Analysis of Factors Influencing Continuance Intention of Digital Wallet Users Using the UTAUT2 Model: Systematic Literature Review

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ABSTRACT

The development of digital wallets in Indonesia has increased the use of cashless payment systems, but the high adoption rate does not necessarily lead to the continued use of the service. Therefore, this study aims to analyze the factors influencing the continuance intention of digital wallet users based on the UTAUT2 model and its extended model. The study uses the Systematic Literature Review (SLR) method by collecting and analyzing scientific articles obtained from Google Scholar, ScienceDirect, SINTA, and SAGE Journals. The selection process was conducted based on predetermined inclusion and exclusion criteria, resulting in 30 relevant articles for analysis. The synthesis results show that Habit, Satisfaction, Performance Expectancy, Perceived Usefulness, Trust, Hedonic Motivation, and Effort Expectancy are the factors most frequently found to have a significant influence on continuance intention. Among these factors, Habit and Satisfaction are the most dominant and consistent determinants. Meanwhile, Social Influence, Facilitating Conditions, Price Value, Perceived Security, and Perceived Risk show varying results across studies. These findings indicate that internal user factors play a more dominant role than external factors in driving the continued use of digital wallets.

Keywords: Continuance Intention, Digital Wallet, UTAUT2, Systematic Literature Review.

INTRODUCTION

The rapid development of information and communication technology has brought significant changes in the financial transaction activities of the community. This condition encourages the shift from cash payments to faster, more practical, and efficient digital payment systems, along with the increasing use of smartphones and wider internet access (Maharani, 2021). Along with this development, various digital wallet services (e-wallets) have begun to emerge and grow in Indonesia, such as GoPay, OVO, DANA, ShopeePay, and LinkAja. The presence of digital wallets provides convenience for users in conducting various transactions, ranging from shopping payments, fund transfers, purchasing phone credit, to non-cash bill payments (Dhia & Kholid, 2021).

The high adoption of digital wallets does not guarantee long-term usage, as users may switch if the application does not meet their needs and expectations. This shows that the sustainability of usage is as important as the initial adoption of technology (Handayanto & Ambarwati, 2022). The existence of continuance intention is an important indicator for digital wallet service providers because it relates to user retention, user base stability, and service continuity amid increasingly competitive digital payment industry competition (Sebayang et al., 2022).

UTAUT2 is a development of UTAUT by Venkatesh et al. used to explain technology acceptance and usage in the consumer context. This model consists of seven main constructs, namely performance expectancy, effort

expectancy, social influence, facilitating conditions, hedonic motivation, price value, and habit that influence behavioral intention and use behavior. UTAUT2 is widely used in digital financial technology research such as digital wallets and electronic payment systems (Putri & Sundari, 2024).

Research Gap

Research on continuance intention of digital wallets based on UTAUT2 shows varied results, where some studies find significant effects from performance expectancy, habit, and hedonic motivation, while other studies emphasize social influence, facilitating conditions, and price value. These differing results are influenced by variations in respondents, objects, and variable development, so there remains a research gap that needs further synthesis.

Research Objectives

This study aims to: (1) identify and analyze the factors influencing the continuance intention of digital wallet users based on previous studies using the UTAUT2 model and its developments; and (2) through a Systematic Literature Review approach, provide a comprehensive overview of the variables affecting the sustainability of digital wallet usage, while also serving as a reference for future researchers.

Research Questions

RQ1: What are the factors from the UTAUT2 model and its developments that are most frequently found to significantly influence the continuance intention of digital wallet users in the literature from 2019–2026?

RQ2: Which variables are the most dominant and consistent determinants influencing the sustainability of digital wallet usage?

RQ3: How are inconsistencies in findings among previous studies regarding the variables Social Influence, Facilitating Conditions, Price Value, Perceived Security, and Perceived Risk explained in relation to digital wallets?

