

Continuance Intention in Mobile Payment Services: A Comprehensive Systematic Literature Review

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ABSTRACT

Keywords:

Continuance;
PRISMA;
Review;
Mobile payment

The development of mobile payments has accelerated significantly since the COVID-19 outbreak. Many people have shifted from traditional payment methods such as cash to cashless payments. This study focused on a systematic literature review of existing articles on continuance intention in mobile payments. The review adheres to the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) guidelines to ensure transparency and reproducibility. Employing a comprehensive search strategy with predefined keywords, a preliminary search yielded 993 papers from Google Scholar. After applying the inclusion criteria, 30 papers published between 2021 and 2025 were selected for final analysis. The findings explain that factors such as perceived usefulness, ease of use, satisfaction, hedonic motivation, trust, and perceived security are the most frequently used and have a significant influence on continuance intention using mobile payments. This review contributes to a deeper understanding of the theoretical and empirical dimensions of user continuance intention in mobile payments. It provides directions for future research and practical implications for service providers.

INTRODUCTION

The development of mobile payments has accelerated rapidly since the outbreak of COVID-19 (Abdullah & Naved Khan, 2021). Many people have begun shifting from traditional payment methods, such as cash, to cashless methods (Al-Qudah et al., 2024). Currently, almost all stores offer mobile payments, one of which in Indonesia is QRIS. Mobile payments have various benefits for both individuals and businesses (Singh et al., 2023). With mobile payments, transactions can be made anywhere and anytime. Users only need to know the destination address to send funds to others or make purchases without the need for face-to-face meetings. Many mobile payment options are available for users, both bank-owned and private. The advantages of using mobile payments include fast transactions, no need to carry cash everywhere, discounts, and guaranteed security (Zhang, 2023).

As the adoption of mobile payment services continues to grow globally, service providers such as banks and e-wallet companies need to retain users not only for initial use but also to ensure continued use. Continuance intention is a person's intention to continue using technology over the long term (Ramadhan & Puspawati, 2025). User continuance intention plays a crucial role in service providers' continued growth and long-term competitiveness.

A systematic literature review conducted by Motwani et al. (2024) using the PRISMA method and resulting in 58 studies shows that perceived usefulness and satisfaction are significant factors influencing the continuance intention of mobile payments. In addition, a literature review by Anwar et al. (2024) comprising 52 studies found that the UTAUT and TAM models are the most widely used by researchers. Meanwhile, the factor that most

influences the use of mobile payments is perceived utility. However, the literature review did not include other factors, such as social and psychological. A systematic literature review on financial technology, particularly mobile payments, found that trust, perceived security, and perceived usefulness influence the intention to use mobile payments (Jafri et al., 2024). The study used 26 articles as review material from the Scopus database, published between 2009 and 2025. Researchers also recommend understanding factors related to user psychology in supporting continuance intentions. The current situation still faces gaps. Among them, existing systematic literature reviews primarily focus on mobile payment adoption, while there's very little research on continuance intention. There's also a lack of discussion on the research models and scales most used by researchers.

The objectives of this study are to: (1) determine which groupings of factors have a significant impact on the desire to continue using mobile payment systems, (2) identify the critical factors influencing this intention, (3) the year of studies on continuance intention increased, (4) the most popular research model for continuance intention to use mobile payment systems, (5) the most popular research methods and Likert scales for determining the intention to continue using mobile payment systems, and (6) the countries that publish the most articles about the intention to continue using mobile payment systems.

This systematic literature review provides insights and strategies for mobile payment service providers to retain users and enhance their service retention. It also identifies factors they can develop to improve user retention. Furthermore, it contributes to the development of systematic literature reviews on continuance intention, particularly in the field of mobile payments. Moreover, it presents current trending research models, the most widely used research scales, and groups of factors closely related to mobile payments, which can serve as a basis for research on mobile payment continuance intention.

METHOD

This study followed the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) 2020 guidelines to ensure transparency, replicability, and rigor in the systematic review process (Sarkis-Onofre et al., 2021). The method included four stages: identification, screening, eligibility, and inclusion. This study examined a wide range of national and international literature to determine the factors most influencing the continued use of mobile payments. All literature was obtained from the Publish and Perish database using the following criteria: 1) The literature is a research journal, not a systematic literature review, a book, or a thesis; 2) The research focuses on continuance intention, excluding adoption; 3) The selected literature was published between 2020 until 2025; and 4) The literature was written in English. The strategy used in this systematic review uses a keyword commonly used in journal continuance intention, which is converted into a query for journal searches. The queries used in this literature are (“Mobile Payment”) AND (“Continuance” OR “Continuous” OR “Reuse”) AND (“Intention” OR “Usage”).

