Determinants and Theoretical Perspectives of Continuance Intention in Digital Payment Services: A Systematic Literature Review

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ABSTRACT

Continuance intention in digital payment services denotes users' willingness to maintain usage post-adoption. Understanding its determinants is crucial for long-term ecosystem sustainability. This study conducts a systematic literature review (SLR) of empirical research on continuance intention in digital payment services, aiming to: (1) identify key determinants influencing continued usage post-adoption; (2) analyze dominant theoretical frameworks in international literature; and (3) synthesize explanatory mechanisms linking user experience to ecosystem sustainability. The review examines empirical research in Scopus-indexed and major bibliometric databases, synthesizing studies to identify determinants, frameworks, and mechanisms. Findings show user satisfaction, perceived usefulness, perceived ease of use, trust, security, and social influence consistently emerge as primary continuance determinants, with satisfaction proving the most robust predictor across contexts. The review reveals studies predominantly employ techno-behavioral models, including the Expectation–Confirmation Model and Technology Acceptance Model, while risk-related perspectives remain under-integrated. Longitudinal research remains scarce. The review recommends integrative theoretical approaches and longitudinal studies to advance understanding of continuance intention in digital payment services.

Keywords: Continuance Intention, Digital Payment Services, Systematic Literature Review

1. INTRODUCTION

The development of financial technology (fintech) in Indonesia has significantly transformed consumers' transactional behavior, particularly through the increasing adoption of digital payment systems. Generation Z, who were born in the digital era, demonstrate a high level of technology adoption and represent one of the primary user groups of digital payment services in Indonesia (Azizah & Setyorini, 2024; Wijaya & Keni, 2025). However, widespread initial adoption among Generation Z does not necessarily guarantee continued usage (continuance intention), as long-term use is influenced by various factors such as system quality, perceived benefits, user experience, as well as perceived trust and security risk (Bhattacherjee, 2001; Venkatesh et al., 2012).

Previous studies have extensively examined digital payment adoption intention across different countries; nevertheless, limited attention has been given to understanding the determinants of continuance intention, particularly among Generation Z in Indonesia (Kusumawati & Pramudya, 2023). The literature suggests that while perceived usefulness and ease of use play a crucial role in initial adoption, factors such as satisfaction, trust, negative security-related experiences, and social norms significantly influence users' intention to continue using digital payment services (continuance intention) (Huang & Savary, 2023; Kim et al., 2010). Despite this, empirical research integrating trust, perceived risk, and user experience factors within the context of Generation Z in Indonesia remains scarce, thereby creating a notable gap in the existing literature.

Furthermore, the Indonesian context presents unique challenges, including rapidly increasing internet penetration, disparities in digital literacy across regions, and intense competition among digital payment service providers, which result in user behavior dynamics that differ from those observed in other countries (Prabowo, 2021). Therefore, further investigation is required to identify the key determinants that drive Generation Z's continuance intention to use digital payment services in Indonesia, in order to contribute both theoretically and practically to stakeholders within the fintech industry

Adopting a Systematic Literature Review (SLR) approach, this study aims to further explore user behavior related to the continuance intention to use digital payment services. This research seeks to systematically identify the key factors influencing users' continuance intention and to analyze how post-adoption factors such as Funtional benefit,trust, effort expectancy, social influence, satisfaction, and perceived risk, shape sustained usage, particularly in developing market contexts. By synthesizing evidence from 15 relevant scholarly articles, this study is expected to provide comprehensive and valuable insights for researchers, practitioners, and policymakers in understanding and promoting long-term adoption and sustainability of digital payment systems.

