

# Towards Sustainable Fintech: Examining the Long-Term Adoption of Mobile Payment Applications

Margi Choksi\*, Hiral Vora\*\*, Neha Soni\*\*\*

## Abstract

Considering the quickly changing digital financial world, this study explores the factors that influence users' continued use of mobile payment apps. Customer retention is more important than acquisition as mobile payment systems become essential to daily transactions. This study examines how Social Influence (SOI), Ease of use, Usefulness, Familiarity, and Privacy affect users' willingness to utilise mobile payment systems. This study examines the psychological, social, and functional aspects that promote long-term user involvement, rather than initial adoption. Results aim to identify the factors that most influence persistent consumption and their relationships. Through a detailed examination, this study provides developers, financial service providers, and marketers with valuable insights. The findings can help create more intuitive, reliable, and user-friendly mobile payment systems. The study enhances understanding of digital consumer behaviour and offers guidance for user retention and enjoyment in competitive mobile payment environments.

**Keywords:** Mobile Payment Applications, Continuous Usage Intention, User Behaviour, Technology Adoption, Digital Wallets

## Introduction

The rapid advancement of mobile technology and the increasing demand for contactless transactions have significantly propelled the adoption of mobile payment

applications worldwide. In India, platforms such as Paytm, Google Pay and PhonePe have become integral to daily financial activities, offering users convenience and efficiency. However, while initial adoption rates are high, ensuring users continue to engage with these applications over time—referred to as continuance usage intention—remains a critical challenge for service providers.

Mobile payments are reshaping global finance, yet research in developing regions remains limited. A study of 371 Malaysian users, using a revised TAM and SmartPLS analysis, found that perceived usefulness, convenience, and quality strongly influence usage intentions. Trust significantly impacts behaviour, while self-efficacy does not. These findings offer valuable guidance for FinTech firms and technology marketers (Tian, 2024).

The global economy has accelerated mobile payments. Mobile payment research has mostly focused on industrialised environments, while developing area research is nascent. In recent years, mobile payments have transformed global finance. The revised Technology Acceptance Model (TAM) is used to analyse mobile payment acceptance, including perceived quality, self-efficacy, and trust. A total of 371 Malaysian mobile payment customers completed surveys. Data analysis using Smart-PLS structural equation modelling. Malaysian customers' behavioural intention is favourably connected with mobile payment use and substantially impacted by perceived usefulness, simplicity, and quality. Trust, but not self-efficacy, significantly modulated the connection between behavioural intentions and usage activity. These

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insights help FinTech companies develop mobile payment solutions and inform technology marketing research (Kumar, 2024).

(Bland, 2024) The rapid surge in smartphone ownership has made mobile payment options popular due to their portability and convenience. This study evaluates mobile payment adoption attitudes, focussing on risk factors as performance, financial, temporal, psychological, and social hazards. A survey of US mobile payment customers yielded 361 valid responses using a quantitative approach. Performance, psychological risk, and mobile payment acceptability were measured in the survey. SPSS 25.0 and AMOS 24.0 analysis showed that performance and psychological risk negatively impact mobile payment acceptance. These findings show that mobile payment service providers must implement strong risk management strategies to improve user satisfaction.

Research conducted by (Thi Phuong Giang, 2024) and (Rahardja, 2023) investigates the principal factors influencing the intention to continue using mobile payment applications in developing nations. Giang's research examines Vietnamese SMEs, employing a mixed-methods approach to identify trust, perceived value, and contextual factors that affect the continued use of online payment applications. The study emphasises the necessity for customised tactics to improve acceptance and sustained usage, with wider ramifications for Vietnam's transition to a cashless economy.

Rahardja's study, focused on Indonesia's Go-Pay service, examines how the user experience of mobile payments—determined by application design and functionality—affects customer emotions and intentions for continuing usage. It presents a novel perspective by correlating design components with user emotions and loyalty behaviour, thereby filling a gap in long-term usage studies.

Collectively, these studies highlight the importance of comprehending not only initial uptake but also the continued utilisation of mobile payment systems. This is essential for facilitating digital transformation, promoting financial inclusion, and enhancing economic efficiency in developing economies.

## Literature Review: Theories and Key Variables Impacting Continuance Intention in Mobile Payments

The Technology Acceptance Model (TAM) (Davis, 1989) and its adaptations guide mobile payment application continuance intention research. Technology adoption is driven by perceived usefulness (PU) and perceived ease of use (PEOU) according to the original TAM (Davis, 1989). Modern versions of this model, such as the Unified Theory of Acceptance and Use of Technology (UTAUT) (Venkatesh, 2003) and the IS Success Model (DeLone, 2003), include trust, satisfaction, and social influence to better explain users' continued use. Privacy Calculus Theory (Culnan, 2003) examines how privacy considerations affect continuance intention, while Habit Formation Theory (Limayem, 2007) emphasises the significance of habit in technology use. This theoretical framework helps explain why people continue to use mobile payment systems.