RESULT AND DISCUSSION

Search Result

Based on the journal search results for this systematic review, 993 journals were obtained and imported into the Zotero application. In the Zotero application, the journal search results were checked. Six data points were removed due to duplication, and 102 data points were classified as systematic reviews, conference papers, and books. After the identification process, a screening was conducted on 885 data to conduct a more in-depth check, identifying each remaining data point using the title and abstract. In the first screening process, 834 data sets

were removed because they did not comply with the inclusion and exclusion criteria established for the journals used in this systematic review.

There are 51 data available for the following screening process, which involves searching journal files from existing data. This process yields 39 data that can be used for eligibility checking by reading each journal found to ensure the eligibility of the journals discussed in this paper. Furthermore, eight data were discarded because they did not meet the continuance intention criteria, and one data point was a book. Based on the screening and eligibility results, as shown in Figure 1, 30 papers were discussed in this paper.

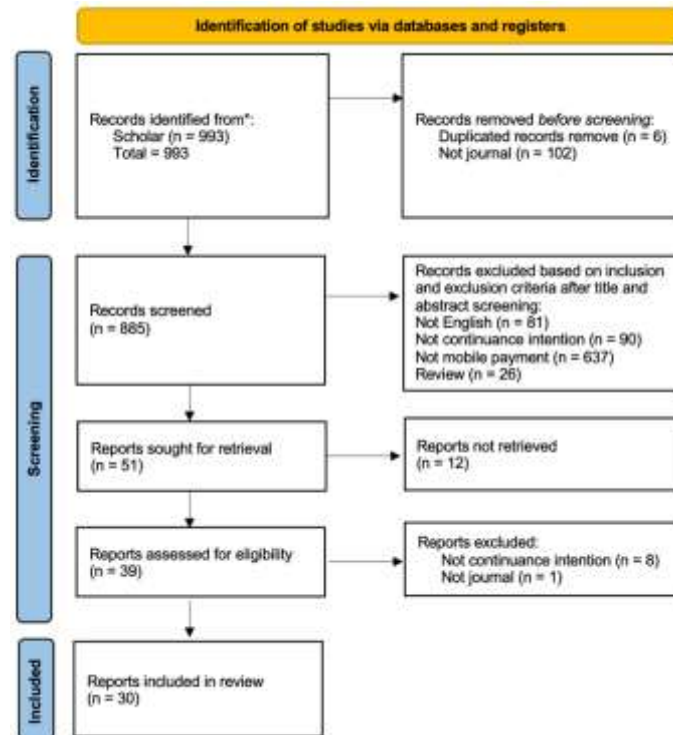


Figure 1. PRISMA

The 30 literatures can be seen in Table 1.

Table 1. Extracted Data

Author	Title	Year	Country
Akhtar & Srivastava	Antecedents of Continuance Intention to Use M-Payment Applications in India	2023	India
Al-Sharafi et al.	Evaluating the sustainable use of mobile payment contactless technologies within and beyond the COVID-19 pandemic using a hybrid SEM-ANN approach	2022	Malaysia
Amelia et al.	Perceived Enjoyment and Perceived Usefulness to Mobile Payment Users Continuance Intention	2024	Indonesia

Table 2. Extracted Data (extension)

Author	Title	Year	Country
Ankadhitra et al.	Usage Analysis of Mobile Payment System to Consumer Continuance Intention In JABODETABEK	2023	Indonesia
Atmaji & Tjhin	Examining the Determinants of Continuance Intention to Use Mobile Payment Service	2022	Indonesia
Castanha et al.	An Empirical Study on Continuance Intention to Use Mobile Payment Applications in Goa, India	2022	India
Chike & Ogba	Factors Influencing Continuous Intention to Use Mobile Payment Platforms in Southeast, Nigeria	2023	Nigeria
Garrouch	Does the reputation of the provider matter? A model explaining the continuance intention of mobile wallet applications	2021	Saudi Arabia
Handarkho et al.	Understanding Proximity Mobile Payment Continuance Usage in Indonesia from a Habit Perspective	2021	Indonesia
Handarkho	Understanding mobile payment continuance usage in physical store through social impact theory and trust transfer	2020	Indonesia
Handayanto & Ambarwati	Continuance intention of mobile payment using modified extending model of acceptance and use of technology	2022	Indonesia
Handoko	Customers' continuance usage of mobile payment during the COVID-19 pandemic	2022	Indonesia
Kunja, et al.	Determinants of Mobile App Payment Continuance Intentions: A Hybrid SEM-ANN Investigation	2024	India