LITERATURE REVIEW

Utaut2 Model and Its Developments

Definition of the UTAUT2 Model

Unified Theory of Acceptance and Use of Technology 2 (UTAUT2) is a comprehensive theoretical framework designed to explain the acceptance and use of technology in the context of consumer behavior (Putri & Sundari, 2024). This framework integrates functional and psychological driving factors of individuals to predict behavioral intention as well as actual use behavior of technology systems (Trianesti & Balqiah, 2025). Unlike the original UTAUT model which focused on the work environment, UTAUT2 is adapted to be relevant to voluntary technology adoption by end consumers (Maharani, 2021).

Main Variables of the UTAUT2 Model

The basic UTAUT2 model is formed by seven main constructs that directly influence consumers' intention to adopt an information system (Trianesti & Balqiah, 2025). Performance expectancy measures the level of belief that using technology can provide practical benefits and time efficiency, while effort expectancy focuses on the ease of operating the system (Hidayat et al., 2020). The next constructs are social influence, which looks at the extent to which an individual's perception is influenced by the surrounding environment, and facilitating conditions, which measure the availability of supporting infrastructure (Trianesti & Balqiah, 2025). Additionally, there is hedonic motivation which captures the element of internal user pleasure, price value which measures the balance between economic cost and real benefits, and habit which reflects behavioral automation due to repeated learning in the past (Maharani, 2021).

External Expansion Variables in Digital Wallet

In its development within the financial technology and cashless transaction industry, researchers often integrate several external extension variables beyond the basic utaut2 model to comprehensively capture the complexity of consumer behavior (Putri & Sundari, 2024). The variable e-satisfaction or user satisfaction becomes an important construct reflecting the affective evaluation post-service usage (Nursjanti et al., 2024). Additionally, aspects of trust and perceived security are included to measure users' confidence in the reliability of sensitive data protection (Aprilia & Amalia, 2023). Conversely, perceived risk is used to observe the potential negative consequences or fears of financial loss that overshadow consumers' minds during transactions (Puri & Utami, 2026).

Digital Payment System Ecosystem

Digital Wallet Concept (E-Wallet)

A digital wallet or e-wallet is a form of financial technology (fintech) innovation that allows users to store funds, make transfers, and complete various payment transactions conveniently through mobile devices (Handayanto & Ambarwati, 2022). The e-wallet ecosystem in Indonesia is characterized by the absence of direct physical interaction, operational service demands 24 hours a day, and multi-platform integration (Sebayang et al., 2022). The growth of major platforms such as gopay, ovo, dana, and linkaja has transformed the landscape of community financial transactions from a cash-based to a much more efficient cashless basis (Wahyu & Rikumahu, 2022).

QRIS Technology Implementation

Quick Response Code Indonesian Standard (QRIS) appears as a national standard for reading QR codes that unites various digital payment service providers in Indonesia (Utami & Anistia, 2024). The use of QRIS technology broadens the contextualization of digital payments because it offers high interoperability, where one QR code can be scanned by various different e-wallet and mobile banking applications (Puri & Utami, 2026). The massive presence of QRIS increasingly drives consumer dependence on cashless transactions in various trade sectors (Ramayanti et al., 2025).

Adoption and Retention of Digital Financial Users

Consumer behavior in the digital financial ecosystem has shifted from mere initial adoption to demands for long-term usage retention (Handayanto & Ambarwati, 2022). Continuous use of mobile payment is influenced by a combination of technical operational ease factors with guarantees of financial security protection (Herviana & Abidin, 2024). Integration between the basic technology acceptance framework and evaluation of actual post-adoption experience is the key to understanding consumer loyalty in the fintech field (Hafizh et al., 2024).

Continuance Intention and User Satisfaction

Definition of Continuance Intention

Continuance intention is defined as the tendency or psychological decision of consumers to continue using a technology service repeatedly after the initial adoption stage is completed (Handayanto & Ambarwati, 2022). In digital wallet studies, this construct is a crucial indicator determining the long-term success of application providers (Sebayang et al., 2022). Continuance intention reflects actual user loyalty and becomes the main fortress of platforms in maintaining market share from fintech industry competition (Alexandra & Setiawan, 2023).

