



Unveiling The Role of Habit in Digital Payment Continuance: A Systematic Literature Review and Bibliometric Analysis

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ABSTRACT

The rapid expansion of digital payment systems has shifted the focus of academic research from initial adoption to user retention, making continuance intention an increasingly important area of investigation. This study delineates the intellectual structure, chronological trends, and research saturation within the global literature on the role of consumer habit in driving digital payment continuance intention through a hybrid methodology that combines a Systematic Literature Review (SLR) with bibliometric analysis using VOSviewer. A keyword-based search strategy was employed across major global academic databases to retrieve relevant peer-reviewed publications. The findings indicate that network visualization reveals a single cohesive research cluster in which habit demonstrates the strongest link strength with continuance intention. Overlay visualization illustrates the chronological evolution of the field, beginning with an emphasis on gender disparities in the mid-2022 literature, progressing toward the central habit–continuance intention relationship in late 2022, and advancing to recent studies that primarily focus on multigroup comparative analyses after 2023. Furthermore, density visualization identifies age as the least explored variable, indicating a substantial research gap. These findings suggest that future studies have strong novelty potential by examining age as a moderating variable to enhance understanding of continuance intention within the evolving digital payment ecosystem.

Keywords: Continuance Intention, Digital Payment, Habit, Systematic Literature Review.

1. INTRODUCTION

The rapid advancement of financial technology (FinTech) has transformed the global payment ecosystem, accelerating the transition from cash-based transactions to digital payment systems. Mobile wallets, QR-code payments, contactless transactions, and other digital payment innovations have become integral to consumers' daily financial activities, driven by improvements in technological infrastructure, smartphone penetration, and government initiatives promoting cashless economies (Dahlberg et al., 2015; Venkatesh et al., 2012). As digital payment markets mature, competition among service providers has shifted from acquiring new users to retaining existing ones, making user continuance intention a critical determinant of platform sustainability and long-term competitive advantage (Bhattacharjee, 2001). Consequently, understanding why consumers continue using digital payment services after their initial adoption has become one of the most important research topics in information systems, marketing, and consumer behavior.

Previous studies have extensively investigated digital payment continuance intention using various theoretical perspectives, including the Expectation–Confirmation Model (ECM), the Technology Acceptance Model (TAM), the Unified Theory of Acceptance and Use of Technology (UTAUT and UTAUT2), and the Information Systems Continuance Model (Bhattacharjee, 2001; Davis, 1989; Leni et al., 2026; Venkatesh et al., 2003, 2012). These studies consistently demonstrate that post-adoption behavior differs fundamentally from initial technology acceptance because continued usage depends not only on users' cognitive evaluations but also on accumulated experience, satisfaction, and repeated behavioral patterns. Consequently, the research

emphasis has gradually evolved from identifying adoption determinants toward understanding the mechanisms that sustain long-term technology usage.

Among the numerous determinants of continuance intention, habit has emerged as one of the most influential constructs explaining sustained digital payment usage. Habit refers to learned behavioral automaticity that develops through repeated performance in stable contexts, enabling individuals to perform actions with minimal conscious deliberation (Limayem et al., 2007). Unlike initial adoption, which is primarily guided by rational decision-making, continuance behavior increasingly reflects automatic routines established through repeated interactions with technology. Empirical evidence consistently reports that habit exerts a strong positive influence on continuance intention across diverse digital payment technologies, including mobile payment applications, electronic wallets, internet banking, and QR-code payment systems (Amoroso & Lim, 2017; Gupta et al., 2018; Humbani & Wiese, 2019). These findings suggest that habit has become a central theoretical construct in explaining long-term consumer loyalty toward digital payment platforms.

Despite the growing volume of empirical research, the current body of knowledge remains fragmented. Most previous studies have concentrated on hypothesis testing within specific countries, technologies, or demographic groups, while relatively few studies have synthesized the broader intellectual development of this research field. Consequently, there is still limited understanding of how the literature has evolved over time, which themes have become dominant, how theoretical relationships among variables have developed, and where significant research opportunities remain. Existing review studies primarily summarize empirical findings but rarely integrate systematic review procedures with bibliometric mapping to visualize the conceptual structure and chronological evolution of the field (Donthu et al., 2021; Zupic & Čater, 2014).

