the long-term adoption and impact of digital payment systems, tracking user behavior and economic outcomes over extended periods. Second, future research should delve deeper into cultural and behavioral factors, such as uncertainty avoidance and resistance to change, to better understand how these influences shape adoption in Jordan's unique socio-cultural context. Third, addressing cybersecurity and privacy concerns remains critical, with future studies focusing on developing frameworks to enhance security and exploring how user perceptions of safety influence trust and adoption. Fourth, the lack of digital literacy has been identified as a significant barrier, prompting the need for research on the effectiveness of educational programs and awareness campaigns in improving digital financial literacy. Fifth, while government support has been recognized as an enabler, there is limited research on the specific impact of policies and regulations, calling for studies that evaluate existing policies and propose evidence-based recommendations for regulatory improvements. Sixth, the role of fintech in enhancing digital services has been highlighted, but more research is needed on the economic impact of fintech innovations, including their contribution to economic growth, job creation, and financial inclusion, as well as the challenges faced by fintech startups. Seventh, future studies should explore gender and demographic disparities in adoption, focusing on how digital payment systems can better serve women, rural populations, and other marginalized groups. Eighth, the COVID-19 pandemic accelerated adoption, but there is limited research on how crises shape user behavior in the long term, suggesting a need for studies on how digital payment systems can be made more resilient to future disruptions. Ninth, user experience and interface design remain underexplored, with future research focusing on improving usability and accessibility, particularly for users with limited technical skills, and exploring the role of gamification and personalization in enhancing engagement. Tenth, most studies have focused exclusively on Jordan, limiting generalizability, prompting the need for comparative studies across regions to identify best practices and lessons applicable to Jordan. Eleventh, the integration of digital payment systems with emerging technologies, such as blockchain, artificial intelligence (AI), and the Internet of Things (IoT), presents new opportunities for innovation, with future research exploring how these technologies can enhance security,

efficiency, and functionality. Twelfth, the environmental and social impact of digital payment systems has received limited attention, calling for studies on how digital payments contribute to sustainability goals, such as reducing paper usage and carbon emissions, and their social implications, including impacts on financial inclusion and inequality. Thirteenth, the role of financial institutions in driving adoption has been underexplored, with future research investigating how collaboration between banks, fintech companies, and government agencies can accelerate adoption and the challenges faced by traditional financial institutions in transitioning to digital platforms. Fourteenth, while trust has been identified as a critical factor, more research is needed on how trust is built and maintained, exploring the role of transparency, customer support, and brand reputation in fostering trust and loyalty. Finally, the impact of digital payment systems on small and medium enterprises (SMEs) has not been thoroughly examined, with future research exploring how digital payments can support SME growth and competitiveness and address the challenges they face in adoption. By addressing these research gaps, scholars can make significant contributions to the field, adopting interdisciplinary approaches to provide holistic solutions that inform policymakers, financial institutions, and technology providers in promoting digital financial inclusion and economic development in Jordan.

## 6 Conclusion

This systematic literature review has provided a comprehensive analysis of the current state of digital payments and mobile wallets in Jordan, addressing key research questions and offering valuable insights for stakeholders. The review revealed that digital payment systems are gaining traction in Jordan, driven by factors such as perceived usefulness, ease of use, trust, and government support, while also facing challenges like cybersecurity risks, lack of digital literacy, and cultural resistance. The findings underscore the significant role of digital payments in promoting financial inclusion, particularly for unbanked and underbanked populations, and their potential to enhance economic development by supporting small and medium enterprises (SMEs) and fostering economic participation. However, the review also identified critical gaps in the existing literature, including the need for longitudinal studies, deeper exploration of cultural and behavioral factors, and research on the integration of emerging technologies such as blockchain and artificial intelligence. By addressing these gaps, future research can provide more nuanced insights and actionable recommendations to further advance the adoption and impact of digital payment systems in Jordan. Overall, this review highlights the transformative potential of digital payments in Jordan's financial ecosystem and calls for collaborative efforts among policymakers, financial institutions, and technology providers to address existing barriers, leverage opportunities, and ensure that the benefits of digital financial services are accessible to all segments of society. Through continued research and innovation, Jordan can strengthen its position as a leader in digital financial inclusion and economic development in the region.