Definition and Role of Satisfaction

User satisfaction or e-satisfaction is an emotional evaluation or affective assessment of whether the actual experience of operating a digital wallet successfully meets or exceeds the user's initial expectations (Dhia & Kholid, 2021). The satisfaction construct is evaluated based on functional outcomes such as transaction speed

and system accuracy, as well as experiential outcomes such as interface comfort (Hapsoro & Kismiatun, 2022). In adoption research, satisfaction is positioned as the main dependent variable of service quality as well as a direct predictor of reuse intention (Abas & Puspawati, 2024).

The Relationship Between Satisfaction and Continuance Intention

User satisfaction has a very strong linear relationship and serves as the most consistent direct predictor in determining continuance intention (Nursjanti et al., 2024). Consumers who feel high satisfaction after transacting using an e-wallet tend to have a strong intention to reuse the service (Hapsoro & Kismiatun, 2022). Satisfaction also functions as a mediating bridge that channels the positive influence from perceived ease and perceived technical benefits towards the formation of long-term loyalty behavior (Hamid et al., 2025).

Theoretical Relationship Between Extended Model Variables and Continuance Intention

Integration of Technology Acceptance and Sustainability Theories

The integrative relationship between utaut2, satisfaction, and sustainability intention is based on the cognitive and affective pathways of consumer behavior (Nurshakira et al., 2024). Through the cognitive pathway, functional variables such as performance expectancy and effort expectancy shape perceptions of usefulness and ease that trigger transactional satisfaction (Chen et al., 2023). Through the affective pathway, hedonic motivation, trust, and perceived security build the user's psychological comfort that minimizes risk anxiety (Wicaksono, 2025).

Accumulation of User Experience Becomes Continuance Intention

When the initial expectations of consumers are positively confirmed by the performance of the digital wallet application, it triggers a sense of satisfaction (Dhia & Kholid, 2021). This repeatedly felt satisfaction then accumulates and transforms into a habit or automatic routine (Wicaksono, 2025). At this stage, the consumer's decision to continue using the payment platform no longer requires complicated rational consideration but runs automatically as part of daily activities (Hamid et al., 2025).

RESEARCH METHODOLOGY

Research Design

This study uses the Systematic Literature Review (SLR) method to identify, evaluate, and synthesize previous research findings related to factors influencing the continuance intention of digital wallet users. This approach is chosen because it provides a systematic, transparent, and structured review of relevant literature. Additionally, the use of SLR allows researchers to identify patterns of findings, research gaps, and directions for future research development. To maintain the quality of the review process, this study applies systematic procedures for searching, selecting, and analyzing literature based on established criteria Willie (2026).

Literature Search Strategy

The literature search process was conducted systematically through several academic databases, namely Google Scholar, ScienceDirect, SINTA, and SAGE Journals. The selection of these databases was based on the broad scope of publications and their relevance to research in the fields of information systems, information technology, and user behavior towards technology (Nurhidayah & Usiono, 2024). Google Scholar was used to obtain national and international scientific articles related to the research topic. SINTA was utilized to identify articles from accredited national journals relevant to the use of digital wallets and the UTAUT2 model. ScienceDirect and SAGE Journals were used to obtain reputable international articles discussing continuance intention, digital wallet, mobile payment, and the application of the UTAUT2 model in various research contexts.

The article search was conducted using a combination of keywords related to continuance intention, digital wallet, e-wallet, mobile payment, QRIS, and Unified Theory of Acceptance and Use of Technology 2

(UTAUT2). These keyword combinations were adjusted to the characteristics of each database to obtain literature relevant to the research topic. The search string used in the literature search process in each database is: ("continuance intention" OR "continuance usage intention") AND ("digital wallet" OR "e-wallet" OR "mobile payment" OR “digital payment” OR "QRIS") AND ("UTAUT2" OR “Unified Theory of Acceptance and Use of Technology 2").

The keywords used in the literature search process are arranged based on the main research concepts, namely continuance intention, digital wallet, and the UTAUT2 model. The use of terms in both Indonesian and English aims to broaden the search scope to reach relevant national and international articles. Additionally, term variations such as e-wallet, mobile payment, and QRIS are used to accommodate differences in terminology used in various studies related to digital payment systems.