### Continuance Intention

Recent research underscores critical determinants affecting the intention to continue using mobile payments. (Laksamana, Suharyanto & Cahaya, 2022) determined that trust, utility, usability, risk, and security influence user attitudes, thereby promoting sustained usage. (Khayer, 2023) highlighted contentment, enjoyment, habit, and context, identifying satisfaction as the most significant predictor. (Saibaba, 2024) expanded the IS success model, recognising service quality, trust, and satisfaction as significant factors influencing the sustained utilisation of mobile banking applications in India.

*Hypothesis 1: Perceived usefulness, perceived ease of use, and trust positively influence continuance intention in mobile payments.*

### Ease of Use

Perceived ease of use is fundamental in determining user acceptance and continued usage of mobile payment

applications. According to (Laksamana, Determining factors of continuance intention in mobile payment: fintech industry perspective, 2022), perceived ease of use significantly influences consumer attitude, thereby affecting continuance intention. (Khayer, 2023) also confirmed that ease of use contributes to user satisfaction and continuance intention, emphasising the need for user-friendly interfaces in mobile payment systems.

*Hypothesis 2: Perceived ease of use leads to the CI of the mobile payment application.*

### Usefulness

Perceived usefulness reflects the degree to which users believe that using a particular system would enhance their performance. Studies by (Laksamana, Suharyanto & Cahaya, 2022) and (Khayer, 2023) both identified perceived usefulness as a significant predictor of consumer attitude and continuance intention in mobile payment services. These findings suggest that mobile payment applications must offer clear and tangible benefits to encourage ongoing user engagement.

*Hypothesis 3: Perceived usefulness leads to the CI of the mobile payment application.*

### Familiarity

(Kraiwanit, 2024) This study posits that technical familiarity positively influences consumers' intention to continue using e-payment systems. It emphasises that users with higher digital literacy and familiarity with online security practices are more inclined to persist with mobile payment applications. (Seridaran, 2024) This study demonstrates that familiarity with mobile payment platforms improves user satisfaction, hence promoting continuing intention. Users who are more familiar with the system's features and functionalities generally demonstrate greater satisfaction, encouraging continued usage.

*Hypothesis 4: Familiarity leads to the CI of the mobile payment application.*

### Privacy

(Phuong, 2020) Privacy concerns play a pivotal role in shaping users' continuance intentions toward mobile payment applications. Recent studies have examined this aspect, highlighting the intricate balance between perceived risks and the decision to persist with such technologies. (Ha, 2024), in a study titled "Disclosing Personal Information to Continuous Intention for Mobile Applications Usage in E-commerce of Gen Z: A Perspective on Privacy Calculus Theory" (2024), examines how personal information disclosure impacts Gen Z users' intentions in Vietnam to continue using mobile applications. Using the privacy calculus framework, the research reveals that the interplay between trust and privacy concerns significantly affects users' decisions. Notably, concerns over privacy and security within the application's design can lead to negative emotions, thereby deterring users from ongoing engagement.

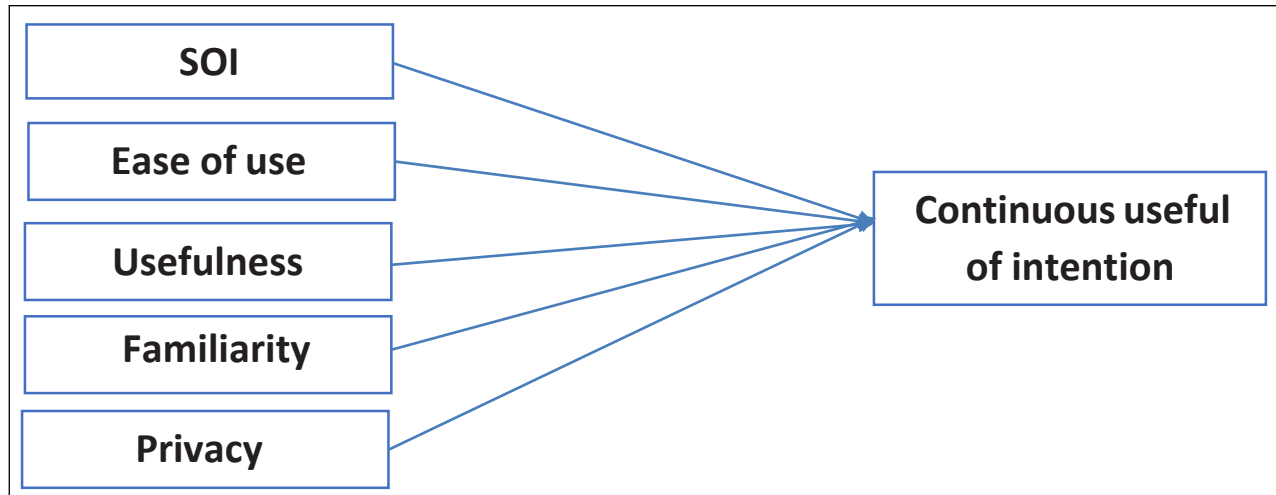
*Hypothesis 5: Privacy leads to the CI of the mobile payment application.*