More importantly, several critical research gaps remain evident. First, no comprehensive bibliometric synthesis has specifically mapped the intellectual structure of research concerning the relationship between habit and digital payment continuance intention. Second, although demographic variables such as age and gender are frequently incorporated into empirical models, their positions within the overall knowledge structure and their evolution as research themes have not been systematically examined. Third, previous studies have predominantly focused on direct causal relationships, whereas limited attention has been devoted to identifying research saturation, emerging themes, and underexplored variables that may provide future research opportunities. These gaps hinder a comprehensive understanding of the maturity and future direction of research on digital payment continuance intention.

To address these limitations, this study employs a hybrid methodology that combines a Systematic Literature Review (SLR) with bibliometric analysis using VOSviewer. The systematic review ensures a rigorous and transparent identification and selection of relevant studies, while bibliometric techniques provide objective visualization of knowledge networks, thematic relationships, and temporal research evolution (Donthu et al., 2021; Kitchenham & Charters, 2007). Specifically, this study aims to (1) map the intellectual structure of global research concerning habit and digital payment continuance intention, (2) examine the chronological evolution of research themes through overlay visualization, (3) identify research saturation and underexplored variables using density visualization, and (4) propose future research directions based on the identified knowledge gaps.

The findings reveal that habit occupies the central position within the knowledge network and demonstrates the strongest association with continuance intention. Furthermore, the bibliometric analysis illustrates a clear evolution of research themes from early studies emphasizing demographic differences toward investigations focusing on habit formation and, more recently, multigroup comparative analyses. Density visualization further indicates that age remains one of the least explored variables despite its theoretical relevance, suggesting substantial opportunities for future investigation. By integrating systematic review methodology with bibliometric mapping, this study contributes to the literature by providing a comprehensive synthesis of the field, identifying its intellectual development, revealing existing research gaps, and offering an evidence-based agenda for future research on digital payment continuance intention.

2. LITERATURE REVIEW

The theoretical evolution of information systems (IS) post-adoption behavior underscores a critical paradigm shift from temporary utility evaluation to the institutionalization of routine behaviors. While initial technology acceptance frameworks traditionally emphasize conscious cognitive trade-offs such as perceived usefulness and effort expectancy (Venkatesh et al., 2012), the mechanism sustaining long-term user retention is increasingly recognized as an automatic behavioral construct, operationalized as habit (Amoroso & Lim, 2017). Within the rapidly expanding digital payment sector, relying solely on static adoption metrics fails to capture the fluid dynamics of user attrition and continuous platform interaction (Lwoga & Lwoga, 2017). As transactions transition from deliberate decision-making processes into deeply ingrained daily routines, habit acts as a core behavioral anchor that overrides structural frictions and stabilizes continuance intentions (Zhou, 2013). However, the boundary conditions of this habit-continuance nexus remain fragmented, particularly regarding how shifting demographic strata and cohort disparities alter behavioral automaticity. Consequently, this systematic literature review synthesizes the existing empirical landscape to map the intellectual structure of the domain, reconcile conflicting findings regarding consumer disparities, and isolate critical empirical vacancies for future fintech scholarship.

2.1. Continuance Intention in Digital Payment Services

Continuance intention has emerged as a critical topic in information systems and digital payment research because the long-term success of digital technologies depends not only on initial adoption but also on sustained usage behavior. Continuance intention refers to an individual's willingness to continue using a technology after the initial adoption stage (Bhattacharjee, 2001). The rapid growth of digital payment technologies, including mobile payment applications, e-wallets, and fintech-based services, has increased scholarly interest in understanding post-adoption behavior. Unlike adoption intention, which focuses on first-time acceptance, continuance intention emphasizes user retention and long-term engagement. Previous studies have consistently demonstrated that retaining existing users is more cost-effective and strategically valuable than continuously acquiring new users.

In the context of digital payment services, continuance intention has become increasingly important due to intense competition among service providers. Users can easily switch between platforms offering similar functionalities, incentives, and user experiences. Consequently, identifying the determinants of continuance intention remains a major concern for both researchers and practitioners. Existing literature suggests that satisfaction, trust, perceived usefulness, perceived ease of use, social influence, and perceived security are among the most influential determinants of continuance intention in digital payment environments.

2.2. Expectation Confirmation Model and Post-Adoption Behavior

The Expectation Confirmation Model (ECM) proposed by Bhattacharjee (2001) remains one of the most influential frameworks for explaining post-adoption behavior. According to ECM, users develop expectations before using a technology and subsequently compare those expectations with actual experiences. When actual experiences meet or exceed expectations, confirmation occurs, leading to higher satisfaction and stronger continuance intention. The model proposes that confirmation positively affects both perceived usefulness and satisfaction, which subsequently influence continuance intention. ECM has been extensively applied in digital payment research because it effectively explains users' post-adoption evaluations and behavioral decisions (Bhattacharjee, 2001).