2. LITERATURE REVIEW

The rapid expansion of digital payment systems has fundamentally transformed the way individuals conduct financial transactions, particularly in developing economies where digital financial inclusion is accelerating. While existing studies have extensively examined the determinants of digital payment adoption, a growing body of evidence suggests that initial adoption does not necessarily translate into sustained usage. As digital payment providers increasingly compete for user retention rather than acquisition, understanding the factors that drive continuance intention to use digital payment services has become a critical research priority

2.1. Digital Payment and Post-Adoption Behavior

Digital payment systems have become an integral component of modern financial ecosystems, particularly in developing economies where mobile and internet penetration continue to increase. Prior research on digital payment has largely focused on initial adoption intention, emphasizing factors such as perceived usefulness, ease of use, and facilitating conditions (Venkatesh et al., 2012). While these studies provide valuable insights into early-stage acceptance, they offer limited explanations regarding users' decisions to continue using digital payment services after adoption. Post-adoption behavior is fundamentally different from initial adoption, as users evaluate digital payment services based on actual usage experiences rather than expectations alone. Consequently, scholars have increasingly shifted their attention toward continuance intention, which reflects users' willingness to sustain usage over time and is considered a critical indicator of long-term success for digital payment platforms (Bhattacherjee, 2001; Heratiana et al., 2025).

2.2. Continuance Intention to Use Digital Payment

Continuance intention refers to an individual's intention to continue using an information system after initial adoption. Bhattacherjee's (2001) Expectation–Confirmation Theory (ECT) has been widely applied to explain continuance behavior in digital contexts, including mobile banking and digital payment. According to ECT, users form continuance intention primarily through satisfaction, which arises from the confirmation of expectations and perceived performance of the system. Empirical studies consistently demonstrate that satisfaction is one of the strongest predictors of continuance intention in digital payment usage. When users perceive that digital payment services meet or exceed their expectations in terms of functionality, convenience, and reliability, they are more likely to maintain continued usage (Kim et al., 2010). This highlights the importance of post-adoption evaluation rather than mere acceptance at the adoption stage.

2.3. Trust in Digital Payment Continuance

Trust has been identified as a fundamental determinant of continuance intention in digital payment systems due to the inherent uncertainty and security risks associated with online financial transactions. Trust reflects users' confidence in the service provider's ability to ensure transaction security, data privacy, and system reliability (Gefen et al., 2003). The literature suggests that trust not only directly influences continuance intention but also indirectly affects it through satisfaction. Users who trust digital payment platforms tend to

experience higher satisfaction levels, which subsequently enhance their intention to continue using the service. In contrast, a lack of trust may lead to discontinuance behavior, even when functional benefits are perceived as high (Huang & Savary, 2023). This underscores trust as a strategic asset for sustaining long-term digital payment usage.

2.4. Functional Benefits and User Satisfaction

Functional benefits represent the practical advantages users obtain from digital payment services, such as transaction speed, efficiency, and accessibility. Studies indicate that perceived functional benefits significantly enhance users' satisfaction and continuance intention, as they directly affect perceived value during actual usage (Kim et al., 2010). From a post-adoption perspective, functional benefits play a dual role: they influence continuance intention directly and indirectly through satisfaction. When digital payment services consistently deliver tangible benefits aligned with users' daily transactional needs, users are more inclined to remain loyal and continue using the service. This relationship reinforces the relevance of value-based evaluation in post-adoption decision-making.

2.5. Effort Expectancy, Social Influence, and Perceived Risk

Drawing on the Unified Theory of Acceptance and Use of Technology (UTAUT), effort expectancy and social influence are recognized as key behavioral determinants in technology usage. In the context of digital payment, effort expectancy refers to the perceived ease of learning and using the system, while social influence reflects the impact of peers, family, and online communities on usage decisions (Venkatesh et al., 2012). Recent studies indicate that effort expectancy and social influence significantly affect perceived risk, which in turn influences continuance intention. Systems that are easy to use tend to reduce users' perceptions of financial and privacy risks, thereby increasing confidence and sustained usage. Similarly, positive social influence can mitigate perceived risk by reinforcing trust and perceived legitimacy of digital payment platforms (Featherman & Pavlou, 2003). Perceived risk is generally found to have a negative effect on continuance intention. Higher levels of perceived security, privacy, or financial risk reduce users' willingness to continue using digital payment services, even among technologically savvy users such as Generation Z.