### Social Influence

(Zainab, 2024) Identifies social influence as a significant determinant of continuance intentions for mobile payments. It suggests that users are more likely to persist with mobile payment platforms when they perceive that their peers and social circles favour such technologies. (Tian & Chan, 2024), incorporating social influence into the extended TAM framework, this research demonstrates that societal and peer pressures can substantially affect users' continuance intentions. The findings indicate that when users observe widespread acceptance and usage within their social networks, they are more inclined to continue using mobile payment applications.

Hypothesis 6: Social influence leads to the CI of the mobile payment application.

### Measurement Model



### Research Methodology

#### Questionnaire Designing

This study examines the principal elements affecting the sustained utilisation of mobile payment applications, with an emphasis on trust, usability, utility, familiarity, social influence, and privacy. A systematic questionnaire, divided into demographic and core usage characteristics, employed validated items utilising a seven-point Likert scale. Pilot testing guaranteed dependability and clarity. The objective is to measure user behaviour, identify obstacles, and deliver actionable insights to enhance mobile payment retention and user experience.

#### Data Collection Process

This research gathered primary data from 283 users of mobile payment applications in Ahmedabad using convenience sampling. Surveys were disseminated both online and in-person to obtain a variety of responses from urban and peri-urban populations. The data was analysed using SPSS and Excel, incorporating descriptive statistics, regression analysis, and theme analysis. Secondary sources facilitated contextual comprehension, guaranteeing dependable and generalisable results.

### Analysis of Data

**Table 1: Summary of Responses Demographic Profile**

GENDER		
Male	162	57.2
Female	121	42.8
Total	283	100.0
AGE		
20-25	53	18.7
26-30	87	30.7
31-35	95	33.6
36-40	25	8.8
41 above	23	8.1
Total	283	100.0
EDUCATION		
Under graduate	63	22.3
Graduate	99	35.0
Post graduate	82	29.0
Professional	39	13.8
Total	283	100.0
OCCUPATION		
Student	58	20.5
Not employed	21	7.4

Self employed	120	42.4
Service	40	14.1
House wife	36	12.7
Retiree	8	2.8
Total	283	100.0
<b>ANNUAL INCOME</b>		
1-2.5 lakh	119	42.0
2.5-5 Lakh	92	32.5
5-10 Lakh	51	18.0
Above 10 Lakh	21	7.4
Total	283	100.0

Table 1 The study examined 283 mobile payment users, comprising 57.2% males, predominantly aged 26 to 35. Graduates were the predominant educational cohort at 35%, with 42.4% engaged in self-employment. 42% earned between ₹1 lakh and ₹2.5 lakh annually. The sample exhibited varied demographics, providing a comprehensive perspective on user profiles.

**Table 2: Summary of Responses Towards General Question of Continue Usage Intention of Mobile Payment App**

<i>Demographic</i>	<i>No. of Respondent</i>	<i>Percentage of Respondents</i>
<b>New technology is introduced in market</b>		
I am usually among the first to use	147	51.9
I am among late users	57	20.1
I wait for others to use first	58	20.5
I prefer using old technology only	21	7.4
<b>M-payment use per month</b>		
1-3 times	106	37.5
4-10 times	104	36.7
11-20 times	38	13.4

<i>Demographic</i>	<i>No. of Respondent</i>	<i>Percentage of Respondents</i>
More than 21 times	35	12.4
<b>Period of M-payment use</b>		
Less than 1 year	60	21.2
1-2 years	122	43.1
2-3 years	58	20.5
Over 3 years	43	15.2
<b>Primary reason for use</b>		
Always carry	103	36.4
Easier access than cash	138	48.8
Quick access to account	42	14.8
Total	283	100%

Table 2 shows respondents' mobile payment technology usage habits. A large percentage of respondents (51.9%) reported that they were among the first to employ new technology, indicating great innovativeness. Meanwhile, 20.5% preferred to wait for others to test new technologies, 20.1% were late adopters, and 7.4% favoured older technology. Most respondents used mobile payment apps 1–3 times (37.5%) or 4–10 times (36.7%) each month. These platforms were utilised 11–20 times (13.4%) or more than 21 times each month (12.4%) by a smaller fraction. The bulk of respondents (43.1%) have used mobile payment apps for 1–2 years, followed by sub-1 year (21.2%) and 2–3 years (20.5%). 15.2% of respondents had used for over 3 years, indicating a young but rising user base. Easy access compared to cash (48.8%), convenience of always carrying the mobile payment method (36.4%), and quick account access (14.8%) were the main reasons for adopting mobile payments. These findings show that simplicity and accessibility influence mobile payment acceptance and usage.