## References

1. Ahmad, A., Dajani, D., & Ali, N. (2023, May). Consumers' adoption of E-Wallet services in Jordan: mediating effect of perceived usefulness. In *Conference on Sustainability and Cutting-Edge Business Technologies* (pp. 337-353). Cham: Springer Nature Switzerland.

2. Ahmad, A., Dajani, D., & Ali, N. (2023, May). Consumers' adoption of E-Wallet services in Jordan: mediating effect of perceived usefulness. In *Conference on Sustainability and Cutting-Edge Business Technologies* (pp. 337-353). Cham: Springer Nature Switzerland.
3. Ajina, A. S., Joudeh, J. M., Ali, N. N., Zamil, A. M., & Hashem, T. N. (2023). The effect of mobile-wallet service dimensions on customer satisfaction and loyalty: An empirical study. *Cogent Business & Management*, *10*(2), 2229544.
4. Al Khasawneh, M. H., Al-Rousan, M., Al-Haddad, S., Sharabati, A. A. A., & Sewan, R. (2024). Factors affecting consumers' behavioral intentions to use and adopt digital wallets. *International Journal of Data & Network Science*, *8*(2).
5. Alfawareh, F. S., Al-Kofahi, M., Erman Che Johari, E., & Chai-Aun, O. (2025). Digital payments, ownership structure, and bank performance: insights from Jordan. *International Journal of Bank Marketing*, *43*(2), 262-291.
6. Al-khawaja, H., AbuBaker, S., & AlZu'bi, S. (2025). Financial Technology and Its Role in Enhancing Digital Services in the Jordanian Commercial Banks. *Al-Basaer Journal of Business Research*, *1*(1).
7. Alkhwaldi, A. F., & Al Eshoush, A. S. (2022). Towards a model for citizens' acceptance of e-payment systems for public sector services in Jordan: evidence from crisis era. *Information Sciences Letters*, *11*(3), 657-663.
8. Almajali, D., Al-Okaily, M., Al-Daoud, K., Weshah, S., & Shaikh, A. A. (2022). Go cashless! Mobile payment apps acceptance in developing countries: The Jordanian context perspective. *Sustainability*, *14*(20), 13524.
9. Al-Okaily, M., Abd Rahman, M. S., & Ali, A. (2019). Factors affecting the acceptance of mobile payment systems in Jordan: the moderating role of Trust. *J. Inf. Syst. Technol. Manag.*, *4*(15), 16-26.
10. 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.
11. Alrabei, A. M., Al-Othman, L. N., Al-Dalabih, F. A., Taber, T. A., Ali, B. J., & Amareen, S. A. M. (2022). The impact of mobile payment on the financial inclusion rates. *Information Sciences Letters*, *11*(4), 1033-1044.
12. Anagreh, S., Al-Momani, A. A., Maabreh, H. M. A., Sharairi, J. A., Alrfai, M. M., Haija, A. A. A., ... & Al-Hawary, S. I. S. (2024). Mobile payment and digital financial inclusion: a study in Jordanian banking sector using unified theory of acceptance and use of technology. In *Business Analytical Capabilities and Artificial Intelligence-Enabled Analytics: Applications and Challenges in the Digital Era, Volume 1* (pp. 107-124). Cham: Springer Nature Switzerland.
13. Ghaith, M. M., & Ghaith, Y. M. (2022). Impact of E-payment system on consumer buying behavior: a study in Jordan. *Journal of Positive School Psychology*, *6*(8), 3813-3824.
14. Hammouri, Q., Aloqool, A., Saleh, B. A., Aldossary, H., al Frejat, S. Y., Halim, M., ... & Darawsheh, S. R. (2023). An empirical investigation on acceptance of e-wallets in the fintech era in Jordan: Extending UTAUT2 model with perceived trust. *International Journal of Data & Network Science*, *7*(3).
15. Hijazi, R., Abu Daabes, A., & Al-Ajlouni, M. I. (2023). Mobile payment service quality: a new approach for continuance intention. *International Journal of Quality & Reliability Management*, *40*(8), 2019-2038.
16. Hasan, A., & Gupta, S. K. (2020). Exploring tourists' behavioural intentions towards use of select mobile wallets for digital payments. *Paradigm*, *24*(2), 177-194.

