

Bridging Digital Confidence and Financial Technology: A Systematic Review of Generation Z's Mobile Payment Adoption

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ABSTRACT

The rapid growth of financial technology (fintech) has reshaped payment behaviours globally, yet the adoption of mobile payment systems among Generation Z remains uneven. Despite being digital natives, this cohort exhibits varied levels of trust, technological readiness, and digital confidence. This study aims to examine the evolution and focus of existing research on Generation Z's mobile payment adoption, identify key determinants influencing their behavioural intentions, and highlight emerging research directions. Using a systematic literature review supported by Scopus AI data (as of 4 November 2025), the study synthesizes conceptual frameworks, topic experts, and thematic mappings to uncover consistent and emerging factors shaping adoption behaviour. The findings indicate that perceived usefulness, trust, ease of use, and financial literacy are core predictors of mobile payment adoption among Gen Z, while new themes such as technostress, AI integration, and omnichannel engagement are gaining prominence. Theoretically, the study extends technology adoption models by incorporating psychological and contextual factors unique to Gen Z. Practically, it provides insights for fintech developers and policymakers to design user-centric, secure, and engaging digital payment ecosystems. These findings underscore the need for future research exploring emotional, social, and cultural influences in Gen Z's financial technology adoption.

Keywords: Generation Z, Mobile Payment Adoption, Financial Technology (Fintech), Technology Acceptance, Digital Consumer Behaviour

INTRODUCTION

The rapid proliferation of financial technology (FinTech) has transformed how consumers engage in financial transactions, with mobile payment systems emerging as a cornerstone of this digital evolution. As economies worldwide move toward cashless ecosystems, understanding the adoption behaviour of different generational cohorts has become increasingly critical. Among these, Generation Z digital natives born into a hyperconnected world represents a particularly influential demographic shaping the future of mobile payment ecosystems. Their familiarity with digital interfaces, coupled with evolving expectations for speed, convenience, and security, makes them a pivotal group for understanding the intersection between digital confidence and financial technology adoption (Purohit, Kaur, & Chaturvedi, 2022; Michelle et al., 2024).

Despite the promise of FinTech, disparities persist in mobile payment adoption, particularly regarding factors that drive or hinder Generation Z's engagement. While earlier generations often struggled with digital adaptation, Generation Z's seamless integration into technology does not automatically translate into uniform mobile payment usage. The complexity of adoption decisions stems from an interplay of psychological, technological, and contextual factors such as trust, perceived ease of use, financial innovation, and perceived risk (Navalgund et al., 2024; Schrank, 2025; Do et al., 2025). As mobile payments increasingly define modern commerce, understanding these dynamics is vital for both academia and industry to bridge the gap between digital capability and financial technology utilization.

A growing body of research has explored the determinants of mobile payment adoption among Generation Z,

emphasizing social, technological, and psychological influences. Social influence and performance expectancy consistently predict behavioural intention, underscoring how peer norms and perceived usefulness drive adoption (Purohit et al., 2021; Purohit et al., 2022; Navalgund et al., 2024). Effort expectancy and ease of use also play key roles, as Gen Z users favour seamless, user-friendly platforms that enable quick digital transactions (Febriyanti, Ulza, & Al Azizah, 2024; Shah Alam et al., 2024). Likewise, trust and security serve as vital mediating factors, linking perceptions of safety with users' willingness to adopt mobile payment technologies (Michelle et al., 2024; Puri et al., 2024). In contrast, price value and promotional incentives exert weaker effects, indicating that Gen Z's motivations are increasingly shaped by experiential and technological satisfaction rather than purely financial benefits (Purohit & Arora, 2021).

Despite these valuable insights, the literature remains fragmented, with inconsistencies in context, methodology, and theoretical integration. Few studies have synthesized evidence across diverse settings to capture Generation Z's digital confidence which are their self-efficacy and assurance in engaging with fintech ecosystems. This gap constrains a holistic understanding of how personal, technological, and contextual factors interact to shape adoption behaviour. To address this limitation, the present study systematically reviews existing literature to map research evolution, identify emerging and consistent themes, and develop a conceptual framework illustrating the multifaceted determinants influencing Gen Z's mobile payment adoption. By synthesizing findings across multiple contexts, this review contributes to a deeper theoretical understanding of digital adoption behaviour and provides actionable insights for stakeholders in academia, industry, and policy.