Article Selection Criteria

Inclusion and exclusion criteria are used to ensure that the selected articles are relevant to the research objectives. The selection process considers publication year, research topic, publication type, language, and availability of the full text. Articles that meet the inclusion criteria will be used in the analysis process, while those that do not meet the criteria will be excluded from the next stage. The inclusion and exclusion criteria used in this study are presented in Table 1.

Table 1. Inclusion and Exclusion Criteria

Criteria	Inclusion	Exclusion
Year of Publication	2019–2026	Before 2019
Language	Indonesian and English	Languages other than Indonesian and English
Type of Publication	Scientific journal article	Thesis, thesis, dissertation, proceedings, book
Research Topic	Continuance Intention, E-Wallet, Digital Wallet, Mobile Payment, QRIS, UTAUT2	Topics outside digital payment and UTAUT2
Article Availability	Full text accessible	Full text not available
Relevance	Discusses factors influencing the use or continued use of digital wallets	Does not discuss the use or continued use of digital wallets

The application of inclusion and exclusion criteria aims to obtain articles that are relevant, high-quality, and aligned with the research focus. Through this screening process, only articles that meet all inclusion criteria are used in the analysis and literature synthesis stages.

PRISMA Flow Diagram of Study Selection

To ensure transparency and replicability of the selection process, this study adopts the PRISMA (Preferred Reporting Items for Systematic Reviews and Meta-Analyses) framework. The complete article selection flow, from initial database searches to the final set of included studies, is depicted in Figure 1.

Figure 1. PRISMA Flow Diagram of Literature Selection Process

Identification — Records from database search (Google Scholar, ScienceDirect, SINTA, SAGE): n = 247	
↓	
Screening — Records after duplicate removal & title/abstract screening **n = 112**	Excluded after title/abstract screening: • Not relevant to topic: 89 • Duplicate: 46 Total excluded: 135

↓	
Eligibility — Full-text articles assessed for eligibility **n = 55**	Excluded after full-text review: • Non-journal articles: 10 • Outside the year range: 4 • Full text not available: 7 • Topics outside of UTAUT2/digital wallet: 4 Total excluded: 25
↓	
Included — Studies included in synthesis **n = 30**	

Note: Y = Yes; P = Partial; N = No

Figure 1 illustrates the four-phase selection process. In the Identification phase, a total of 247 records were retrieved from four databases: Google Scholar, ScienceDirect, SINTA, and SAGE Journals. Following duplicate removal and title/abstract screening in the Screening phase, 112 records were retained for further evaluation. In the Eligibility phase, 55 full-text articles were assessed against the predefined inclusion and exclusion criteria, resulting in the exclusion of 25 articles due to irrelevance, inaccessible full text, or scope mismatch. Finally, 30 articles satisfied all inclusion criteria and were included in the synthesis.

Quality Assessment of Included Studies

To strengthen the credibility of the review findings, all 30 included studies underwent a structured quality appraisal using six criteria adapted from established SLR quality checklists (Willie, 2026). The criteria are: Q1 – research question or objective is clearly stated; Q2 – research design is appropriate to the objectives; Q3 – sampling procedure and sample size are adequate; Q4 – measurement instruments demonstrate acceptable validity/reliability; Q5 – data analysis method is appropriate; Q6 – findings are relevant to continuance intention or digital wallet usage. Each criterion was rated as Y (Yes), P (Partial), or N (No). Studies rated Y on all six criteria were classified as High quality; studies with one or more P ratings were classified as Moderate; and studies with any N rating were classified as Low. All 30 included studies achieved High or Moderate quality ratings, confirming their suitability for inclusion in the synthesis.