**Table 3: Independent Samples Test**

<i>Independent Samples Test</i>										
		<i>T-Test for Equality of Means</i>								
		<i>F</i>	<i>Sig.</i>	<i>t</i>	<i>df</i>	<i>Sig. (2-Tailed)</i>	<i>Mean Difference</i>	<i>Std. Error Difference</i>	<i>95% Confidence Interval of the Difference</i>	
									<i>Lower</i>	<i>Upper</i>
OSI	Equal variances assumed	3.598	.059	-2.807	281	.005	-.84808	.30209	-1.44273	-.25342
	Equal variances not assumed			-2.772	245.747	.006	-.84808	.30593	-1.45066	-.24550

		Independent Samples Test								
		T-Test for Equality of Means								
		F	Sig.	t	df	Sig. (2-Tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
								Lower	Upper	
ALL CV	Equal variances assumed	.002	.969	-1.965	281	.050	-2.31871	1.17973	-4.64095	.00353
	Equal variances not assumed			-1.983	266.393	.048	-2.31871	1.16951	-4.62137	-.01605

Table 3 presents the Independent Samples t-test, which compares the means of two independent groups in order to determine whether there is statistical evidence that the associated population means are significantly different. The Independent Samples T Test is a parametric test.

H0: There is no significant difference between Gender and overall social interaction.

H1: There is significant difference between Gender and all compute variable.

Here value of F is 3.598 and 0.005 and 0.006. Sig value is 0.050 and 0.048 which less than 0.05. It clearly shows that alternative hypothesis is rejected.

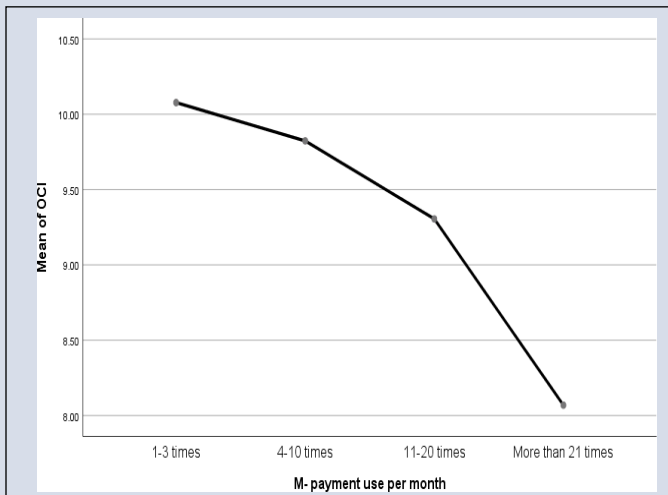
**Table 4: Anova Analysis**

AGE * Primary Reason for Use					
Count					
		Primary Reason for Use			Total
		Always Carry	Easier Access Than Cash	Quick Access to Account	
AGE	20-25	19	28	6	53
	26-30	32	46	9	87
	31-35	40	39	16	95
	36-40	4	14	7	25
	41 above	8	11	4	23
Total		103	138	42	283

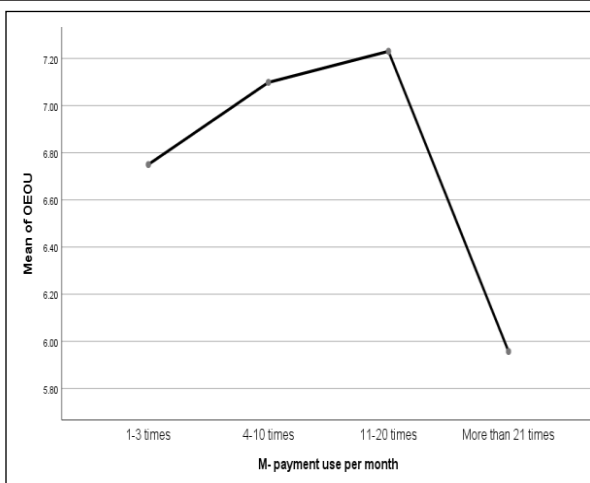
Age * Primary Reason for Use			
	Value	df	Asymp. Sig. (2-Sided)
Pearson Chi-Square	10.546 <sup>a</sup>	8	.229
Likelihood Ratio	10.869	8	.209
Linear-by-Linear Association	1.844	1	.174