3. RESEARCH METHODS

3.1. Research Design

This study adopts a Systematic Literature Review (SLR) methodology to synthesize existing scholarly knowledge on continuance intention to use digital payment services. The SLR approach is employed to ensure a rigorous, transparent, and replicable review process that minimizes bias and enhances the reliability of findings. Unlike traditional narrative reviews, SLR applies a structured protocol to identify, evaluate, and synthesize relevant studies, thereby enabling a comprehensive understanding of dominant research themes, theoretical frameworks, and empirical evidence related to post-adoption digital payment behavior. The use of SLR is particularly appropriate for this study due to the fragmented nature of existing research on continuance intention, where findings are dispersed across multiple disciplines such as information systems, marketing, and financial technology. By systematically reviewing prior studies, this research aims to consolidate key determinants, identify research gaps, and provide a robust foundation for future empirical investigations.

3.2. Stage Identification

The identification stage involved a comprehensive search of relevant academic literature to capture studies addressing continuance intention in the context of digital payment. Multiple scholarly databases were consulted to ensure broad coverage of peer-reviewed research. The search process was guided by carefully constructed keywords and Boolean operators, including combinations of terms such as "digital payment," "mobile payment," "e-wallet," "continuance intention," "post-adoption," and "user behavior." To enhance the relevance and quality of the retrieved studies, the search was limited to articles published in peer-reviewed journals within a defined publication period. Only articles written in English and focusing on digital payment systems were considered. This initial search yielded a substantial number of records, which were subsequently screened for relevance.

3.3. Selection Stage

During the selection stage, the identified studies were filtered using predefined inclusion and exclusion criteria to ensure methodological and thematic consistency. Articles were included if they (1) explicitly examined continuance intention or post-adoption behavior related to digital payment services, (2) employed quantitative, qualitative, or mixed-method approaches with clear methodological rigor, and (3) provided empirical or theoretical insights relevant to user behavior. Studies were excluded if they focused solely on initial adoption, non-digital payment technologies, or lacked sufficient methodological transparency. Duplicate records were removed, and full-text screening was conducted to confirm alignment with the research objectives. Following this screening process, a final set of 15 relevant articles was selected for in-depth analysis and synthesis

3.4. Synthesis Stage

The synthesis stage involved systematically analyzing and integrating findings from the selected studies to identify recurring patterns, dominant constructs, and theoretical perspectives related to continuance intention. A thematic synthesis approach was employed to categorize key variables such as trust, satisfaction, perceived risk, functional benefits, effort expectancy, and social influence and to examine their relationships with continuance intention. Additionally, the synthesis process compared theoretical frameworks, research contexts, and methodological approaches across studies to highlight consistencies and discrepancies in the literature. This stage enabled the identification of research gaps, particularly in relation to developing markets and younger user segments, and facilitated the development of a comprehensive conceptual understanding of continuance intention to use digital payment services.

4. RESULTS AND DISCUSSION

This study followed the PRISMA (Preferred Reporting Items for Systematic Reviews and Meta-Analyses) guidelines to ensure a transparent and systematic review process. During the identification stage, a comprehensive search was conducted across major academic databases, including Scopus, Web of Science, and Google Scholar, using predefined keywords related to *continuance intention*, *digital payment*, and *post-adoption behavior*. This process initially identified a total of 312 records.