The remainder of this paper is structured as follows. Section 2 outlines the methodology employed for the systematic review, including search strategies, inclusion criteria, analytical procedures, and thematic synthesis. Section 3 discusses the key findings, highlighting the conceptual relationships and emerging trends. Finally, Section 4 concludes with theoretical and practical implications, outlines limitations, and suggests directions for future research in understanding Generation Z's engagement with financial technology.

METHODOLOGY

The present systematic review was conducted with full awareness of the capabilities and constraints of the Scopus AI tool, accessed on 4 November 2025, within the Scopus platform (Elsevier). According to the vendor documentation, Scopus AI supports not only conventional summary generation, but also features such as "Expanded Summary", "Concept Map", "Topic Experts" and "Emerging Themes" by leveraging generative-AI over curated Scopus metadata and abstracts.

To align with the research aims, the following method was adopted: first, a search string was formulated as ("Generation Z" OR "Gen Z" OR "youth" OR "young adult") AND ("mobile payment" OR "digital payment" OR "e-payment" OR "contactless payment") AND ("adoption" OR "acceptance" OR "usage" OR "integration") AND ("technology" OR "innovation" OR "finance" OR "consumer behaviour"). This search string was entered into Scopus AI on the specified date, enabling retrieval of a broad set of documents indexed in Scopus.

Scopus AI outputs were analyzed across multiple dimensions: summary, expanded summary, concept map, topic experts, and emerging themes (refer to Figure 1). Using the Summary and Expanded Summary features of Scopus AI, the team generated a high-level overview of the field, extracted key bibliometric data (publication year, authorship, country/region, subject area) and thematic keywords, thereby enabling analysis of the evolution and focus of existing research. Next, the Concept Map feature of Scopus AI was activated to visualise inter-relationships among determinants of mobile payment adoption among Generation Z (e.g., social influence, ease of use, trust, perceived risk, hedonic motivation, financial innovation) and to cluster these into thematic nodes and linkages. Meanwhile, the Topic Experts and Emerging Themes features were used to identify leading authors and high impact works and to detect rising or novel research strands in the last two years.

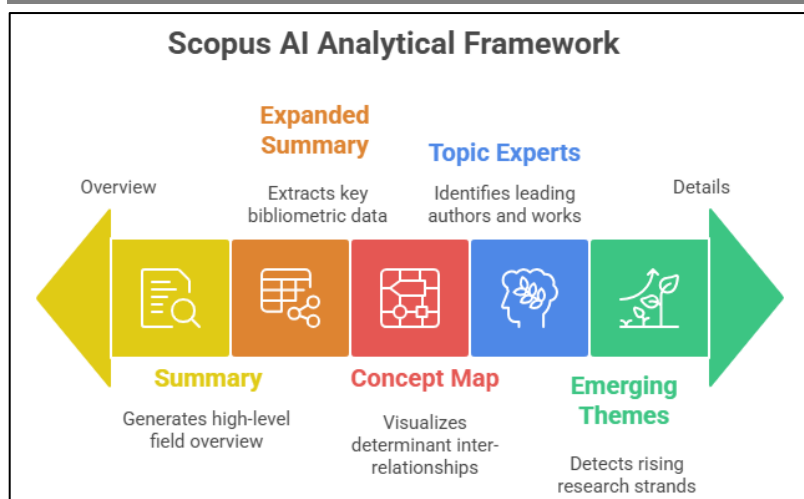


Figure 1: Five core elements of Scopus AI

The review followed a structured, tool-assisted process using Scopus AI to identify, screen, and analyse relevant literature on Generation Z and mobile payment adoption. Inclusion criteria were limited to peer-reviewed journal articles and conference papers indexed in Scopus that examined Generation Z (or equivalent youth/young adult cohorts) and mobile or digital payment adoption. Publications up to 4 November 2025 were included. Exclusion criteria eliminated non-English sources, editorials, book chapters, and studies focused solely on older generations without disaggregated Gen Z data.

An initial title and abstract screening was performed using Scopus AI's automated filtering and keyword matching features. This was followed by manual validation by two independent reviewers to ensure conceptual alignment and relevance. In total, 82 documents met the inclusion criteria after screening. For each document, metadata (author, year, source, and country), theoretical framework (e.g., TAM, UTAUT, DOI), research method (quantitative, qualitative, or mixed), and reported determinants of adoption were extracted.

