Drivers and Barriers of Adoption of Mobile Payment Systems: A Literature Review on Studies on Merchants' Perspectives

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Abstract

A substantial body of technology adoption literature discusses the drivers and barriers of adoption of mobile payment systems (MPS). Within the existing body of research, a dominant section focuses on the perspective of consumers. Merchants, who are equally important in spreading the usage of MPS, are less studied in the information systems (IS) scholarly. Focusing on this gap, to see where the existing literature stands in portraying the merchant's perspective, I conducted a literature review on articles that were published in the last 10 years, starting from 2013 to 2022. I have found that a majority of the existing literature on merchants' perspective focuses on the drivers of adoption, compared to only a handful focusing on the barriers to adoption. My analysis has also revealed that no driver or barrier is unanimous across the literature, but a few are dominantly common. My study provides holistic insights on where the literature stands, and the overall scenario that I could draw might also help the MPS service providers in improving the service for the merchant segment.

Keywords: Adoption, Mobile Payment Systems, Drivers and Barriers, Merchants

1. Introduction

With the ever-changing world of technological innovations, newer technologies are always emerging in almost every sector. The financial industry/market being one of those with plethora changes in how money moves due to technological advances (Fabris 2019). The rise of new technology and compliance has changed many of the key functions and functionaries of modern finance (Lin, 2016). The world is now moving towards a cashless society, where a major part is the mobile payment system (MPS).

Although on the surface, MPS may seem to have a wide acceptance in the economy (Ondrus and Pigneur, 2007), there seems to be a gap of research studies on the acceptability of MPS by the end consumers and the merchants, who are providing the access to it. It is important to understand the m-payment ecosystem for retail businesses from merchants' perspective (Vishal et al., 2022) considering the opportunities that MPS may hold in advancing payment transactions, so a more profound understanding of MPS adoption among merchants is needed (Mallat & Tuunainen, 2008).

Considering this gap, I wanted to look at the depth of the literature that studied the merchants' perspective. The sole purpose of this study is to do a literature review of studies that thrived to identify the drivers and barriers in the path of adoption for merchants. So, by doing this literature review, I intend to go through the existing literature, synthesize the results, and provide my own insights about where the scholarly world stands in this area of adoption of MPS by merchants. So, my research question is:

"What are the dominant drivers and barriers in adoption of mobile payment systems for merchantsas per the existing literature?"

The remainder of the paper is organized as follows. First, I discuss the background of MPS, merchants, and adoption factors on the basis of existing literature. Afterwards, my methods of conducting this research are discussed in a section that is followed by the outcomes I found. Finally, based on my findings, I discuss the results and conclude with remarks for practical implications and future research prospects.

2. Background Discussion

Many authors have defined the MPS for the purpose of their studies in their own ways. Different authors have tried to develop their own definition focusing on different elements of the systems that are of similar nature at the core. For example: Kim and colleagues (2010) have focused on the criteria that MPS is used to make payments, on the other hand, Mallat & Tuunainen (2008) developed a definition that covers the related parties of the systems, such as telecom operators, financial institutions etc.

In a study by Au & Kauffman (2008), they posited a definition that focused on the idea of exchanging financial value in return for goods and services. More recent studies have introduced the component of using an app (mobile application) as an alternative for cash or bank cards for the purpose of payment (Gerhardt et al., 2010; Humbani & Wiese, 2019).Other than the usage of MPS in making payments, the systems are also useful in transferring money among accounts, and penetrating market segments to involve a younger generation, especially in developing countries where debit or credit cards are less used (Oliveira et al., 2016; Moghavvemi et al., 2021).

The way I see and define a mobile payment system, it must contain the following features: Adevice with mobility; A wireless running network; An app/platformby a service provider (bank or individual financial institution); An exchange of financial value (usually for payment of goods and services). So, considering the existing ideas of MPS, I define MPS as "A mobile device-basedfinancial service by a third party that lets users transfer money for the purpose of payment of goods and services, instead of using cash or card."

Merchants, in the literature of MPS adoption, are the businesses that sell goods and services to their customers, excluding professionals. Such as: retailers, clothing stores, food chains etc. The widespread usage of the MPS doesn't only depend on customers because merchants help build the link for sales and service offerings (Mallat & Tuunainen, 2008). Merchants are equally, if not more, important to make the system available, stimulate market growth,facilitate payments in remote and proximal transactions, and disrupt traditional financial intermediaries (Teo et al., 2005; Mallat & Tuunainen, 2008; Lin, 2016).