In the screening stage, duplicate records were removed, resulting in 246 unique articles. Titles and abstracts were then screened to assess relevance. Articles focusing exclusively on initial adoption, non-digital payment systems, or unrelated behavioral contexts were excluded. Consequently, 198 articles were removed at this stage. In the eligibility stage, full-text assessments were conducted on the remaining 48 articles. Studies were excluded if they (1) did not explicitly examine continuance intention, (2) lacked a clear theoretical foundation, or (3) did not meet methodological quality standards. As a result, 33 articles were excluded. The visualization of continuation intention to use digital payment is shown in the figure 1 below.
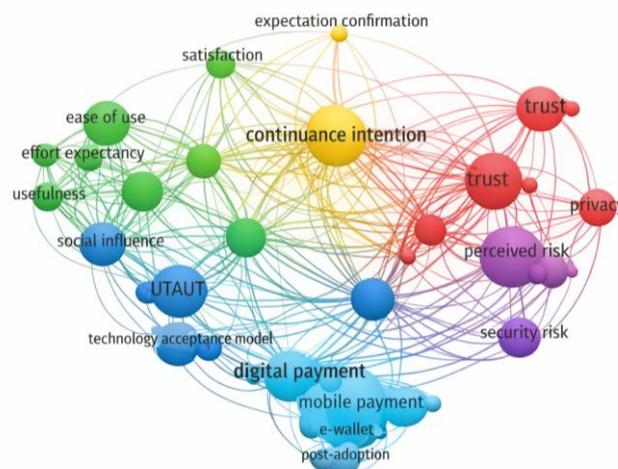
Figure 1. Network Visualization of Continuance Intention to Use Digital payment

Note: Data processed using VOSviewer based on 15 selected articles from Scopus and other bibliometric databases

Based on the figure 1, there are at least five main clusters showing different but interrelated research focuses:

1) The Yellow Cluster (The Core Phenomenon): This cluster places "continuance intention" at the central node of the network, signifying its role as the primary dependent variable in the synthesized studies. It is most closely linked to "expectation confirmation," validating the theoretical dominance of the Expectation-Confirmation Model (ECM) in explaining how user experiences align with prior expectations to drive long-term usage.

2) The Green Cluster (Technological Acceptance Determinants): This cluster encompasses traditional psychological determinants derived from the Technology Acceptance Model (TAM). Key nodes such as "perceived ease of use," "perceived usefulness," and "satisfaction" highlight that functional efficiency remains a fundamental prerequisite for users to maintain their engagement with digital payment platforms.

3) The Blue Cluster (Theoretical Frameworks and Context): This thematic group connects broad theoretical frameworks, such as the Unified Theory of Acceptance and Use of Technology (UTAUT), with specific digital payment modalities like "e-wallets" and "mobile payments." It reflects the academic effort to adapt generalized technology models to the specific nuances of the fintech industry.

4) The Red Cluster (Trust and Relational Factors): Centered around "trust" and "privacy," this cluster emphasizes the relational aspect of digital finance. The strong links between these nodes suggest that in a digital ecosystem, user retention is heavily contingent upon the service provider's ability to establish a secure environment that mitigates privacy concerns.

5) The Purple Cluster (Risk and Barrier Analysis): This cluster identifies "perceived risk" and "security risk" as significant inhibitors. The prominence of these keywords indicates that even if a service is useful, the presence of security threats can significantly undermine the intention to continue usage, particularly in the sensitive context of financial transactions.

In summary, the network visualization illustrates a shift in the research landscape from initial adoption toward a more complex "post-adoption" phase. The density of the links between satisfaction, trust, and continuance intention suggests a consensus in the literature that psychological gratification and security are the two most critical pillars for the sustainability of digital payment systems.

Finally, 15 peer-reviewed articles met all inclusion criteria and were selected for qualitative synthesis in this Systematic Literature Review, is shown in the table 1 below