Several studies have confirmed that satisfaction serves as the strongest predictor of continuance intention in mobile payment and digital banking contexts. Positive user experiences increase satisfaction levels, thereby encouraging continued usage. Despite its explanatory power, ECM primarily focuses on cognitive evaluations and affective responses. The model provides limited insight into how repeated technology use evolves into automatic behavioral patterns. Consequently, integrating habit theory into post-adoption research offers a promising avenue for extending ECM.

2.3. Habit Theory

Habit refers to an automatic behavioral tendency developed through repeated performance in stable contexts (Limayem et al., 2007). Unlike intentional behavior, habitual actions require minimal cognitive effort because they become embedded within daily routines. Within digital payment environments, habit develops

when users repeatedly conduct transactions through the same platform. Over time, transaction behavior becomes automatic, reducing the need for conscious deliberation regarding technology usage.

The importance of habit has gained increasing attention in information systems research. UTAUT2 identifies habit as a critical determinant influencing both behavioral intention and actual technology use (Venkatesh et al., 2012). Subsequent studies have demonstrated that habit becomes increasingly important during post-adoption stages, where repeated experiences reinforce automatic usage behavior. Recent digital payment studies indicate that habit significantly influences continuance intention. However, habit is predominantly modeled as a direct predictor rather than as an intervening mechanism explaining how cognitive evaluations translate into sustained behavior.

2.4. Positioning Habit in Continuance Intention Research

The majority of continuance intention studies position habit as an independent variable directly influencing continuance intention:

Habit → Continuance Intention

This perspective has consistently demonstrated the importance of habit in explaining technology retention. Nevertheless, it provides limited understanding of the processes through which habit develops and contributes to continued usage behavior. Several studies suggest that habit formation is influenced by positive user experiences, satisfaction, and repeated technology interactions. Users who consistently experience positive outcomes are more likely to develop habitual usage patterns. In this context, habit may function as an important mechanism connecting cognitive evaluations and behavioral outcomes. Despite this theoretical possibility, empirical investigations examining habit as a mediator remain limited. Most studies continue to focus on the direct relationship between habit and continuance intention, leaving significant opportunities for further exploration.

2.5. Habit as a Second-Stage Mediator

The concept of second-stage mediation provides a useful framework for understanding how users transition from conscious evaluations to automatic behavior. In a second-stage mediation model, an initial mediator explains the effect of an antecedent variable on an intermediate psychological state, while a second mediator explains how that psychological state ultimately influences behavioral outcomes. Within digital payment contexts, habit may function as a second-stage mediator in the following relationship:

Confirmation → Satisfaction → Habit → Continuance Intention

This framework suggests that confirmation enhances user satisfaction, which subsequently encourages repeated technology use. Repeated usage eventually forms habit, and habit then strengthens continuance intention. Similarly, trust may contribute to habit formation through repeated positive interactions:

Trust → Habit → Continuance Intention

High levels of trust reduce perceived risk and encourage repetitive usage behavior, which eventually becomes habitual. Although these theoretical relationships appear compelling, existing literature reveals a scarcity of empirical studies investigating habit as a mediator. Recent systematic reviews of digital payment continuance research have highlighted the limited number of studies examining mediation effects, particularly those involving habit (Ali KA & Subramanian, 2024).

3. RESEARCH METHODS

3.1. Research Design

This study implemented a hybrid methodological design combining a Systematic Literature Review (SLR) and quantitative bibliometric mapping. The SLR process adhered strictly to the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) 2020 guidelines to ensure transparency, rigor, and reproducibility (Page et al., 2021). Concurrently, bibliometric visualizations were integrated to objectively map structural and chronological interactions among the extracted variables (Van Eck & Waltman, 2010).

The systematic workflow was executed through four sequential phases: identification, screening, eligibility evaluation, and bibliometric synthesis (Kitchenham & Charters, 2007).

3.2. Search Strategy and Identification

The initial phase involved comprehensive literature retrieval across prominent global electronic databases, specifically Scopus and Web of Science. A precise keyword-based search string was developed based on the core thematic variables of this study ("digital payment" OR "mobile payment" OR "e-wallet") AND ("habit") AND ("continuance intention" OR "sustained use" OR "continuance"). The search was limited to the titles, abstracts, and keywords of peer-reviewed journal articles published up to the study period to comprehensively capture the field's intellectual evolution.