The concept map generated by Scopus AI served as a preliminary visualization of interrelationships among determinants. This output was manually refined using visualization software to ensure conceptual accuracy. Topic experts were identified using Scopus AI's author analytics, based on publication volume, citation impact (h-index), and recency of contributions. Emerging themes were determined through algorithmic clustering of studies published in the past two years, complemented by manual validation of keywords and abstracts to confirm thematic novelty.

Finally, data synthesis emphasized thematic convergence rather than statistical aggregation due to methodological heterogeneity across studies. The process from search execution to concept mapping and theme extraction was fully documented for transparency and replicability. This structured approach allowed for a comprehensive understanding of the evolution, focus, and intellectual landscape of Generation Z's mobile payment adoption research.

RESULTS AND DISCUSSION

The results generated through Scopus AI (4 November 2025) provide a comprehensive synthesis of the intellectual structure, conceptual linkages, and evolving discourse surrounding Generation Z's adoption of mobile payment technologies.

Summary and Expanded Summary

The systematic synthesis of Scopus-indexed literature reveals that Generation Z's adoption of mobile payment technologies is shaped by a multidimensional network of technological, social and cultural, economic, and psychological determinants. These interrelated factors collectively underpin the concept of digital confidence a construct that captures both the technological competence and emotional assurance enabling young users to engage with financial technology. The findings from the Summary and Expanded Summary confirm that

Generation Z's behavioural intention toward mobile payment is primarily influenced by perceptions of usability, trust, innovation, and social validation (Purohit et al., 2022; Navalgund et al., 2024; Michelle et al., 2024).

Technological aspects emerge as the foundation of mobile payment adoption, with perceived ease of use and effort expectancy consistently identified as primary enablers. Studies indicate that Generation Z favours digital platforms that are intuitive, visually appealing, and compatible with their mobile-centric lifestyles (Nur & Gosal, 2021; Do et al., 2025). The seamless integration of mobile payment applications into daily digital routines such as e-commerce, food delivery, and ride-hailing enhances convenience and reinforces positive behavioural intention. Compatibility between technological design and user lifestyle has also been found to enhance perceived usefulness, suggesting that mobile payment systems aligned with youth culture foster greater adoption rates (Irma & Anetta, 2021). These findings support the Technology Acceptance Model (TAM) and Unified Theory of Acceptance and Use of Technology (UTAUT), wherein ease of use and perceived usefulness jointly drive adoption among tech-savvy consumers.

Social influence is another critical determinant, with peer recommendations, social norms, and media exposure exerting substantial effects on adoption intention (Michelle et al., 2024; Navalgund et al., 2024). Generation Z's identity as a socially connected and media-driven cohort makes them particularly responsive to digital word-of-mouth and influencer-led financial campaigns. The integration of mobile payment services with social media platforms has further accelerated adoption by embedding financial technology within familiar digital ecosystems. In addition, subjective norms, as identified in AI and fintech adoption studies, reinforce collective behaviour patterns where digital payment becomes a marker of participation in a modern, tech-oriented lifestyle (Lim et al., 2025). This underscores the need for service providers to capitalize on social networks and peer-driven engagement strategies to strengthen the normative acceptance of mobile payments among young consumers.

From an economic standpoint, the literature highlights a dual dynamic between financial innovation and perceived financial risk. Generation Z exhibits enthusiasm toward innovative financial technologies that offer convenience, transparency, and cross-platform functionality (Febriyanti et al., 2024). However, this enthusiasm is tempered by concerns about security, privacy, and data protection, which remain significant deterrents to adoption (Puri et al., 2024). The perception of financial risk particularly fears of fraud, data breaches, and unauthorized access reduces trust and hinders long-term adoption (Al-Qudah et al., 2024). Thus, while Generation Z welcomes technological novelty, they also demand stringent security assurances and transparent data governance. These findings align with Schrank's (2025) observation that risk aversion and privacy consciousness increasingly characterize Generation Z's digital behaviour, shaping their expectations for trustworthy fintech systems.