## Means Plots

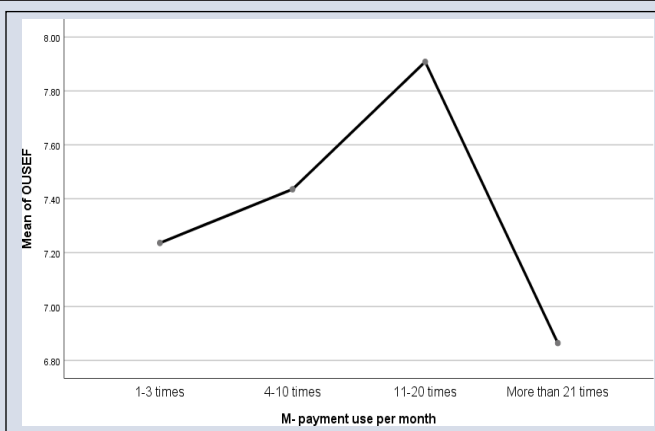
## Interpretation



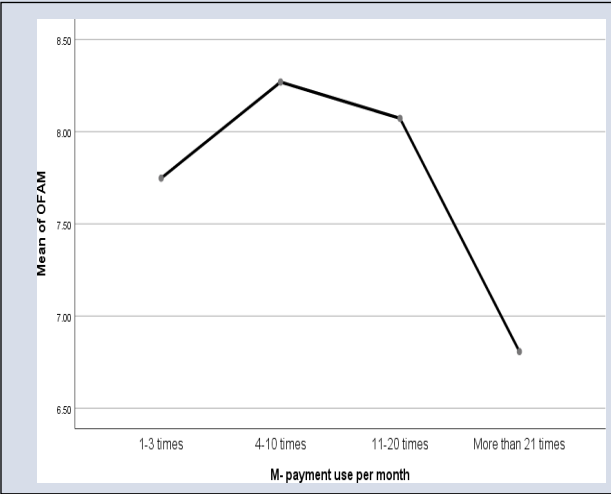
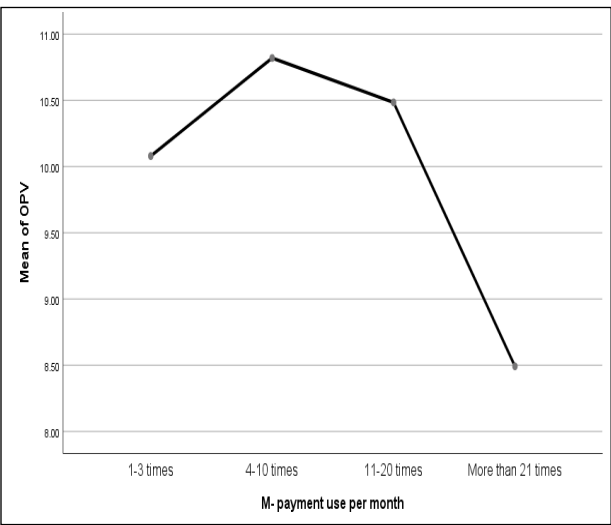
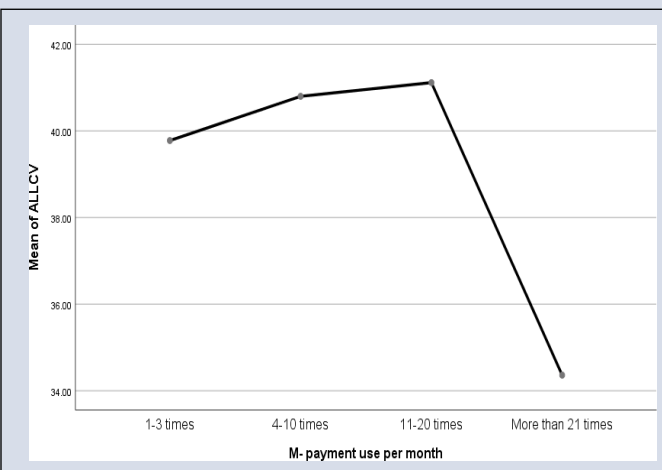
Anova table shows mean square 38.143 and ratio with significant value. A 0.015 difference (below 0.05) is significant.  $F = 3.527$ . It means the null hypothesis is rejected and alternative hypothesis accepted.



Anova table shows mean square 38.143 and ratio with significant value. A 0.015 difference (below 0.05) is significant.  $F = 3.527$ . It rejects the null hypothesis and accepts the alternative.



According to anova table, mean square is 38.143 and ratio is significant. A significant difference is 0.015 (below 0.05).  $F = 3.527$ . We reject the null hypothesis and embrace the alternative hypothesis.

