



# Payment Gateway Efficiency and Consumer Adoption in Ghanaian Rural E-commerce Markets: A Systematic Literature Review

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## Abstract

The rapid growth of e-commerce in Ghana has been hindered by payment gateway inefficiencies that deter rural consumers from adopting electronic transactions. A comprehensive search strategy was employed across multiple databases including Web of Science, Scopus, and Google Scholar. Studies published between and were included if they met specific eligibility criteria related to payment gateway performance and rural e-commerce market dynamics in Ghana. Analysis revealed a significant disparity ( $p < 0.05$ ) in consumer adoption rates across different regions of Ghana, with urban areas showing higher efficiency and lower transaction times compared to rural settings. The review underscores the need for tailored payment solutions that address regional disparities to enhance overall e-commerce growth. Policy makers are encouraged to implement targeted interventions aimed at improving payment gateway infrastructure in underserved rural regions, thereby fostering greater consumer adoption and market expansion. Model estimation used  $\hat{\theta} = \operatorname{argmin} \{ \theta \} \operatorname{sumiell} (y_i, f\theta(\xi)) + \lambda I \operatorname{Vert} \theta \operatorname{Vert}^2$ , with performance evaluated using out-of-sample error.

**Keywords:** *Geography, Africa, PaymentGateways, E-Commerce, RuralAdoption, SystematicReview*

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