Among psychological variables, trust and perceived enjoyment play decisive roles. Trust acts as both a mediator and outcome of other adoption drivers, bridging technological reliability and behavioural intention (Michelle et al., 2024; Purohit & Arora, 2021). Higher levels of information security awareness including familiarity with two-factor authentication, digital receipts, and privacy settings correlate with stronger trust in mobile payments (Puri et al., 2024). Moreover, hedonic motivation or the enjoyment derived from using mobile payment applications enhances engagement by transforming financial tasks into seamless and satisfying digital experiences (Nur & Gosal, 2021). This aligns with research showing that Generation Z values experiential convenience as much as functional efficiency, preferring apps that offer not only reliability but also aesthetic appeal and gamified features (Shah Alam et al., 2024). Collectively, these factors reinforce that trust and enjoyment are intertwined components of digital confidence, sustaining adoption beyond initial trial.

The findings from the Summary and Expanded Summary collectively reaffirm that Generation Z's mobile payment adoption is not solely a function of technological readiness but rather the interplay between digital confidence and perceived trustworthiness of financial innovations. This dynamic can be interpreted through the extended UTAUT and Diffusion of Innovation (DOI) frameworks, where innovation appeal interacts with social validation, risk mitigation, and emotional satisfaction. Notably, while price value and promotional incentives were found to have marginal or even negative effects (Purohit & Arora, 2021; Purohit et al., 2022), intrinsic motivators such as trust, confidence, and convenience dominate the decision-making process. This

suggests a paradigm shift from transactional benefits toward relational and experiential value, reflecting the maturing digital behaviour of Generation Z.

In the context of service providers and marketing purposes, ease of use, strong security and social influence are key mechanisms for continued participation. Introducing intuitive design and clear data policies, will enhance trust and lead to repeat usage (Do et al., 2025). Policymakers should take a wider focus on digital financial literacy and trust in security among youth, as well educational institutions to incorporate fintech literacy into their existing curricula in order the students who participate is digital finance doing it securely and confidently (Barus et al., 2024). Combining these two approaches will help nurture a digitally confident generation capable of engaging responsibly with the changing world of fintech.

Concept Map

The concept map generated by Scopus AI (4 November 2025) provides a visual representation of key determinants influencing Generation Z’s mobile payment adoption. As shown in Figure 2, it highlights three major domains which are technological aspects, influencing factors, and Generation Z characteristics that shape adoption behaviour. Technological factors such as self-efficacy and lifestyle compatibility interact with social and financial influences, while Generation Z’s unique attitudes and digital literacy further drive mobile payment acceptance. This framework illustrates the multidimensional nature of mobile payment adoption within this digitally native cohort.