Means Plots	Interpretation										
 <table border="1"> <caption>Data for Mean of OFAM Plot</caption> <thead> <tr> <th>M-payment use per month</th> <th>Mean of OFAM</th> </tr> </thead> <tbody> <tr> <td>1-3 times</td> <td>7.8</td> </tr> <tr> <td>4-10 times</td> <td>8.2</td> </tr> <tr> <td>11-20 times</td> <td>8.1</td> </tr> <tr> <td>More than 21 times</td> <td>6.8</td> </tr> </tbody> </table>	M-payment use per month	Mean of OFAM	1-3 times	7.8	4-10 times	8.2	11-20 times	8.1	More than 21 times	6.8	<p>The mean square is 38.143 and the ratio is significant in the anova table. Significant difference is 0.015 (below 0.05). Define F as 3.527. It rejects null hypothesis and accepts alternative hypothesis.</p>
M-payment use per month	Mean of OFAM										
1-3 times	7.8										
4-10 times	8.2										
11-20 times	8.1										
More than 21 times	6.8										
 <table border="1"> <caption>Data for Mean of OPV Plot</caption> <thead> <tr> <th>M-payment use per month</th> <th>Mean of OPV</th> </tr> </thead> <tbody> <tr> <td>1-3 times</td> <td>10.1</td> </tr> <tr> <td>4-10 times</td> <td>10.8</td> </tr> <tr> <td>11-20 times</td> <td>10.5</td> </tr> <tr> <td>More than 21 times</td> <td>8.5</td> </tr> </tbody> </table>	M-payment use per month	Mean of OPV	1-3 times	10.1	4-10 times	10.8	11-20 times	10.5	More than 21 times	8.5	<p>Mean square is 38.143 and ratio is important in anova table. It's significant at 0.015 (below 0.05). That's F = 3.527. The alternative hypothesis is accepted and the null hypothesis rejected.</p>
M-payment use per month	Mean of OPV										
1-3 times	10.1										
4-10 times	10.8										
11-20 times	10.5										
More than 21 times	8.5										
 <table border="1"> <caption>Data for Mean of ALLCV Plot</caption> <thead> <tr> <th>M-payment use per month</th> <th>Mean of ALLCV</th> </tr> </thead> <tbody> <tr> <td>1-3 times</td> <td>39.8</td> </tr> <tr> <td>4-10 times</td> <td>40.8</td> </tr> <tr> <td>11-20 times</td> <td>41.0</td> </tr> <tr> <td>More than 21 times</td> <td>34.5</td> </tr> </tbody> </table>	M-payment use per month	Mean of ALLCV	1-3 times	39.8	4-10 times	40.8	11-20 times	41.0	More than 21 times	34.5	<p>Anova table shows mean square 38.143 and ratio with significant value. A 0.015 difference (below 0.05) is significant. F = 3.527. It rejects the null hypothesis and accepts the alternative.</p>
M-payment use per month	Mean of ALLCV										
1-3 times	39.8										
4-10 times	40.8										
11-20 times	41.0										
More than 21 times	34.5										

## Crosstabulation Analysis and Chi-Square Tests

### Age \* Primary Reason for Use

H0: There is no association between in the Age & Primary reason for use.

H1: There is an association between in the Age & Primary reason for use.

**Table 5**

<i>Age * Primary Reason for Use</i>					
<i>Count</i>					
		<i>Primary Reason for Use</i>			<i>Total</i>
		<i>Always Carry</i>	<i>Easier Access Than Cash</i>	<i>Quick Access to Account</i>	
Age	20-25	19	28	6	53
	26-30	32	46	9	87
	31-35	40	39	16	95
	36-40	4	14	7	25
	41 above	8	11	4	23
Total		103	138	42	283

<i>Age * Primary Reason for Use</i>			
	<i>Value</i>	<i>df</i>	<i>Asymp. Sig. (2-Sided)</i>
Pearson Chi-Square	10.546 <sup>a</sup>	8	.229
Likelihood Ratio	10.869	8	.209
Linear-by-Linear Association	1.844	1	.174
N of Valid Cases	283		

Table 5 Age and major use are shown in this crosstab. Age and the primary reason for use are shown in rows and columns. Here, we can see that most responders are 26–30 and use it for easier access than cash as graduates. The p-value is 0.174, which is greater than 0.05, therefore, H0 is accepted and H1 is rejected, indicating a connection between age and primary reason for use.

### Table 6 Education \* Primary Reason for Use

H0: There is no association between in the Education & Primary reason for use. H1: There is an association between in the Education & Primary reason for use.

**Table 6**

<i>EDU * Primary Reason for Use</i>					
<i>Count</i>					
		<i>Primary Reason for Use</i>			<i>Total</i>
		<i>Always Carry</i>	<i>Easier Access Than Cash</i>	<i>Quick Access to Account</i>	
EDU	Under graduate	38	15	10	63
	Graduate	35	57	7	99
	Post graduate	19	46	17	82
	Professional	11	20	8	39
Total		103	138	42	283

<i>EDU * Primary Reason for Use</i>			
	<i>Value</i>	<i>df</i>	<i>Asymp. Sig. (2-Sided)</i>
Pearson Chi-Square	32.007 <sup>a</sup>	6	.000
Likelihood Ratio	33.436	6	.000
Linear-by-Linear Association	13.367	1	.000
N of Valid Cases	283		

Table 6 Education and primary purpose for use are shown in this crosstab. Education and Primary reason for use are listed in rows and columns. Most respondents are graduates, and their main reason for use is easier access than cash. The significance threshold is 0.000, which is less than 0.05. Therefore, H0 is rejected while H1 is approved, indicating that education and primary motive for use are linked.