Adoption of technology has always been a heavily studied topic in the information systems (IS) discipline. From the 1950s onward technology companies, experts, consultants, and business professors have sold new technologies and systems to businesses by presenting elaborate visions of a future world that is possible through universal adoption of technology (Bátiz-Lazo et al, 2014). When technology adoption is studied, some common established literatures are included: Fishbein and Ajzen's (1975) Theory of Reasoned Action (TRA), Theory of Planned Behavior (TPB) (Ajzen, 1991), Technology Acceptance Model (TAM) (Davis, 1986), Unified Theory of Acceptance and Use of Technology (UTAUT) (Venkatesh et al., 2003) among many others (Kim et al., 2010; Moghavvemi, 2021). Perceptions are a key influence on the general attitude, intentions and, ultimately, behavior of a user with respect to a system (Cenfetelli, 2004). I see adoption as the act of starting to use something. However,in the literature of adoption, authors study the intention to adopt rather than actual adoption because an investigation of the intention to adopt and its possible impacting factors will apply stronger predicting power (Lu et al. 2005).

Drivers are said to be the factors that influence someone in deciding, in my study scenario an adoption decision.In the IS literature, definitions of drivers comprise the benefits of and instrumental beliefs (perceived usefulness and ease of use) towards usage of particular payment systems (Lu et al., 2005; Mallat & Tuunainen, 2008). On the other hand, barriers are the inhibiting forces that push users away from adoption of technology. The presence of these "inhibitors" (such as may explain why people fail toadopt or, worse, outright reject a system (Cenfetelli,2004).

Only a few MPS adoption studies focused on merchant's perspective before the selected time frame.Increase in business opportunity, customer demand, better business image, and reduction in transaction costs are some of the common drivers that were found in studies conducted before 2012. On the other hand, lack of support from the telecommunication provider, increasein costs, incompatibility of business model, complexity of systems, lack of critical mass, and trust and security

issues were some of the dominant barriers for adoption of MPS (Teo et al., 2005; Mallat & Tuunainen, 2008).

3. Methodology

The papers selected for the research were primarily focused on adoption of mobile payment systems by merchants. I wanted to review the most recent papers to see how well presented the merchants' perspective is in the adoption literature as opposed to consumers, who are the focus of the majority of mobile payment system adoption works. I decided to review the papers from 2013 to 2022 to cover the most recent 10 years of publication.

Although the initial idea was to include the papers from developing countries only, when I started to search for papers, I realized that even developed nations were quite underrepresented in this area. So, the final outcome for the study is a total of 30 most recent, also well cited, research studies that were conducted on merchants to understand the drivers and barriers of adoption for mobile payment systems.

I used Google Scholar to look for papers for the study. I used the following string of search words to find the published works: ""mobile payment" AND "features" AND (adoption OR acceptance)". Another way that I used to search for papers is forward and backward citation of highly cited papers. This is a well-established way to find similar research studies (Schwartz& Russo, 2004).

For forward citation, I used the option called "Cited By" on Google Scholar to find papers that cited some highly cited papers. I used the string "Merchant OR retailer" to search from the list of cited papers. For backward citation, I read the reference section of some papers to find the papers that those authors have cited.

Most of the time the title was enough to explain whether the paper was relevant to my research pr not, but at times I had to read the abstract to check the fitness of the paper for this study. Unfortunately, due to time constraints, I had to stop at 30 papers on this topic, however more studies can be found focusing on merchants, if someone does a more comprehensive study with less boundary conditions.Another limiting condition was the type of merchant. I worked only on those papers that were done on merchants who were selling goods and services, not individuals or professionals who provide services to consumers.

After the collection was complete, I initially read two sections of each paper to get the desired information. At first, the methodology to understand how each study was conducted and analyzed. The following are the data that were collected from the methodology:

1. Sample size, location, and method (random, clustered etc.)

2. The way of data collection (interview, questionnaire etc.)
3. The way data was analyzed (regression analysis, PLS etc.)
4. The kind of businesses and roles of the respondents (manager, owner etc.)