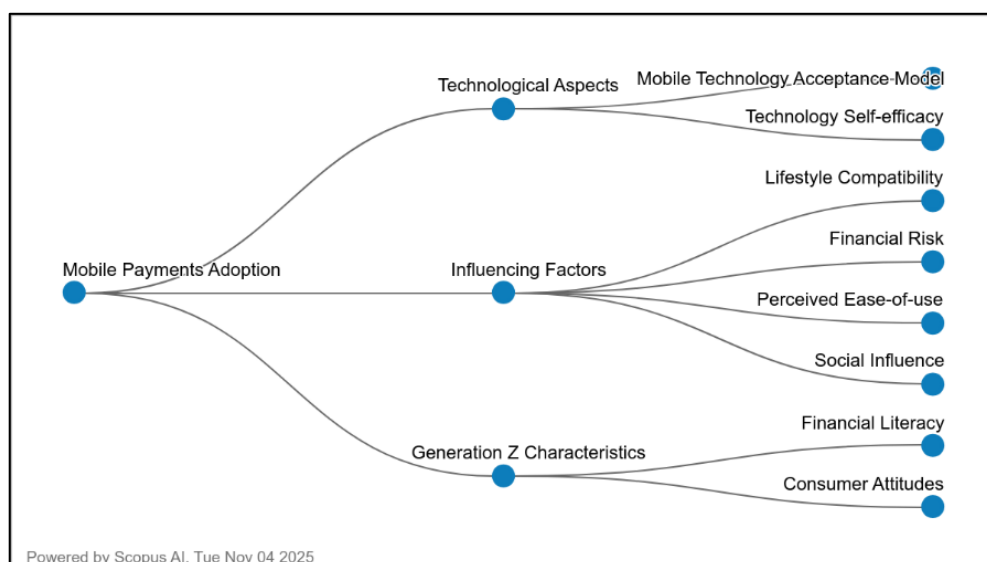


Figure 2: Concept map of mobile payments adoption

A Review of Mobile Payments Adoption

The review of recent literature retrieved from Scopus AI (as of November 4, 2025) reveals that Generation Z’s adoption of mobile payment technologies is primarily influenced by multiple interrelated factors rooted in technology acceptance and behavioural theories. Core determinants such as perceived ease of use, perceived usefulness, system trust, and risk perception consistently emerge as central predictors of adoption intention (Bailey et al., 2020; Petrova & Mehra, 2010). These findings align with the TAM, emphasizing the role of user perception and utility in driving behavioural intention toward technology usage. Moreover, socio-cultural influence and technology readiness further shape the willingness of young consumers to adopt mobile payment platforms, suggesting that social networks and prior exposure to digital innovations play a pivotal role (Yan et al., 2022). Collectively, these determinants underscore the cognitive and affective processes that guide Generation Z’s engagement with financial technology.

Despite growing acceptance, several barriers hinder the widespread adoption of mobile payments among Generation Z users. Studies indicate that premium pricing, complexity, compatibility issues, and perceived risks remain significant deterrents, particularly in regions where digital payment ecosystems are still evolving

(Mallat, 2007; Mallat & Tuunainen, 2005). Additionally, situational factors such as the unavailability of alternative payment methods or transactional urgency can prompt temporary adoption rather than habitual use (Mallat, 2007). The interplay between motivation and constraint reflects the dynamic nature of adoption behaviour, which may fluctuate depending on contextual and psychological circumstances. Therefore, addressing perceived risks and enhancing transaction security are critical for encouraging sustained usage among Generation Z consumers who prioritize both convenience and trust in digital finance platforms.

Furthermore, the role of technological innovation readiness and market environmental factors provides deeper insight into adoption trends across geographical contexts. The Technology Readiness Index (TRI), a determinant of TAM, has been shown to moderate user attitudes toward mobile payment technologies, especially during the COVID-19 pandemic when digital alternatives became essential (Muthusamy et al., 2024). Market-specific studies, such as those conducted in China and Thailand, highlight the impact of consumer psychology and local infrastructure on adoption rates, emphasizing that cultural and economic differences influence digital payment acceptance (Changchit et al., 2024; Yan et al., 2022). Additionally, peer-to-peer (P2P) mobile payments have gained traction due to social network integration and habitual use of mobile banking apps, reinforcing the influence of digital ecosystems on user adoption (Lim et al., 2018). Overall, these findings illustrate that Generation Z's mobile payment adoption is a multidimensional process shaped by technological, psychological, and contextual variables that continue to evolve with financial innovation.

Mobile Payments Adoption and Technological Aspects

The analysis of recent Scopus AI findings (as of November 4, 2025) indicates that technological aspects play a pivotal role in shaping Generation Z's adoption of mobile payment systems. The rapid evolution of digital technologies has enhanced the accessibility, security, and practicality of mobile payment services, thereby influencing users' behavioural intentions and overall satisfaction (Prabaningtyas et al., 2019). Generation Z, being digital natives, values systems that are efficient, user-friendly, and seamlessly integrated into their lifestyle. According to Yeh (2020), service innovation, system quality, and brand equity strengthen user trust and convenience, while switching costs and service reliability further determine the likelihood of adoption. The improved technological infrastructure—such as enhanced internet connectivity and real-time transaction systems has reduced friction in digital financial activities, positioning mobile payments as a preferred mode of transaction for young, tech-savvy users.

From a theoretical perspective, the relationship between mobile payment adoption and technological aspects is frequently examined through frameworks such as TAM and UTAUT. These models highlight the significance of perceived usefulness, ease of use, and performance expectancy in predicting technology adoption (Koenig-Lewis et al., 2015; Singh, 2020). Furthermore, TRI has been integrated into these frameworks to assess users' innovation readiness and technological optimism, providing deeper insight into how Generation Z perceives and engages with mobile payment technologies (Muthusamy et al., 2024). The synergy between TAM, UTAUT, and TRI underscores that technological factors such as usability, interactivity, and perceived reliability serve as both enablers and motivators in influencing adoption behaviour among younger users who value digital fluency and convenience.