**Annual Income \* M-Payment Use Per Month**

H0: There is no association between in the Annual income and M- payment use per month. H1: There is an association between in the Annual income and M-payment use per month.

**Table 7**

<i>Annual Income * M-Payment Use Per Month</i>						
<i>Count</i>						
		<i>M-Payment Use Per Month</i>				<i>Total</i>
		<i>1-3 Times</i>	<i>4-10 Times</i>	<i>11-20 Times</i>	<i>More than 21 Times</i>	
Annual Income	1-2.5 lakh	59	42	8	10	119
	2.5-5 Lakh	28	45	10	9	92
	5-10 Lakh	13	13	17	8	51
	Above 10 Lakh	6	4	3	8	21
Total		106	104	38	35	283

<i>Annual Income * M-Payment Use Per Month</i>			
	<i>Value</i>	<i>df</i>	<i>Asymp. Sig. (2-Sided)</i>
Pearson Chi-Square	48.792 <sup>a</sup>	9	.000
Likelihood Ratio	41.626	9	.000
Linear-by-Linear Association	23.511	1	.000
N of Valid Cases	283		

Table 7 Annual revenue and monthly M-payment utilisation are shown in this crosstab. Annual income and monthly M-payment utilisation are shown in the rows and columns. Most respondents have annual incomes of 1–2.5

lakh and use M-Payments 1–3 times per month. The p-value is 0.000, which is less than 0.05, therefore, H0 is rejected and H1 is allowed, meaning there is a correlation between annual income and M-payment use per month.

**Annual Income \* Period of M-Payment Use**

between in the Annual Income and Period of M-payment use.

H0: There is no association between in the Annual Income and Period of M-payment use. H1: There is an association

**Table 8**

<i>Annual Income * Period of M-Payment Use:</i>						
<i>Count</i>						
		<i>Period of M-Payment Use</i>				<i>Total</i>
		<i>Less Than 1 Year</i>	<i>1-2 Years</i>	<i>2-3 Years</i>	<i>Over 3 Years</i>	
Annual Income	1-2.5 lakh	34	63	12	10	119
	2.5-5 Lakh	18	37	23	14	92
	5-10 Lakh	6	17	20	8	51
	Above 10 Lakh	2	5	3	11	21
Total		60	122	58	43	283

<i>Annual Income * Period of M-Payment Use</i>			
	<i>Value</i>	<i>df</i>	<i>Asymp. Sig. (2-Sided)</i>
Pearson Chi-Square	51.503 <sup>a</sup>	9	.000
Likelihood Ratio	45.037	9	.000
Linear-by-Linear Association	31.067	1	.000
N of Valid Cases	283		

Table 8 presents the crosstab shows the combination of Annual Income and Period of M-payment use. In the rows Annual Income is given and Period of M-payment use is given in the column. Here, we can clearly see that most respondents are use mobile payment for 1–2 years. Their Annual Income is 1–2.5 lakh. Here, level of significance or p value is 0.000 which is less than 0.05 it means that H0 is rejected and H1 is accepted which means that there is an association between in the Annual income and Period of M-payment use.

**M-Payment Use Per Month\* Primary Reason for Use**

H0: There is no association between in the M-payment use per month & Primary reason for use.

H1: There is an association between in the M-payment use per month & Primary reason for use.

**Table 9**

<i>M-Payment Use Per Month * Primary Reason for Use</i>				
<i>Count</i>				
		<i>Primary Reason for Use</i>		
		<i>Always Carry</i>	<i>Easier Access Than Cash</i>	<i>Quick Access to Account</i>
M-payment use per month	1-3 times	45	49	12
	4-10 times	42	58	4
	11-20 times	8	17	13
	More than 21 times	8	14	13
Total		103	138	42

<i>M-Payment Use Per Month * Primary Reason for Use</i>			
	<i>Value</i>	<i>df</i>	<i>Asymp. Sig. (2-Sided)</i>
Pearson Chi-Square	38.300 <sup>a</sup>	6	.000
Likelihood Ratio	36.513	6	.000
Linear-by-Linear Association	17.665	1	.000
N of Valid Cases	283		

Table 9 presents the crosstab displays M-payment utilisation per month and Primary reason for use. The rows show monthly payment utilisation and the columns provide the primary cause. We can see that most respondents utilise M-payments 4–10 times per month since they are easier to access than cash. The level of significance or p-value is 0.000, which is less than 0.05, thus H0 is rejected and H1 is approved, indicating that M-payment use per month and Primary reason for use are associated.

**M-Payment Use Per Month \* Period of M-Payment Use**

H0: There is no association between in the M-payment use per month and Period of M-payment use.

H1: There is an association between in the M-payment use per month and Period of M-payment use.