Next, I went through the result and discussion section of all the papers. I read those sections to find and point out the drivers and barriers of adoption according to merchants. At times, I went through the conclusion section just to check the symmetry between the discussed results and the key points that I found and reported. I kept all the collected data in tabular form on MS excel. I have shown the statistical result of the finding in the result section, by using tables.

Based on my findings, I tried to synthesize and comment on the overall situation of literature that focuses on merchants' mobile payment system adoption. While discussing individual drivers and barriers found through my analysis, I used the percentages of papers that talk about these. I avoided citing each of the papers that include them to avoid redundancy, except for some places where examples are provided.

For coding the data, I used most of the keywords that the collected papers had. However, due to different wordings and different ways of explaining different constructs, which in meaning are the same thing, I have merged a few keywords for drivers and barriers. For example, after reading a few papers, I understood that the barrier of having low trust or expressing high risk is because of the security issues of the apps. So, I used a single title for both High Risk under barriers for adoption. Also, 'Providers' can be found under both drivers (as 'Support from Providers') and barriers (termed as 'Problem with Providers') as different merchants saw this in different ways, some as drivers and some as barriers.

Similarly, only one cost related driver title has been kept that basically talks about multiple types of cost savings that merchants feel are saved due to mobile payment systems. Such as: lower processing cost, lower maintenance cost etc. On the other hand, the label of high cost can be found under barriers, which means high cost of establishment and processing.

4. Result

After analyzing the data, the results that I have found are presented in multiple tables. The following is the first one (Table 1) that shows the area of discussion in the papers, which means whether each paper discusses both drivers and barriers or just one of the two. I have found thatalmost all the papers discuss drivers of adoption of MPS. However,around 63% of these papers discuss onlyone kind of factors, either drivers or barriers.

Table 1: The area of discussion in the papers

Year	Papers	Focus of Paper	
		Drivers	**Barriers**
2013	Petrova & Wang (2013)	×	×
2014	Hayashi, F., & Bradford, T. (2014)	×	
2015	Pidugu, K. (2015)	×	
2016	Guo, & Bouwman (2016)	×	×
2016	Liébana Cabanillas et al (2016)	×	×
2016	Schuster et al (2016)	×	
2018	Johnson et al (2018)	×	
2018	Khan, A. N., & Ali, A. (2018)	×	×
2018	Wiradinata, T. (2018)	×	
2019	Boateng et al (2019)	×	×
2019	Lee et al (2019)	×	
2019	Ligon (2019)	×	×
2020	Ariffin et al. (2020)	×	
2020	Abebe & Lessa (2020)	×	
2020	Fitriani et al (2020)	×	
2020	Li & Li (2020)	×	
2020	Malinga & Maiga (2020)	×	
2020	Singh et al (2020)	×	
2021	Cao (2021)		×
2021	Ghan & Khalil, N. A. (2021)	×	
2021	Chandradasa & Liyanapathirana (2021)	×	×
2021	Coffie et al (2021)	×	
2021	Moghavvemi et al (2021)	×	×
2022	Gupta et al (2022)	×	
2022	Mishra et al. (2022)	×	
2022	Możdżyński & Cellary (2022)	×	
2022	Rafferty & Fajar (2022)	×	
2022	Esawe (2022)	×	
2022	Chingapi & Steyn (2022)	×	×
2022	Hernandez et al. (2022)	×	
Percentage		97%	33%

In Table 2, I tried to show two pieces ofinformation. The first one is that a major portion of the papers analyzed have been published in journals, and only about 30% have been presented in conferences. The other information is that this kind of study of adoption has been conducted more in developing nations (such as India, African nations)compared to developed nations.