Table 1. Summary of Selected Studies on Continuance Intention in Digital Payment

Author(s) & Year	Research Context / Country	Main Theoretical Framework	Key Determinants / Findings
Bhattacherjee (2001)	IS General	Expectation-Confirmation Model (ECM)	Satisfaction is the primary driver of continuance intention, mediated by confirmation of expectations.
Kim et al. (2010)	Mobile Payment / Korea	TAM & Trust Theory	Perceived usefulness, ease of use, and trust significantly influence user intention to continue usage.
Venkatesh et al. (2012)	Consumer Tech / Global	UTAUT2	Performance expectancy, effort expectancy, and social influence are critical in consumer contexts.
Zhou (2013)	Mobile Payment / China	Flow Theory & Trust	Perceived control and trust are essential for long-term user retention in mobile payment services.
Oliveira et al. (2016)	Mobile Payment / Portugal	UTAUT & ITM	Integration of compatibility and social influence enhances the explanatory power of continuance models.
Alalwan et al. (2016)	Mobile Banking / Jordan	UTAUT2	Price value and habit emerge as significant predictors for experienced users.

Gao & Waechter (2017)	Mobile Payment / Australia	Initial Trust & TAM	Initial trust acts as a foundation for perceived usefulness and subsequent continuance.
Sleiman et al. (2022)	Mobile Payment / Sudan	ECT & TAM	Perceived security and privacy are major barriers/facilitators in developing economies.
Muna et al. (2023)	Mobile Payment / Indonesia	Post-Adoption Model	Specific focus on the Indonesian market, highlighting the role of user experience and satisfaction.
Susanto et al. (2023)	M-Commerce / Indonesia	ECM & Post-Acceptance	Price sensitivity and satisfaction are key to maintaining users in the Indonesian e-commerce ecosystem.

The synthesized literature reveals that continuance intention research is predominantly grounded in the Expectation-Confirmation Model (ECM), with satisfaction consistently emerging as the strongest predictor across studies. While core theoretical frameworks remain transferable, their explanatory power varies significantly across contexts particularly in developing Asian economies where infrastructure limitations, regulatory environments, and digital literacy levels introduce unique influencing factors. The research trajectory has shifted from early functional determinants like usefulness and ease of use toward more nuanced factors including habit formation, security perceptions, and price sensitivity, reflecting market maturation.

A persistent duality characterizes continuance determinants: enablers (satisfaction, trust, perceived usefulness) consistently drive continued use while inhibitors (perceived risk, privacy concerns) act as significant barriers. This dual-pathway perspective underscores that sustainable retention requires both reinforcing positive experiences and mitigating threats. Notably, the reliance on quantitative cross-sectional designs across most studies highlights critical gaps for future research, particularly regarding longitudinal behavioral evolution and qualitative insights into user decision-making processes.

5. CONCLUSIONS

This Systematic Literature Review (SLR) provides a comprehensive synthesis of prior research regarding the continuance intention to use digital payment services. By integrating findings from 15 scholarly articles and employing bibliometric analysis, the study clarifies dominant theoretical foundations and key determinants such as satisfaction, trust, and perceived risk. The findings offer significant contributions both theoretically and practically. Theoretically, this study reinforces the robustness of the Expectation–Confirmation Theory (ECT) and UTAUT in explaining post-adoption behavior. It highlights that satisfaction is the most consistent predictor of long-term usage, shifting focus from initial adoption to the evaluative phase of user experience. Furthermore, integrating trust and perceived risk into behavioral models provides a more nuanced understanding of the digital financial ecosystem.

Practically, for fintech providers and policymakers, these results suggest that maintaining user retention requires more than functional benefits; it necessitates building a secure and trustworthy environment. Providers should consistently confirm user expectations to drive satisfaction, as this is the primary engine for sustainability in competitive markets like Indonesia. Despite its contributions, this study acknowledges several limitations. The review synthesizes 15 selected articles, which, while rigorous, may not capture the entirety of rapidly evolving fintech literature. Although focusing on developing markets and Generation Z in Indonesia, many underlying theories derive from diverse international contexts that may have different digital literacy levels. Most reviewed studies utilize cross-sectional designs, which capture snapshots of user intention rather than long-term behavioral changes. Future research should adopt longitudinal designs to track the evolution of continuance intention over time. Additionally, exploring diverse demographic segments beyond Generation Z and developing integrative models that combine technical performance with emotional user attributes is highly encouraged.

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