Table 3. Extracted Data (extension)

Author	Title	Year	Country
Kusuma & Rachmawati	Analysis of factors affecting the intention of continued use of mobile payment services among generation z: a UTAUT2 approach	2024	Indonesia
Kusuma & Rachmawati	Factors influencing the continued intention to use mobile payment among generation Z: An extension of the expectation-confirmation model	2025	Indonesia
Laksamana, et al.	Determining factors of continuance intention in mobile payment: fintech industry perspective	2022	Indonesia
Lateefa, et al.	Usefulness factors to predict the continuance intention using mobile payment, case study: GO-Pay, OVO, Dana	2021	Indonesia

Mabkhot, et al.	Understanding the factors of mobile payment continuance intention: empirical test in Saudi Arabia	2023	Saudi Arabia
Natasia, et al.	Analysis of Factors on Continuance Intention in Mobile Payment DANA Using Structural Equation Modeling	2021	Indonesia
Okechukwu & Chike	Determinants of Continuous Intention to Use Mobile Payment in Nigeria	2025	Nigeria
Putra et al.	The Implication of Perceived Value to Continuance Intention to Use among Mobile Payment Users in Indonesia	2022	Indonesia
Rahardja et al.	The Impact of Mobile Payment Application Design and Performance Attributes on Consumer Emotions and Continuance Intention	2023	Indonesia

Table 4. Extracted Data (extension)

Author	Title	Year	Country
Sanchez & Tanpoco	Continuance Intention of Mobile Wallet Usage in the Philippines: A Mediation Analysis	2023	Philippines
Sarassina	Understanding Mobile Payment Continuance in Indonesia: A Brand Equity Perspective Continuance Model	2022	Indonesia
Seannery & Gui	Mobile Payment Continuance Usage Intention in Indonesia	2021	Indonesia
Sleiman et al.	The Factors of Continuance Intention to Use Mobile Payments in Sudan	2022	Sudan
Tamara et al.	Millennials Endorse Environment Factors as Continuance Intention of the Mobile Payment Technology During Covid-19 in Indonesia	2021	Indonesia
Zaidi et al.	Factors Influencing Consumer Acceptance of Mobile Payment during the COVID-19 Pandemic & Usage Continuance Intent: A Quantitative Study	2023	India
Kaewkitipong et al.	Human–Computer Interaction (HCI) and Trust Factors for the Continuance Intention of Mobile Payment Services	2022	Thailand
Jin & Lim	Structural Relationships among Service Quality, Systemic Characteristics, Customer Trust, Perceived Risk, Customer Satisfaction and Intention of Continuous Use in Mobile Payment Services	2021	China

Based on the literature analysis, 30 journals were identified that met the research method criteria. The literature obtained came from various countries, including Indonesia, India, China, Malaysia, Nigeria, the Philippines, Saudi Arabia, Sudan, and Thailand. All literature used quantitative research methods to determine factors influencing the intention to continue using mobile payments. In addition, the Likert scale used was also quite diverse, namely the five-

and seven-point Likert scale. Then, the models used in the literature analysis were very diverse, including the Unified Theory of Acceptance and Use of Technology (UTAUT), Technology Acceptance Model (TAM), Expectation-Confirmation Model (ECM), and others.

Based on the literature review, the research trend on continuance intention for mobile payments peaked in 2022, with 10 publications, followed by 2021 and 2023, with seven publications each, as shown in Figure 2. This is due to the COVID-19 pandemic in those years, which forced all activities to be conducted remotely. Therefore, mobile payments became increasingly significant for conducting transactions.

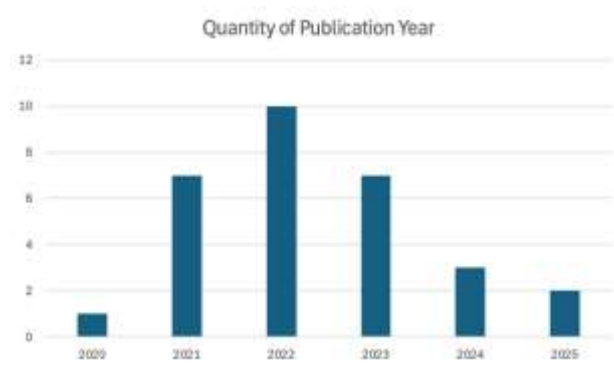


Figure 2. Quantity of Publication Year

Among various countries researching continuance intention, Indonesia has the highest number of studies, with 17 studies, followed by India in second place with 4 studies, and Nigeria and Saudi Arabia in third place with 2 studies, as shown in Figure 3. This is related to the very high number of mobile payment users in Indonesia. According to Indonesia.go.id (2023), QRIS usage in Indonesia reached 50.5 million users and 32.71 million merchants. This indicates that Indonesians prefer using mobile payments for transactions, both in-store and by bank transfer.