3.3. Screening and Eligibility Criteria

To guarantee data quality, stringent inclusion and exclusion criteria were established (Moher et al., 2009). Studies were included if they fulfilled the following parameters:

- A. They explicitly examined empirical behavioral models linking consumer habit to digital payment continuance intention.
- B. They were published as peer-reviewed journal articles written in English.
- C. They incorporated demographic markers (such as age or gender) or multi-group comparative components within their analysis.

Conversely, book chapters, conference proceedings, editorial reviews, and non-peer-reviewed white papers were excluded to maintain analytical quality. Duplicated records across databases were automatically removed using reference management software.

3.4. Data Extraction and Bibliometric Analysis

The metadata of the final eligible articles including titles, authors, years, keywords, abstracts, and citation counts were compiled and exported as standardized Research Information Systems (*.ris) bibliographic files. These metadata were then imported into the Mendeley Reference Manager platform for systemic documentation and folder isolation. To analyze the underlying intellectual infrastructure, the compiled corpus was processed using VOSviewer software (version 1.6.20). Three specialized visual networks were computed based on keyword co-occurrence frequencies: Network Visualization to map cluster distances and link strengths, Overlay Visualization to chart temporal and chronological evolutions, and Density Visualization to identify thematic saturation points and hidden research gaps (Waltman et al., 2010).

4. RESULTS AND DISCUSSION

4.1. Co-occurrence Network Analysis

The structural architecture generated through VOSviewer keyword co-occurrence mapping demonstrates a highly integrated conceptual boundaries. All primary extracted variables namely continuance intention, habit, gender, age, and difference coalesce into a single, unified cluster. Within bibliometric network principles, a single-cluster configuration indicates that these variables share a profound conceptual proximity and are persistently studied in tandem within the fintech literature (Waltman et al., 2010).

An evaluation of inter-node link metrics reveals that the strongest absolute link strength is manifested by the prominent connection bridging the habit and continuance intention nodes. This structural pattern statistically validates the principal theoretical framework of this study. In the digital payment ecosystem, behavioral automaticity derived from routine transactions shifts consumer actions from conscious, effortful evaluations into autonomous daily patterns (Zhou, 2013). Consequently, habit overrides structural friction, acting as the primary anchor for sustained platform usage (Amoroso & Lim, 2017). The remaining demographic indicators (gender and age) and comparative parameters (difference) orbit this core link as satellite variables, serving to contextualize the boundary conditions of this central behavioral path.

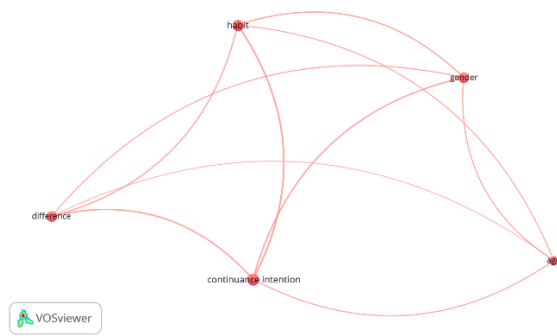


Figure 1. Network Visualization Map

4.2. Chronological Evolution and State-of-the-Art Trends

The overlay visualization captures the chronological evolution of the literature, mapping a temporal trajectory across three distinct research waves:

- A. The Foundational Phase (Mid-2022): The gender node occupies the dark blue and purple spectrum, reflecting early wave research. During this period, scholars primarily integrated gender as a binary control variable or a rudimentary baseline indicator to observe baseline adoption variance across demographic strata.
- B. The Model Consolidation Phase (Late 2022 - Early 2023): The nodes representing habit, continuance intention, and age transition into a vibrant green hue. This phase marks an intellectual shift within the global scientific community. Researchers moved away from exploring superficial “initial adoptions” to consolidate mature models explaining “long-term user retention” (Foroughi et al., 2019; Lwoga & Lwoga, 2017).
- C. The State-of-the-Art Phase (Post-Early 2023): The difference node illuminates in a bright yellow spectrum, indicating the contemporary research frontier. Modern digital payment studies have moved past basic linear or direct regressions. Contemporary investigations heavily leverage multi-group analysis (MGA) and structural invariance testing to isolate specific variances across contrasting user archetypes.