Table 2: The details on publication of the papers

Year	Papers	Published/Presented		Country
		Journal	Conference	
2013	Petrova & Wang (2013)	×		New Zealand
2014	Hayashi, F., & Bradford, T. (2014)	×		USA
2015	Pidugu, K. (2015)	×		South Africa
2016	Guo, & Bouwman (2016)	×		China
2016	Liébana Cabanillas et al (2016)		×	Spain
2016	Schuster et al (2016)		×	Germany
2018	Johnson et al (2018)	×		USA
2018	Khan, A. N., & Ali, A. (2018)	×		China
2018	Wiradinata, T. (2018)		×	Indonesia
2019	Boateng et al (2019)		×	Ghana
2019	Lee et al (2019)	×		Korea
2019	Ligon (2019)	×		India
2020	Ariffin et al. (2020)	×		Indonesia
2020	Abebe & Lessa (2020)		×	Ethiopia
2020	Fitriani et al (2020)		×	Indonesia
2020	Li & Li (2020)	×		China
2020	Malinga & Maiga (2020)	×		Uganda
2020	Singh et al (2020)	×		India
2021	Cao (2021)	×		China
2021	Ghan & Khalil, N. A. (2021)	×		Malaysia
2021	Chandradasa & Liyanapathirana (2021)		×	Sri Lanka
2021	Coffie et al (2021)	×		Africa

2021	Moghavvemi et al (2021)	×		Malaysia
2022	Gupta et al (2022)	×		India
2022	Mishra et al. (2022)	×		India
2022	Możdżyński & Cellary (2022)	×		Poland
2022	Rafferty & Fajar (2022)	×		Indonesia
2022	Esawe (2022)	×		Egypt
2022	Chingapi & Steyn (2022)		×	South Africa
2022	Hernandez et al. (2022)		×	Philipines
Percentage		70%	30%	

I have also observed that a higher number of studies have been published and presentedsince 2016, as shown in Figure 1.

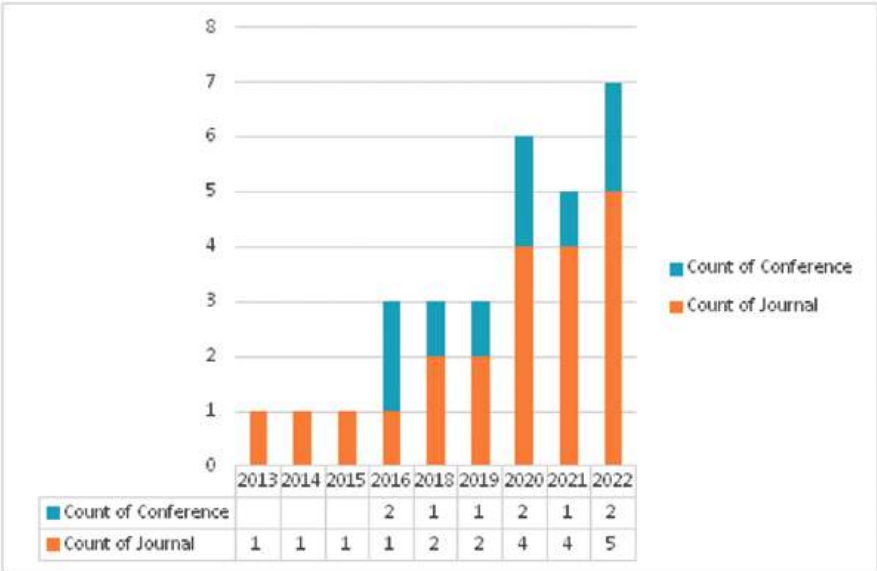


Figure 1: Year-wise Number of Publication

The prime findings, drivers and barriers, of the study are shown in Table 4 and Table 5 respectively, the "×" marked elements are found within the corresponding paper. Although I had found more drivers within the literature, I kept the ones that are dominant, the threshold being at least 25%. Some of the drivers make it clear why newbusinesses tend to enjoy higher benefits from MPS, due to reduced transaction cost and improved transaction efficiency (Agarwal et al., 2019).

Table 4: The drivers found among the papers

Papers	Drivers							
	Processing Time	**Usefulness**	**Critical Mass**	**Ease of Use**	**Cost Saving**	**Ecosystem**	**Support by Providers**	**Low Risk**
Petrova & Wang (2013)				×	×	×	×	×
Hayashi, F., & Bradford, T. (2014)			×	×				×
Pidugu, K. (2015)		×		×	×	×	×	
Guo, & Bouwman (2016)			×	×	×		×	
Liébana Cabanillas et al (2016)	×	×			×	×	×	×
Schuster et al (2016)		×				×	×	×
Johnson et al (2018)			×	×		×		
Khan, A. N., & Ali, A. (2018)		×	×			×	×	×
Wiradinata, T. (2018)		×		×				
Boateng et al (2019)		×		×	×	×		×
Lee et al (2019)	×					×		
Ligon (2019)				×				
Ariffin et al. (2020)			×			×	×	×
Abebe & Lessa (2020)	×	×		×	×			×
Fitriani et al (2020)	×		×	×		×	×	×
Li & Li (2020)	×	×		×				×