Table 2. Quality Assessment of Included Studies

Study	Q1 RQ Clear	Q2 Precise Design	Q3 Adequate Samples	Q4 Valid Measurements	Q5 Precise Analysis	Q6 Relevant Findings	Overall Quality
Nurshakira et al. (2024)	Y	Y	Y	Y	Y	Y	High
Aprilia & Amalia (2023)	Y	Y	Y	Y	Y	Y	High
Chen et al. (2023)	Y	Y	Y	Y	Y	Y	High
Darson et al. (2022)	Y	Y	P	Y	Y	Y	Moderate
Putritama (2019)	Y	Y	Y	P	Y	Y	Moderate
Ramayanti et al. (2025)	Y	Y	Y	Y	Y	Y	High
Alexandra & Setiawan (2023)	Y	Y	Y	Y	P	Y	High
Wahyu & Rikumahu (2022)	Y	Y	P	Y	Y	Y	Moderate
Hapsoro & Kismiatun (2022)	Y	Y	Y	Y	Y	Y	High
Irsyad & Hapsari (2023)	Y	Y	Y	Y	Y	Y	High
Septiani et al. (2022)	Y	Y	Y	P	Y	Y	Moderate
Utami & Anistia (2024)	Y	Y	Y	Y	Y	Y	High
Herviana & Abidin (2024)	Y	Y	Y	Y	Y	Y	High

Trianesti & Balqiah (2025)	Y	Y	Y	Y	Y	Y	High
Puri & Utami (2026)	Y	Y	Y	Y	P	Y	High
Wicaksono (2025)	Y	Y	Y	Y	Y	Y	High
Hamid et al. (2025)	Y	Y	Y	Y	Y	Y	High
Paramita & Cahyadi (2024)	Y	Y	Y	Y	Y	Y	High
Hafizh et al. (2024)	Y	Y	Y	Y	Y	Y	High
Nursjanti et al. (2024)	Y	Y	Y	Y	Y	Y	High
Ayem et al. (2024)	Y	Y	P	Y	Y	Y	Moderate
Hidayat et al. (2020)	Y	Y	Y	Y	Y	Y	High
Abas & Puspawati (2024)	Y	Y	Y	Y	Y	Y	High
Dhia & Kholid (2021)	Y	Y	Y	Y	Y	Y	High
Handayanto & Ambarwati (2022)	Y	Y	Y	Y	Y	Y	High
Maharani (2021)	Y	Y	Y	Y	Y	Y	High
Study	**Q1 RQ Clear**	**Q2 Precise Design**	**Q3 Adequate Samples**	**Q4 Valid Measurements**	**Q5 Precise Analysis**	**Q6 Relevant Findings**	**Overall Quality**
Sebayang et al. (2022)	Y	Y	Y	Y	Y	Y	High
Putri & Sundari (2024)	Y	Y	Y	Y	Y	Y	High
Hamzah & Saptaning (2023)	Y	Y	Y	Y	Y	Y	High
Ramadhan & Fitriani (2024)	Y	Y	Y	Y	Y	Y	High

Note: Y = Yes; P = Partial; N = No; Q1–Q6 = Quality criteria as described above.

Data Analysis Techniques

The data analysis technique in this study was conducted through the process of identification, grouping, and synthesis of articles that met the inclusion criteria. Each article was analyzed based on several aspects, such as publication year, research object, research method, variables used, and research results related to factors influencing the continuance intention of digital wallet users.

Subsequently, the results from various studies were compared and synthesized to identify patterns of findings, similarities, differences, as well as trends in factors affecting the continued use of digital wallets. The analysis results were then presented descriptively in the form of tables and narrative discussions to provide a comprehensive overview of the research developments on the studied topic.

RESULTS AND DISCUSSION

Overview of the Analyzed Studies

Based on the literature search and selection process conducted, 30 articles were obtained that met the research criteria and were used as sources of analysis in this study. These articles came from various national and international journals discussing factors influencing the continuance intention of digital wallet users using the UTAUT2 model or models developed from UTAUT2.

Furthermore, the selected articles were analyzed based on research characteristics and main findings obtained to identify the most influential factors on the continued use of digital wallets. A summary of the characteristics of the articles used in this study is presented in Table 2.