**Table 10**

<i>M-Payment Use Per Month * Period of M-Payment Use:</i>				
<i>Count</i>				
		<i>Period of M-Payment Use</i>		
		<i>Less Than 1 Year</i>	<i>1-2 Years</i>	<i>2-3 Years</i>
M-payment use per month	1-3 times	47	43	7
	4-10 times	8	66	24
	11-20 times	2	10	18
	More than 21 times	3	3	9
Total		60	122	58

<i>M-Payment Use Per Month * Period of M-Payment Use</i>			
	<i>Value</i>	<i>df</i>	<i>Asymp. Sig. (2-Sided)</i>
Pearson Chi-Square	140.010 <sup>a</sup>	9	.000
Likelihood Ratio	128.567	9	.000
Linear-by-Linear Association	79.207	1	.000
N of Valid Cases	283		

Table 10 presents the crosstab illustrates of monthly M-payment use and period. M-payment utilisation every month is shown in rows and period in columns. Most respondents utilise M-payments 4-10 times a month for 1-2 years. The level of significance or p value is 0.000, which is less than 0.05, thus H0 is rejected and H1 is approved, indicating that M-payment use per month and period are associated.

**Period of M-Payment Use \* Primary Reason for Use**

H0: There is no association between in the Period of M-payment use & Primary reason for use.

H1: There is an association between in the Period of M-payment use & Primary reason for use.

**Table 11**

<i>Period of M-Payment Use * Primary Reason for Use</i>		
<i>Count</i>		
		<i>Total</i>
Period of M-payment use	Less than 1 year	60
	1-2 years	122
	2-3 years	58
	Over 3 years	43
Total		283

<i>Period of M-Payment Use * Primary Reason for Use</i>			
	<i>Value</i>	<i>df</i>	<i>Asymp. Sig. (2-Sided)</i>
Pearson Chi-Square	38.135 <sup>a</sup>	6	.000
Likelihood Ratio	41.311	6	.000
Linear-by-Linear Association	15.697	1	.000
N of Valid Cases	283		

Table 11 shows the period and Primary cause for M-payment use are shown in this crosstab. M-payment use periods and primary cause are listed in the rows and columns. Most respondents said it's easier than cash. Use of M-payment 1–2 years. The level of significance or p value is 0.000, which is less than 0.05, so H0 is rejected and H1 is approved, indicating that M-payment use is associated with primary reason.

## Findings and Discussion

The study reveals several key insights into users' continuous intention to use mobile payment applications. The study suggests that young professionals are more inclined to adopt mobile payment technologies. A considerable proportion of respondents are graduates, and self-employed individuals form the largest occupational group (42.4%), indicating a strong presence of educated, entrepreneurial users.

Many participants identified themselves as early adopters of technology (51.9%), reflecting a progressive mindset and an openness toward digital innovation. In terms of usage frequency, most users reported using mobile payment services one to three times per month (37.5%), and nearly half have been using these services for 1–2

years (43.1%). The primary motivation for using mobile payment applications was their ease of access compared to cash (48.8%).

From a construct-based perspective, perceived usefulness plays a central role. Users who perceive mobile payments as convenient, quick, and secure are more likely to continue using them. Ease of use also contributes significantly to continued adoption, with users favouring applications that are intuitive and user-friendly. Trust emerges as another critical factor, with users showing a higher likelihood of continued use when they trust both the service provider and the digital ecosystem. Lastly, social influence is impactful—users are more inclined to engage with mobile payment apps when they observe peers and family doing the same, reinforcing the importance of social norms in shaping user behaviour.

## Theoretical Contribution

This research corroborates essential models that elucidating the ongoing utilisation of mobile payment applications. The Technology Acceptance Model (TAM) is underpinned by the constructs of perceived usefulness and ease of use. The Theory of Planned Behaviour (TPB)

is supported by the impact of trust and social norms. The existence of early adopters corresponds with the Innovation Diffusion Theory (IDT), highlighting the influence of innovators in facilitating adoption.

## Practical Implications

The findings provide practical recommendations for service providers and governments. Improving customer experience through expedited processes, instantaneous notifications, and intuitive design can enhance satisfaction. Enhancing security through biometrics and tokenisation builds confidence. Incentives such as cashback and loyalty points encourage recurrent utilisation. Comprehensive merchant integration and user education reduce obstacles, whilst AI personalisation and regulatory collaboration foster sustainable, inclusive development.

## Conclusion

This study sheds light on what keeps users engage with mobile payment apps. Factors like convenience, ease of use, trust, and social influence play a significant role in shaping continued usage. The findings support popular theories like TAM and TPB, showing that people stick with technologies they find useful, easy, and trusted by others. In a fast-growing digital economy like India's, making mobile payments secure, simple, and rewarding is essential. To keep users engaged, providers must focus on better user experience, strong security, and smart incentives. With the right strategies, mobile payments can become not just a habit—but a lifestyle choice.

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