Malinga & Maiga (2020)			×	×		×	×	×
Singh et al (2020)		×		×				
Cao (2021)								
Ghan & Khalil (2021)		×		×		×	×	
Chandradasa &Liyanapathirana (2021)				×		×		
Coffie et al (2021)				×				
Moghavvemi et al (2021)		×		×	×	×	×	
Gupta et al (2022)					×			×
Mishra et al. (2022)	×			×	×			×
Możdżyński & Cellary (2022)	×		×	×	×	×	×	
Rafferty & Fajar (2022)	×				×	×	×	
Esawe (2022)		×		×		×		×
Chingapi & Steyn (2022)				×				×
Hernandez et al. (2022)				×		×		×
Percentage	**28%**	**41%**	**28%**	**79%**	**38%**	**62%**	**45%**	**55%**

I have found that the barriers are less studied, but they work as prime inhibitors for adoption. In a cashless society the merchants are less benefited than consumers (Garcia et al., 2006).Even though only around one-thirdof the papers studied explicitly discuss the barriers, some of the studies that focused on driving forces pointed out one or two elements as drivers but their lack or absence is working as barrier (such as: Petrova & Wang, 2013;Coffie et al., 2021 etc.). In case of barriers also, I had found many more barriers but decided to keep only the ones that are found in at least 33% of papers that talk about barriers.

Table 5: The barriers found among the papers

Paper	Barriers				
	Problems with Providers	**Lack of Critical Mass**	**Knowledge Barrier**	**High Cost**	**High Risk**
Petrova & Wang (2013)		×			
Hayashi, F., & Bradford, T. (2014)					×
Pidugu, K. (2015)					
Guo, & Bouwman (2016)					×
Liébana Cabanillas et al (2016)					
Schuster et al (2016)				×	
Johnson et al (2018)	×				
Khan, A. N., & Ali, A. (2018)					
Wiradinata, T. (2018)					
Boateng et al (2019)	×	×	×		×
Lee et al (2019)					
Ligon (2019)		×	×		×
Ariffin et al. (2020)					
Abebe & Lessa (2020)					
Fitriani et al (2020)	×	×			×
Li & Li (2020)		×	×	×	×
Malinga & Maiga (2020)		×		×	×
Singh et al (2020)					
Cao (2021)		×			
Ghan & Khalil (2021)					
Chandradasa &Liyanapathirana (2021)			×		×
Coffie et al (2021)				×	
Moghavvemi et al (2021)					

Gupta et al (2022)		×			
Mishra et al. (2022)	×	×	×	×	×
Możdżyński & Cellary (2022)	×	×	×	×	
Rafferty & Fajar (2022)					
Esawe (2022)					
Chingapi & Steyn (2022)	×		×	×	×
Hernandez et al. (2022)					
Percentage	**38%**	**63%**	**44%**	**44%**	**63%**

5. Discussion

Although my core purpose of the study was to look at the existing literature for drivers and barriers of adoption for MPS by merchants, to my surprise, I found that the majority of the papers are focused more on the drivers of adoption, i.e., the factors that matter in forming the adoption intention or decision. Only a few papers (37%) discuss both drivers and barriers. This implies that there's a lack of studies that have been done on merchants to identify the issues that are working as inhibitors in adoption decisions.

A general observation from my analysis is that there is no one or two factors that unanimously works as a driver or a barrier for all the merchants who were studied in the selected literature. Since I studied papers from around the world including developed and developing countries, this inconsistency implies that what seems as a driving force for an MPS in one country, might not be in another, a possible reason for such diversity could be the culture or the law or something elseof that specific country.

After going through all the papers discussing various kinds of factors that drive the merchants towards adoption of mobile payment systems or inhibit them to adopt, I have found many similar factors across many papers, while there are some unique ones that are not very common. A possible reason for such unique factors could be the environment or context of the business in which the merchant is operating the business.