Post-adoption behaviour further reinforces the technological dimension of mobile payment usage. As Singh (2020) notes, users' satisfaction, trust, performance expectancy, and effort expectancy significantly shape continued use and loyalty toward mobile payment platforms. Technological elements such as app stability, transaction speed, and data protection mechanisms enhance user trust and retention, which are crucial for sustaining engagement in competitive fintech ecosystems. However, Valencia-Arias et al. (2025) highlight that socioeconomic and cultural contexts moderate these technological influences, suggesting that adoption success is contingent upon both system design and market readiness. In essence, the relationship between mobile payment adoption and technological aspects reflects a complex interplay between technological innovation, user experience, and contextual adaptability key dimensions that determine how Generation Z embraces digital financial technologies.

Mobile Payments Adoption and Influencing Factors

The results from the Scopus AI review (as of November 4, 2025) indicate that Generation Z's adoption of mobile payment systems is primarily driven by cognitive, social, and contextual influencing factors. Central to these determinants are constructs derived from TAM, including perceived usefulness and perceived ease of use, which consistently emerge as significant predictors of mobile payment adoption (Liu & Zhang, 2011; Li & Zhang, 2012). When Generation Z perceives that mobile payment applications improve efficiency, convenience, and financial control, their intention to adopt increases substantially (Reiting et al., 2020). Similarly, ease of use reduces cognitive effort, reinforcing favourable attitudes toward adoption. Pramana (2021) further underscores that these behavioural intentions are strengthened by trust, security assurance, and intuitive design factors critical for engaging tech-savvy digital consumers. Collectively, these findings highlight that technological functionality and perceived value strongly influence adoption behaviour among Generation Z.

Beyond individual perceptions, social and psychological factors significantly shape mobile payment adoption behaviour. Studies focusing on Generation Z users have shown that social influence, performance expectancy, and effort expectancy are key drivers of behavioural intention (Purohit et al., 2022; Navalgund et al., 2024). Peer recommendations, influencer culture, and the normalization of cashless transactions amplify the perceived desirability of using mobile payments. Lee et al. (2004) found that the inclusion of technological and social perspectives enhances explanatory power in adoption models, especially in contexts where communal and digital engagement overlap. Moreover, technology anxiety can moderate these relationships, as users with lower confidence in using financial apps are less likely to adopt despite social encouragement (Lee et al., 2004). These insights suggest that building user trust and fostering positive digital attitudes are essential strategies for increasing adoption rates within this generational cohort.

Contextual and environmental factors also exert a substantial influence on mobile payment adoption. In emerging economies and specific market segments, institutional trust, after-sale services, and product bundling influence user perceptions and behaviours (Hasan et al., 2019). For Generation Z consumers in developing contexts, convenience, transparency, and corporate integrity emerge as critical determinants for sustained engagement. Purohit et al. (2022) emphasize that sociocultural factors, such as digital peer networks and exposure to global fintech trends, enhance openness to mobile transactions. Collectively, these findings affirm that the adoption of mobile payments is not merely a technological decision, but a multifaceted process shaped by interrelated individual, social, and contextual influences. Addressing these dimensions holistically is essential for promoting broader adoption and ensuring equitable access to financial technology innovations among Generation Z users.

Mobile Payments Adoption and Generation Z Characteristics

The findings reveal that Generation Z's unique characteristics strongly influence their adoption of mobile payment systems, shaped by their technological fluency, digital lifestyle, and trust orientation. As digital natives, Generation Z individuals are comfortable navigating mobile platforms, leading to higher perceived ease of use and usefulness two core determinants of adoption according to the TAM (Purohit et al., 2022; Michelle et al., 2024). Their preference for convenience and speed aligns with the practical advantages of mobile payment systems, such as cashless transactions and instant access to financial services (Agárdi & Alt, 2024; Shams et al., 2020). Furthermore, compatibility with their digital-centric lifestyle enhances adoption intention, as Generation Z consumers tend to integrate technology seamlessly into daily activities like shopping and entertainment (Lee & Kim, 2022). Thus, their digital competence and desire for simplicity and innovation position them as early and enthusiastic adopters of financial technology solutions.

