

The Sustainability of Financial Innovation in E-Payment Systems

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List of Abbreviations

AGFI	Adjusted Goodness of Fit Index
AHP	Analytical Hierarchy Process
AI	Adoption Intention
AMOS	Analysis of a Moment Structures
ANOVA	Analysis of Variance
ATT	Attitude
AUTT	Autonomy to Use Technology
AVE	Average Variance Extracted
BHIM	Bharat Interface for Money
BI	Behavioural Intention
BA	Bibliometric Analysis
CFA	Confirmatory Factor Analysis
CFI	Comparative Fit Index
CMIN	Chi-Square Value
CMIN/df	Chi-Square Value Normalized by Degrees of Freedom
COD	Cash on Delivery
COMP	Compatibility
CR	Composite Reliability
<i>df</i>	Degree of Freedom
Dipam	Department of Investment and Public Asset Management
DPs	Digital Payments
DPS	Digital Payment System
DPSs	Digital Payment Systems
DWs	Digital Wallets
EC	Expected Cross-Validation Index
ECS	Electronic Clearing Service

EFA	Exploratory Factor Analysis
EOU	Ease of Use
EP	E-Payment/Electronic Payment
EPCFA	Exploratory Principal Component Factor Analysis
EPs	E-Payments/Electronic Payments
EPS	E-Payment System/Electronic Payment System
EPSs	E-Payment Systems/Electronic Payment Systems
e-WOM	Electronic Word-of-Mouth
FC	Facilitating Conditions
FSI	Financial System Innovation
GFI	Goodness of Fit Index
GOF	Goodness-of-Fit
G2P	Government-to-Person
IFI	Incremental Fit Index
IMPS	Immediate Payment Service
ITA	Intention to Adopt
ITU	Intention to Use
JoMoPay	Jordan MP/Jorden Mobile Payment
KMO	Kaiser–Meyer–Olkin
KMO-MSA	Kaiser–Meyer–Olkin Measure of Sampling Adequacy
LR	Literature Review
Meity	Ministry of Electronics and Information Technology
MP	Mobile Payment
MPOS	Mobile Point-of-Sale
MPS	Mobile Payment System
MPs	Mobile Payments
MSA	Measure of Sampling Adequacy
MSV	Maximum Shared Variance
NEFT	National Electronic Fund Transfer
NCR	National Capital Region
NFI	Normed Fit Index
NT	New Technology

PCA	Principal Component Analysis
PCLOSE	Process Close
PE	Performance Expectancy
PEOU	Perceived Ease of Use
PGFI	Parsimony Goodness of Fit Index
PIE	Payment Infrastructure Ecosystem
PIS	Payment Information Security
PLS	Partial Least Square
PNFI	Parsimony Normed Fit Index
PR	Perceived Risk
PS	Perceived Security
PU	Perceived Usefulness
QR	Quick Response
RA	Relative Advantage
RFI	Relative Fit Index
RMR	Root Mean Square Residual
RMSEA	Root Mean Square Error of Approximation
RNI	Relative Non-Centrality Index
SDGs	Sustainable Development Goals
SE	Structural Equation
SEM	Structural Equation Modelling
SEPS	Sustainability of The E-payment System
SEPCP	Sustainability of The E-payment System from a Customer Perspective
SI	Social Influence
SLR	Systematic Literature Review
SM	Structural Model
SMEs	Small and Medium Enterprises
SPSS	Statistical Package of Social Science
SRMR	Standardized Root Mean Square Residual
SRW	Standardized Regression Weights
SUS	Sustainability
TACT	Technology Affordances and Constraints Theory

TAM	Technology Acceptance Model
TC	Technology Characteristics
TCP	Technology Communication Platform
TRIAL	Trialability
TRT	Trust
UAE	United Arab of Emirates
UB	Usage Behaviour
UNs	United Nations
UTAUT	Unified Theory of Acceptance and Use of Technology
VE	Variance Extracted
VIF	Variance Inflation Factor

About the Authors

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