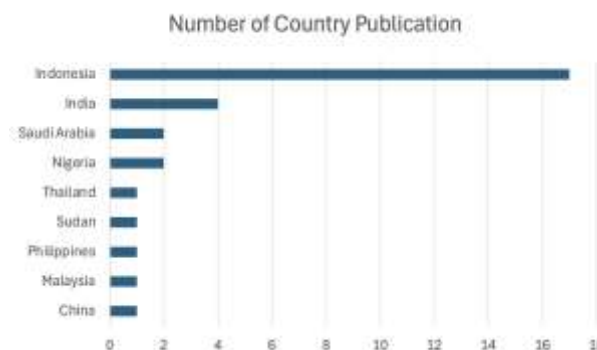


Figure 3. Number of Country Publications

All literature used quantitative research methods with a five-point Likert scale (19 literatures), a seven-point Likert scale (7 literatures), and four other literatures did not mention the scale they used in collecting research data, as shown in Figure 4. This shows a trend toward

the high use of the five-point Likert scale in continuance intention research in the field of mobile payments. The five-point Likert scale consists of five options ranging from 1 (strongly disagree), 2 (disagree), 3 (neutral), 4 (agree), and 5 (strongly agree).

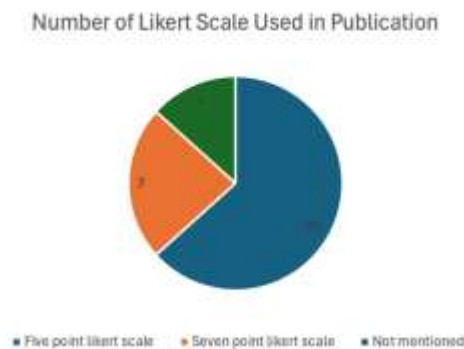


Figure 4. Number of Likert Scales Used in Publication

Furthermore, the literature analysis revealed various models used by researchers to develop continuance intention models in mobile payments. The three most frequently used models are the Unified Theory of Acceptance and Use of Technology (UTAUT), the Technology Acceptance Model (TAM), and the Expectation-Confirmation Model (ECM). These three models are widely used in continuance intention research across various fields, such as mobile health (Merdekawati et al., 2024), online learning (Mustafa & Garcia, 2021), and artificial intelligence (Lee et al., 2023).

The factors identified in 30 studies were grouped according to their criteria. Eight groups of criteria were found: social, technological, psychological, value and economic, trust and security, quality, environmental, and confirmation-related. The social group consists of social influence, subjective norms, perceived herd, and parasocial interaction. The technology group includes perceived usefulness, perceived ease of use, user interface, computer self-efficacy, human-computer interaction, performance expectancy, and effort expectancy. The psychological group includes satisfaction, attitude, favorable attitude, unfavorable attitude, intrinsic motivation, hedonic motivation, perceived enjoyment, emotions, and engagement. The value and economic group include factors such as perceived value, price value, price savings, additional value, and deal-proneness. The trust and security group includes trust, perceived risk, perceived security, reputation, and perceived brand equity. The quality group includes service quality, information quality, and technical system quality. The environmental group includes facilitating conditions, situational conditions, convenience, and habit. Then, in the last group, confirmation has factors, such as expectation confirmation.

Based on the eight factors, the most common factors were technology, psychological, trust and security. These three groups are closely related to mobile payments, with technology's role in enabling the speed and efficiency of mobile payments a crucial factor for users. Furthermore, user psychological factors also significantly influence the level of intention to continue using mobile payments. Finally, the trust and security group plays a crucial role in ensuring users' confidence and safety in using mobile payments for their daily transactions.

The Influence of Technological Factor Groups in Supporting the Intention to Continue Using Mobile Payment

The technology factor group is the most widely used in research on mobile payment continuance intention. The most important factors in this group are perceived usefulness and perceived ease of use. Perceived usefulness is the factor that discusses the usefulness of mobile payment users. Meanwhile, ease of use refers to the user's experience with the mobile payment application. The perceived usefulness factor is divided into two parts: the direct effect and the indirect effect. The direct impact indicates that the factor directly influences continuance intention, while the indirect effect arises from other factors that act as intermediaries between it and continuance intention. Perceived usefulness has a strong, direct and indirect influence on continuance intention. This is proven through research conducted by Al-Sharafi et al. (2022), Amelia et al. (2024), Garrouch (2021), (Handarkho et al. (2021), Okechukwu & Chike (2025), Sanchez & Tanpoco (2023), Zaidi et al. (2023), Ankadhitra et al. (2023), Atmaji & Tjhin (2022), Laksamana et al. (2022), Lateefa et al. (2021), Mabkhot et al. (2023), and Sarassina (2022). This is because the usability of mobile payments is the most important factor in its use.