Social and psychological factors also play a vital role in influencing Generation Z's mobile payment adoption behaviour. Studies emphasize that social media engagement, trust, and peer influence significantly shape their decision-making process (Michelle et al., 2024; Purohit et al., 2022). Generation Z values transparency and authenticity in financial technologies, meaning that their trust in service providers and perceptions of security directly affect their adoption intentions (Febriyanti et al., 2024; Schrank, 2025). Social networks and online platforms further reinforce these behaviours, as recommendations and shared experiences foster a sense of digital community. Compared to older generations, Gen Z places more importance on personalized user experiences, visual appeal, and responsive customer service, highlighting that emotional engagement and

digital identity also underpin adoption behaviour (Irma & Anetta, 2021; Shams et al., 2020). These findings suggest that companies targeting this generation should design trust-based, interactive, and socially integrated payment experiences to enhance engagement and loyalty.

Additionally, individual differences such as gender and financial literacy introduce further nuances in Generation Z's mobile payment adoption patterns. Purohit and Arora (2021) found that male users tend to be more influenced by performance expectancy, while female users prioritize effort expectancy and price value, reflecting gender-specific motivations in technology use. Moreover, digital financial literacy serves as an enabling factor that increases confidence and reduces perceived financial risk, thereby promoting adoption (Michelle et al., 2024). However, barriers such as concerns over privacy and financial control still deter some users (Schrank, 2025). Collectively, these insights indicate that Generation Z's mobile payment adoption is driven by a combination of technological familiarity, social influence, trust, and demographic diversity, underscoring the need for customized and inclusive strategies in digital financial innovation.

Topic Expert

The analysis of leading topic experts in the field of mobile payment adoption and Generation Z's fintech behaviour points to significant scholarly contributions of leading scholars in the field, such as Muhardi M. Saputra, Widia W. Febriyani, and Widyatasya Agustika Nurtrisha, to psychological, technological, and behavioural understandings of digital finance. Saputra (2023) presents a basic view on the interplay between technology, finance, and youth behaviours, focusing on the concept of technostress—a sort of psychological strain driven by overexposure to digital devices—and its influence on the behaviour of Generation Z when using mobile payments and peer-to-peer investment platforms. He shows that while Gen Z has very high digital competence, excessive technological demands weaken digital confidence and hamper continued use of mobile payment systems. This insight is important for setting in context how mobile payment adoption is not purely a function of technology acceptance but also of emotional well-being and adaptive capacity in digitally mediated environments.

Complementing Saputra's work, Widia W. Febriyani focuses on user experience and behavioural determinants influencing fintech adoption among Generation Z. Her studies emphasize the role of technostress, digital trust, and usability in shaping young consumers' perceptions of fintech reliability (Febriyani, 2022). Febriyani highlights that while Generation Z is open to digital finance innovations, their willingness to adopt mobile payment systems depends on perceived control, platform transparency, and data protection assurance. This aligns with the broader findings in the literature that emphasize trust, ease of use, and perceived usefulness as core determinants of adoption behaviour (Purohit et al., 2022; Lee & Kim, 2022). Her research also suggests that addressing digital fatigue and improving interface intuitiveness can enhance Gen Z's engagement and mitigate the psychological burden associated with constant digital connectivity.

Meanwhile, Widyatasya Agustika Nurtrisha's contributions deepen the understanding of behavioural and perceptual challenges that Generation Z faces in adopting mobile payment systems. Her work highlights that technostress, perceived risk, and self-efficacy play crucial roles in determining digital confidence, particularly in contexts where fintech systems are rapidly evolving (Nurtrisha, 2023). By exploring how emotional resilience and adaptability affect technology acceptance, Nurtrisha's findings complement the TAM and TRI, suggesting that emotional and cognitive readiness must be integrated into adoption frameworks (Muthusamy et al., 2024). Collectively, the contributions of these experts reveal that the successful adoption of mobile payment technologies among Generation Z requires not only technological innovation but also psychological support mechanisms, emphasizing digital literacy, emotional awareness, and trust-building strategies to foster long-term adoption and satisfaction.