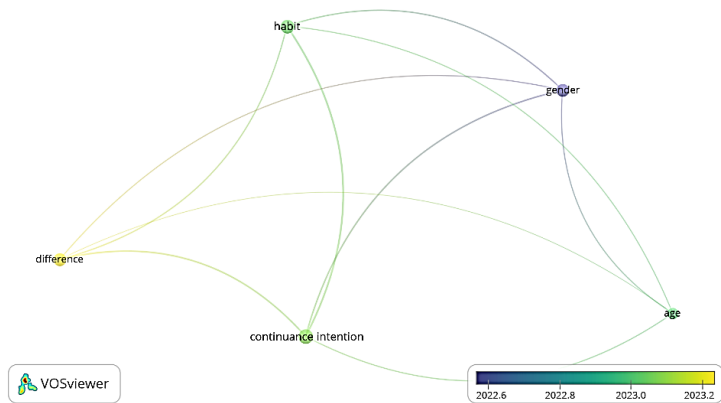


Figure 2. Overlay Visualization Map

4.3. Density Distribution and Empirical Research Gaps

The density visualization offers a graphical diagnosis of thematic saturation, exposing areas of intense academic focus against overlooked research domains. The central core occupied by continuance intention and habit exhibits a highly concentrated, expansive yellow heat signature. This visual layout denotes high thematic saturation. The direct linear relationship verifying that habit positively dictates continuance intention has been overwhelmingly validated, meaning basic replication studies in this domain yield diminishing academic novelty (Bhattacharjee, 2001; Foroughi et al., 2019).

Conversely, the age node manifests as an isolated, low-intensity yellow pinpoint enveloped by a dark green background, signifying a pronounced research gap. While general consumer disparities (*difference*) are widely acknowledged, the specific nuances of age-based cohorts remain under-explored. Within mobile commerce, different generations exhibit vastly divergent technological schema. For instance, digital natives quickly convert platform trial into subconscious behavior, whereas older demographics require protracted periods of cognitive reinforcement to develop automatic transaction habits. This low density highlights a significant empirical vacancy, indicating that analyzing age-centric moderating paths represents the most viable avenue for future scholarship.

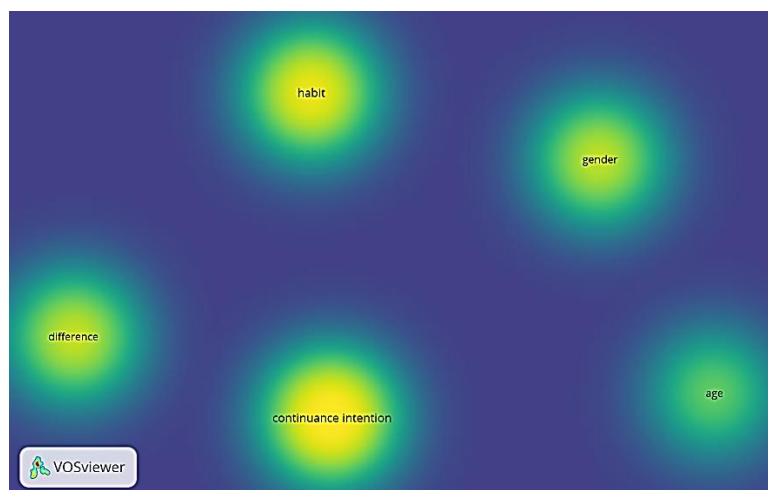


Figure 3. Density Visualization Map

5. CONCLUSION

This study successfully executed a hybrid research framework, integrating a Systematic Literature Review (SLR) with comprehensive bibliometric mapping, to explore the intellectual boundaries of consumer behavior in the digital payment sector. The synthesis of keyword co-occurrences reveals that research surrounding the role of habit in digital payment continuance forms a highly cohesive, single-cluster empirical ecosystem. The primary structural link strength confirms that user automaticity (habit) acts as the absolute anchor driving long-term platform continuance. Chronologically, the literature has transitioned from elementary investigations of user demographics to complex, multi-group comparative analysis frameworks (*difference*). Finally, density distributions confirm a structural saturation regarding the direct paths of habit and continuance intention, while identifying a stark empirical gap surrounding the specific moderating role of age cohorts. The theoretical contribution of this systematic review lies in its mapping of behavioral automaticity within post-adoption frameworks. By demonstrating how habit bridges initial technology acceptance and long-term user retention, this study validates that continuous digital payment usage is dictated by subconscious routine rather than perpetual conscious evaluation. Furthermore, the identification of age as a low-density variable provides a theoretical roadmap for future scholars to refine existing information systems continuance models by introducing generational boundary conditions.

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