A significant number of merchants are willing to adopt or have already adopted

MPS because of the ease of use of the system. Almost two-thirds of the papers identified that ease of use of the MPS works as a driver for adoption for merchants. Many merchants have identified how convenient it was for them to get accustomed to this system of payment. Related to this variable of ease of use, knowledge or understandability of the system was also identified as a driver for adoption. For example:merchants were adoptive of MPS when themerchants were knowledgeable enough to find the MPS easy to use (Mishra et al., 2022).

A driver that is highly related to ease of use for adoption is Critical Mass. The idea of critical mass is that a new technology is adopted by more people once the users see that a good number of people have started to use it (Van Slyke et al., 2007). An interesting fact that has been seen across many of these papers is that critical mass is a factor that could go either way in the process of decision making.Around 28% of the papers reported critical mass as a driver, and 63% as a barrier. What I mean is, merchants see critical mass as a requirement for adoption. So, if the system is highly accepted among customers, critical mass works as a driver that influences merchants to adopt the system, and on the other hand, it also is a barrier as merchants are not willing to adopt a mobile payment system until they see a huge number of consumers using it.

Another commonly found driver of adoption is "Usefulness". Although termed differently, both UTAUT (Venkatesh, 2003) and TAM (Davis, 1989) posited a similar idea that talks about the usefulness that users get from adoption of a new technology. Most of these studies found that the usefulness of the system is one of the key drivers of adoption for the merchants (41% papers reported this). What I understood is that merchants need to see the usefulness of the system in their own business activity and context to decide to adopt the system.

The ecosystemwithin which the business is established was found to be another common driver. The term ecosystem in the context of my research includes competitors, government, similar businesses in other industries etc. I have found that 62% of the studiesfound the surrounding of the merchants as a driving force for adoption. For example, merchants are willing to adopt a new MPS system when they see that their competitors have adopted it and are doing well in the business (Petrova & Wang, 2013), of course only when they see the usefulness of itfor their own business.

Another driver that was equally prevalent (55%) among these studies is the issue of risk. A good share of studies has reported that merchants are driven towards

adoption of MPS due to low risk and high security of the system. As opposed to this finding, 63% of the studies have reported that merchants are avoiding the adoption due to their perceived risk that they feel exists in using MPS. When merchants have high trust on the security of the system and the payment method, the chances of adoption are higher. Some merchants have reported that they find MPS to be risky because of lack of rules or laws regarding the activities of the service providers.

To my surprise, not every merchant is concerned about the financial cost savings from adoption of mobile payment systems. Around 38% of the papers have reported that cost savings from the adoption is a reason why they would start/have already started to use these services. However, different merchants talk about different kinds of cost savings. Some have disclosed about saving processing cost by using mobile payment systems as opposed to other electronic payment systems (card). Some merchants have said that mobile payment systems would reduce the cost of maintenance, as a smartphone is all they need to manage along with a lowamount of fee to the service providers. Some have also preferred to adopt mobile payment systems because of low infrastructural costs that it needs to adopt such a system.

As opposed to finding cost savings as a benefit to adoption of mobile payment systems, I have found that some merchants (44%) see cost as a barrier. Some merchants have expressed that the cost of establishment (the need to buy a smartphone) or the cost of maintenance (as opposed to cash transaction) could be barriers to adoption of this system. In a way, it could be understood that the merchants didn't see high benefits against the cost of adoption and maintenance of mobile payment systems.

Another major component in forming the adoption decision by merchants is the benefits or services that service providers offer. Many merchants have explicitly expressed they are willingto adopt mobile payment systems if the providers help them in the setup of the system. Another benefit that merchants expect is constant support services while the system is being used. However, the service providers are also found as barriers in some literature. Many merchants have said that they are not willing to adopt MPS because of the lack of constant support from the providers. As technology is the core of the service, and many root level merchants are not "technically" well-learned, the support service could be an important desire for them.

The issue of technical knowledge and compatibility have been found in many studies as a barrier for adoption of MPS. 44% of the barrier related studies has reported that merchants are less willing to adopt an MPS as they lack the knowledge

required to run such a system or the systems are not developed in a compatible manner to match the level of their knowledge. Some studies have also reported that merchants feel the lack of training from the service providers is also discouraging them to adopt an MPS. This is actually an area where service providers need to work so that they can bring more merchants under their service for expansion.