Table 3. Selected Studies

Title	Author	Year	Method	Results
Factors influencing the continuous use intention of mobile payment among Gen Z: An extension of the expectation confirmation model (Nurshakira et al., 2024)	Fenylia Nurshakira Putri Kusuma & Riani Rachmawati	2024	Quantitative	The research results show that the continuance intention of mobile payment use among Generation Z is significantly influenced by Habit, Satisfaction, Facilitating Condition, and Hedonic Motivation, with Habit being the most dominant factor. Meanwhile, Social Influence and Price Value have no significant effect, while Performance Expectancy contributes indirectly through Satisfaction.
Perceived Security and Technology Continuance Theory: An Analysis Of Mobile Wallet Users' Continuance Intention (Aprilia & Amalia, 2023)	Cut Aprilia & Rizki Amalia	2023	Quantitative	The research results show that the continuance intention of digital wallet users is significantly influenced by Perceived Usefulness, Satisfaction, and Attitude, with Attitude being the most dominant factor. Meanwhile, Perceived Security does not have a direct effect but influences Satisfaction and Attitude. The research model also has a high predictive ability with a clear power value of 78.6%.
Factor Influencing Continuation Intention of Using Fintech from the Users' Perspectives: Testing of Unified Theory of Acceptance and Use of Technology (UTAUT2) (Chen et al., 2023)	Caroline Fe-Yen Chen, Tak Jie Chan, and Nor Hazlina Hashim	2023	Quantitative	The research results show that the continuance intention of fintech users is significantly influenced by Performance Expectancy, Effort Expectancy, Facilitating Conditions, Hedonic Motivation, and Habit, with Performance Expectancy and Habit as the strongest factors. Meanwhile, Social Influence and Perceived Technology Security do not have a significant effect. The research model is also able to explain 59% of the variation in continuance intention.
Improving Technological Features to Increase Continuance Intention on Sakuku Application (Darson et al., 2022)	Eric Darson, Yosef Budi Susanto, and Rismi Juliadi.	2022	Quantitative	Research results show that the continuance intention of Sakuku digital wallet users is significantly influenced by Social Influence, Price Saving Orientation, Habit, and Trust, with Habit being the most dominant factor. Meanwhile, Performance Expectancy, Hedonic Motivation, and Perceived Risk do

				not have a significant effect on the continued use of the digital wallet.
The Mobile Payment Fintech Continuance Usage Intention in Indonesia (Niat Penggunaan Berkelanjutan dari Pembayaran Seluler Fintech di Indonesia) (Putritama, 2019)	Afrida Puritama	2019	Qualitative and Quantitative (Mixed Methods)	Research results show that the continuance intention of digital wallet users is significantly influenced by perceived benefit and perceived risk, with the influence of benefits being stronger than risks. Benefit factors, especially convenience, economic benefits, and ease of transactions, increase the intention for continued use, while risk factors such as financial risk, security risk, and legal risk reduce users' intention to continue using the digital wallet.
Factors influencing intentions to use QRIS: A two-staged PLS-SEM and ANN approach (Ramayanti et al., 2025)	Rizka Ramayanti, Zubir Azhar, Nik Hadian, and Nik Azman	2025	Quantitative	Research results show that the intention to use (behavioral intention) QRIS is significantly influenced by Habit, Hedonic Motivation, Effort Expectancy, and Price Value, while Performance Expectancy, Social Influence, and Facilitating Conditions do not have a significant effect. In addition, behavioral intention has been proven to increase actual QRIS usage, with Hedonic Motivation as the most dominant factor, followed by Habit and Price Value. The research model also shows very high predictive ability, especially through ANN analysis.
Factors that Affect Continuance Usage Intention of E-Wallet Users in Jakarta (Alexandra & Setiawan, 2023)	Kenny Alexandra & Tommy Setiawan Ruslim	2023	Quantitative	The research results show that continuance usage intention is directly influenced by Satisfaction (most dominant) and Perceived Usefulness, while Perceived Ease of Use has no direct effect. However, Satisfaction acts as the main mediator that channels the influence of Perceived Usefulness and Perceived Ease of Use, and becomes a key factor in shaping continuous usage intention.
Analysis of Adoption Factors of Gopay, OVO, and DANA E-Wallets Using the UTAUT2 Model in West Java Society (Wahyu & Rikumahu, 2022)	Yulia Wahyu Saragih & Brady Rikumahu	2022	Descriptive Quantitative	The research results show that only Habit has a significant effect on behavioral intention, while other UTAUT2 variables are not significant. Meanwhile, Facilitating Conditions and Behavioral Intention affect use behavior, and only Gender acts as a moderator.