Emerging Themes

Consistent Themes

The review of emerging themes reveals that research on mobile payment adoption among Generation Z consistently emphasizes three major areas of inquiry: behavioural determinants, psychological factors, and

technological innovation. The consistent themes revolve around the key factors influencing Gen Z's adoption of mobile payments, including perceived security, trust, and financial literacy, alongside the influence of social media on consumer attitudes (Purohit et al., 2022; Saputra, 2023). Studies highlight that Generation Z's openness to mobile payment systems stems from their familiarity with digital platforms and social media ecosystems yet concerns over data privacy and transaction security remain barriers to widespread adoption (Lee & Kim, 2022). Additionally, technostress stemming from excessive digital interaction and security concerns has emerged as a consistent psychological barrier to fintech usage (Febriyani, 2022; Nurtrisha, 2023). Addressing these concerns through enhanced user education, intuitive design, and transparent customer support is critical to sustaining adoption and reducing digital fatigue within this generation.

Rising Theme

The rising theme centers on the integration of mobile payments with online shopping, reflecting the acceleration of social commerce and e-commerce adoption among Generation Z. As this cohort increasingly engages in online retail and personalized marketing ecosystems, mobile payment systems are becoming integral to their digital consumption habits (Muthusamy et al., 2024). The literature suggests that social commerce, digital coupons, and influencer-driven marketing significantly encourage payment adoption by embedding convenience and immediacy into purchasing behaviour (Alalwan et al., 2022). This indicates a shift in the role of mobile payments from being purely transactional tools to value-added experiences that enhance shopping satisfaction and social connectivity. The convergence of online retail and digital payment underscores the importance of integrating personalization, security, and gamification to maintain Gen Z's engagement and trust in digital financial platforms.

Novel Theme

Finally, the novel theme of omnichannel integration and Gen Z consumer engagement offers a new dimension to understanding digital payment ecosystems. Recent studies highlight how seamless cross-channel experiences linking mobile payments, in-store interactions, and social platforms create stronger emotional connections and brand loyalty among Gen Z consumers (Kaur & Wadera, 2023). Trust signaling, peer influence, and social contagion are found to reinforce repurchase intentions and continuous platform usage in omnichannel environments (Nguyen et al., 2024). This novel perspective expands the discourse on mobile payment adoption by situating it within a broader ecosystem of digital experience and engagement, where technology acceptance and emotional resonance jointly determine long-term adoption. As digital ecosystems continue to evolve, future research should examine how these omnichannel frameworks influence behavioural loyalty and financial decision-making among Generation Z across global contexts.

CONCLUSION

This systematic review highlights that Generation Z's adoption of mobile payment systems is shaped by a complex interplay of technological, psychological, and social factors. The findings consistently indicate that perceived trust, ease of use, financial literacy, and security remain central determinants of adoption (Purohit et al., 2022; Lee & Kim, 2022). Beyond these traditional technology acceptance variables, technostress and digital confidence emerge as key psychological elements influencing Gen Z's engagement with fintech platforms (Saputra, 2023; Febriyani, 2022). Additionally, rising trends such as the integration of mobile payments with e-commerce and the emergence of omnichannel experiences demonstrate how digital ecosystems increasingly shape purchasing behaviour and long-term loyalty among this demographic (Muthusamy et al., 2024; Kaur & Wadera, 2023).

From a theoretical perspective, this review extends existing technology adoption frameworks such as TAM and UTAUT by integrating psychological stressors (technostress) and social influence mechanisms (social contagion and peer trust). This multidimensional approach provides a more holistic understanding of how digital-native consumers evaluate and adopt financial technologies. Practically, the findings underscore the need for fintech developers and financial institutions to design mobile payment solutions that align with Gen Z's lifestyle values: seamless usability, security transparency, social media integration, and personalized digital experiences. Strengthening financial literacy programs and incorporating AI-driven personalization can further

enhance digital confidence and user retention in this market.

Despite its contributions, this study is limited by the heterogeneity of sources and the reliance on secondary data, which may not fully capture cross-cultural or socioeconomic differences within Generation Z. Furthermore, most studies focus on adoption intention rather than sustained usage behaviour, leaving a gap in understanding long-term fintech engagement. Future research should adopt longitudinal and cross-regional approaches to explore evolving digital payment behaviours, and examine emerging factors such as AI ethics, data privacy regulation, and environmental sustainability in fintech usage. Investigating gendered or cultural nuances within Generation Z's adoption patterns could also yield more inclusive strategies for digital financial innovation.

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