Many merchants (in 33% of studies) have also said that a major driver for adoption of MPS was the amount of time that was or could be saved by using MPS. For example, a merchant said how processing a transaction is faster with MPS by reducing time to collect payment (and give back cash), which leads to more customers being served in less time. Another related driver that a few merchants talked about was how MPS would enable them to keep record of business transactions and flow of money. A few studies reported that merchants benefited from the auto record keeping from the MPS.

Other than these major drivers, a few other drivers were also found among the literature but the exposure was low. For example: attracting new customers. Many merchants said that they started using MPS because a particular kind of customer was using it and introducing this helped them attract new customers. Also, the loyalty programs or offers on MPS helped them grab more customers. I found a few papers that reported that merchants were also willing to adopt MPS because of the type of strategy their businesses had or the business model that supported integration of MPS. For example, online businesses were found to be more adaptive to MPS (Mozdzynski & Cellary, 2022).

As opposed to drivers, a smaller number of barriers could be found in the literature, a possible reason could be, as explained earlier, that the majority of the papers talk about driving forces only. Considering the outcome of other papers, or what many merchants have said, a barrier could be the lack of drivers as well. Many times, merchants were found to be not adopting MPS not because of one or multiple barriers, but because the drivers were missing.

These studies have found drivers and barriers that are related to the system or the impact of these on merchants. A study discussed how demographics (such as: age, level of education, gender etc.) of the merchants may also act as drivers and inhibitors (Coffie et al., 2021).The financial technology (popularly known as FinTech) and banking industry may focus on these forces that are pushing or stopping the expansion of the kind of services that they provide. Scholars from different economies may take the existing literature further by working more on the

barriers of adoption. The role of government, regulatory bodies, religious (shariah) views, advertisement etc. could also be studied to ensure a widespread adoption of MPS.

6. Conclusion

I tried to cover the most recent literature of studies that were done on merchants to understand their perspective in adoption of MPS by identifying the drivers and barriers for such a decision. My aim was to see how widespread this issue has been in the information systems scholarship to understand the adoption decision and the factors behind it. Based on my findings, I have found that many studies have been conducted in different regions and economies of the world and most of them have been able to find the key drivers that influence the adoption intention. Some drivers such as "Ease of Use", "Critical Mass", "Low Risk" etc. are more common drivers than others. An interesting observation of mine is that the merchants are highly influenced by their surroundings and the context of their own businesses. I found some lesser-known drivers as well while conducting the study.

However, a surprising finding is that most of these studies are more concerned about what forces drive the merchants and barely a few are talking about what are actually stopping them from adoption. The authors of many papers are trying to make a point that lack of drivers is actually causing the delayed adoption, but I feel there are more reasons for"non-adoption". There were some legitimate barriers that actually stopped the growth, for example "lack of training or support services" to make the usage smooth, the "cost of establishment and maintenance" is a hindering issue for some merchants as well. Similar to drivers, I also found some barriers for adoption that were less common among the merchants, and some being contextual ones.

No literary work is beyond limitations. Likewise, my work also has some boundary issues and limitations. The biggest boundary condition that I had was that I only focused on papers that were published on or after 2012, and so many pioneering works on MPS adoption are beyond the scope of the study. Also, due to the limitation of time, I had to stop my search and inclusion of papers at 21. As I mentioned earlier, more papers on merchants' adoption decisions may be found even within this range of time.

In conclusion, I can say that although many aspects have been found from the existing literature, there still remains a gap that needs to be filled with future works. A prospective area for future studies could be finding the barriers that work as

inhibitors in the process of adoption. More studies could be done on merchants of developing nations where mobile payment systems is an emerging technology in building a cashless society. Cross-cultural studies on perspectives of merchants could also give interesting insights about why merchants from certain areas/cultures are more inclined towards MPS than others, if that's the case.

The existing literature, my analysis, and future works in this area could be of great help for MPS developers and providers because these will help them understand where they are falling behind. The results of these studies may help the service providers understand their shortcomings and they could work on those to get better support from the market. Another benefit could be the identification of areas that will help them promote the services. For example, by integrating local language they may increase the ease of use of the system and use that to promote their system. Overall, the scholarly and industrial benefits of such a study could be of high benefits.

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