17. Kapoor, A., Sindwani, R., & Goel, M. (2024). Mobile wallets: Theoretical and empirical analysis. *Global Business Review*, 25(2\_suppl), S211-S228.
18. Gupta, S. K., Tiwari, S., Hassan, A., & Gupta, P. (2023). Moderating Effect of Technologies into Behavioural Intentions of Tourists toward Use of Mobile Wallets for Digital Payments: TAM Model Perspective. *International Journal of Hospitality & Tourism Systems*, 16(1).
19. Hopali, E., Vayvay, Ö., Kalender, Z. T., Turhan, D., & Aysuna, C. (2022). How do mobile wallets improve sustainability in payment services? A comprehensive literature review. *Sustainability*, 14(24), 16541.
20. Jaiswal, D., Kaushal, V., Mohan, A., & Thaichon, P. (2022). Mobile wallets adoption: Pre-and post-adoption dynamics of mobile wallets usage. *Marketing Intelligence & Planning*, 40(5), 573-588.
21. Widjojo, R. (2020). The development of digital payment systems in Indonesia: a review of go-pay and ovo e-wallets. *Economic Alternatives*, 3, 384-395.
22. Sambrani, V. N., & Jayadatta, S. (2020). A theoretical study on influence of technology in digitizing economy with special emphasis on study on digital wallets and digital payments in present context. *Asian Journal of Management*, 11(1), 61-72.
23. Fareed, T. (2023). A Systemic Review of Payment Technologies with a Special Focus on Digital Wallets. *Financial Technologies and DeFi: A Revisit to the Digital Finance Revolution*, 89-97.
24. Dacre, N., AlJaloudi, O., Thiam, M., Abdel Qader, M., Al-Mhdawi, M. K. S., & Qazi, A. (2024). Capturing Fintech's role in optimising financial risk management. Available at SSRN 4985879.
25. AlJaloudi, O., Thiam, M., Abdel Qader, M., Al-Mhdawi, M. K. S., Qazi, A., & Dacre, N. (2024). Examining the Integration of Generative AI Models for Improved Risk Management Practices in the Financial Sector. Available at SSRN 5023563.
26. Marikyan, M., & Papagiannidis, P. (2021). Unified theory of acceptance and use of technology. *TheoryHub book*.
27. Venkatesh, V., Thong, J. Y., & Xu, X. (2012). Consumer acceptance and use of information technology: extending the unified theory of acceptance and use of technology. *MIS quarterly*, 157-178.
28. Venkatesh, V., Thong, J. Y., & Xu, X. (2016). Unified theory of acceptance and use of technology: A synthesis and the road ahead. *Journal of the association for Information Systems*, 17(5), 328-376.
29. Momani, A. M. (2020). The unified theory of acceptance and use of technology: A new approach in technology acceptance. *International Journal of Sociotechnology and Knowledge Development (IJSKD)*, 12(3), 79-98.
30. Davis, F. D. (1989). Technology acceptance model: TAM. *Al-Suqri, MN, Al-Aufi, AS: Information Seeking Behavior and Technology Adoption*, 205(219), 5.
31. Lundblad, J. P. (2003). A review and critique of Rogers' diffusion of innovation theory as it applies to organizations. *Organization Development Journal*, 21(4), 50.
32. Khasawneh, O., & AlBahsh, R. (2024). Why do people use a mobile wallet? The case of fintech companies in Jordan. *Investment Management & Financial Innovations*, 21(2), 89.
33. Lutfi, A., Al-Okaily, M., Alshirah, M. H., Alshira'h, A. F., Abutaber, T. A., & Almarashdah, M. A. (2021). Digital financial inclusion sustainability in Jordanian context. *Sustainability*, 13(11), 6312.
34. Nasereddin, H. H., Khazneh, S. Y. J. I. J. R. R., & Studies, A. (2016). An empirical study of factors affecting the acceptance of mobile payments in Jordan. *International Journal of Research and Reviews in Applied Sciences*, 29(3), 110-121.

35. Qatawneh, A. M., Aldhmour, F. M., & Alfugara, S. M. (2015). The adoption of electronic payment system (EPS) in Jordan: case study of orange telecommunication company. *Journal of Business and Management*, 6(22), 139-148.
36. Shehadeh, M., Dawood, H. M., & Hussainey, K. (2024). Digital financial literacy and usage of cashless payments in Jordan: the moderating role of gender. *International Journal of Accounting & Information Management*.