Perceived ease of use is the most widely used factor in technology groups, both directly and indirectly. Based on the results of the literature review, this factor has a less significant direct effect, whereas it has a very significant indirect effect. This is evidenced by research conducted by Ankadhitra et al. (2023), Atmaji & Tjhin (2022), Garrouch (2021), Laksamana et al. (2022), Lateefa et al. (2021), Mabkhot et al. (2023), Rahardja et al. (2023), and Sarassina (2022).

The Influence of Psychological Factor Groups in Supporting the Intention to Continue Using Mobile Payment

Psychological factors are the second-most-frequently used group. Satisfaction and hedonic motivation are the two most influential factors. Satisfaction is the level of user satisfaction in using mobile payments (Al-Sharafi et al., 2022). Satisfaction is the most frequently used factor and has the most significant direct effect on continuance intention, while indirect factors are very few. This is because satisfaction is directly proportional to the intention to use. The more satisfied users are with the service, the higher their intention to continue using it. This is supported by research by Al-Sharafi et al. (2022), Ankadhitra et al. (2023), Handarkho et al. (2021), Kusuma et al. (2023), Kusuma et al. (2025), Lateefa et al. (2021), Mabkhot et al. (2023), Sarassina (2022), Tamara et al. (2021), Zaidi et al. (2023), Jin & Lim (2021).

The hedonic motivation factor is the enjoyment or pleasure in using technology (Castanha et al., 2022). Its direct influence on continuance intention is sufficient, although not as significant and influential as satisfaction. Furthermore, from an indirect perspective, hedonic motivation has no significant influence and the amount of use is very small, as evidenced by studies by Kunja et al. (2024) and Sleiman et al. (2021). Like satisfaction, a high level of user hedonic motivation will lead to a high level of continuance intention.

The Influence of Trust and Security Factor Groups in Supporting the Intention to Continue Using Mobile Payment

The trust and security group ranks third in the most frequently used factors. Within this group, the factors that play a significant role are trust and perceived security. Trust is a person's desire to remain with a customer even in vulnerable situations (Garrouch, 2021). The trust factor significantly influences continuance intention, both directly and indirectly. This is because mobile payments are directly related to the user's financial condition. Therefore, trust is often used in research on mobile payments, such as those conducted by Atmaji & Tjhin (2022), Garrouch (2021), Handarkho (2020), Kunja et al. (2024), Natasia et al. (2024), Sanchez & Tanpoco (2023), and Kaewkitipong et al. (2022).

Perceived security refers to the perception that a product is risk-free and that the service provider can ensure user security (Garrouch, 2021). This factor is often used in indirect effects analyses, as in the research by Handoko (2022), Laksamana et al. (2022), Natasia et al. (2024), and Rahardja et al. (2023). Security in mobile payments is a significant concern for users when choosing and continuing to use mobile payment applications. If user data security is guaranteed, the intention to continue using it will increase. This factor is often associated with trust as a mediator in supporting the intention to continue using mobile payments (Natasia et al., 2024). These two factors are also the most significant, according to a systematic literature review on fintech use in banks (Jafri et al., 2024).

CONCLUSION

A literature review of 30 national and international publications on mobile payment continuance intention identified various models and factors that play significant roles in supporting it. The literature review indicates that factors such as technology, psychology, and trust and security are most frequently used in mobile payment continuance intention research. These results also suggest that group factors such as technology, psychology, trust, and perceived security play a significant role. Perceived usefulness, perceived ease of use, satisfaction, hedonic motivation, trust, and perceived security have been identified as critical factors influencing continuance intention. The year of the Covid-19 pandemic marked the beginning of the surge in mobile payment usage, with numerous studies conducted between 2021 and 2023. The most frequently used research models are UTAUT, TAM, and ECM. The research method employed by the researchers is quantitative, using five- and seven-point Likert scales. Furthermore, Indonesia has the highest number of publications on mobile payment continuance intention, followed by India, China, Saudi Arabia, and Sudan. Future research can draw on more literature to analyze and discuss the relationships among factors with indirect effects (perceived usefulness and perceived security) and supporting factors (trust and satisfaction).

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