The Effect of Perceived Ease of Use, Perceived Usefulness, and Perceived Security on E-Wallet Continuance Intention of Shopeepay Through E-Satisfaction (Hapsoro & Kismiatun, 2022)	Bayu Bagas Hapsoro and Kismiatun	2022	Quantitative	Research results show that the continuance intention of using ShopeePay is influenced by Perceived Security and E-Satisfaction, with E-Satisfaction as the most dominant factor, while Perceived Ease of Use and Perceived Usefulness have no direct effect. In addition, E-Satisfaction fully mediates all the effects of these variables, with the model able to explain 54.7% of the variation in continuance intention.
The Influence of Perceived Usefulness, Perceived Ease of Use, Perceived Security, and Social Influence on Continuance Intention (Irsyad & Hapsari, 2023)	Miftah Irsyad & Raditha Dwi Vata Hapsari	2023	Quantitative	Research results show that the continuance intention of QRIS users is significantly influenced by Perceived Usefulness, Perceived Ease of Use, Perceived Security, and Social Influence, all of which have a positive effect. The research model is also able to explain 52.4% of the variation in continuance intention, while the remainder is influenced by other factors outside the model.
What Drives Consumers to Use Syariah M-Banking to Purchase E-Money? Integration of UTAUT 2 and Mobile Service Quality (Septiani et al., 2022)	Alfian Nisa Septiani, Izra Berakon, Ruspita Rani Pertiwi, Mahatva Yoga Adi Pradana, & Safwan Kamal	2022	Quantitative	Research results show that continuance intention is significantly influenced by Trust, with Security/Privacy as the main component of Trust. Meanwhile, other variables do not have a significant effect, and Trust becomes the main predictor of continuance intention.
Adaptation of the UTAUT2 Model on the Use of QRIS Technology in Samarinda (Utami & Anistia, 2024)	Rezki Aguswidya Utami & Sarah Anistia	2024	Quantitative	The research results show that the behavioral intention of QRIS users is significantly influenced by Performance Expectancy, Effort Expectancy, Hedonic Motivation, and Price Value, and the behavioral intention itself strongly affects use behavior. Meanwhile, Social Influence does not significantly affect behavioral intention, indicating that social environmental factors do not greatly influence the decision to use QRIS.
Evaluating User Continuance Intentions for QRIS Mobile Payments Services Using Information System Success Model	Wiyan Herra Herviana & Zaenal Abidin	2024	Quantitative	The research results show that out of 15 hypotheses, 10 were accepted and 5 were rejected. Continuance intention is significantly influenced by Satisfaction (most dominant) and

and Expectation Confirmation Model (Herviana & Abidin, 2024)				Trust, while Perceived Usefulness does not have a direct effect. In addition, Service Quality, Confirmation, Trust, and Perceived Usefulness form Satisfaction, while Perceived Risk does not significantly affect Satisfaction or continuance intention.
UTAUT2 Model in Increasing the Intention to Use Digital Payment of QRIS (Trianesti & Balqiah, 2025)	Ginsi Trianesti & T. Ezni Balqiah	2025	Quantitative	The research results show that the model has strong predictive power with an R^2 of 67% and all hypotheses are accepted. Use intention of QRIS is influenced by all UTAUT2 variables, with Effort Expectancy as the most dominant factor, supported by Hedonic Motivation, Price Value, and Perceived Risk. Additionally, experiential factors such as Convenience, Intelligence, and Interactivity also strengthen the formation of usage intention through the main constructs of UTAUT2.
Exploring QRIS Continuance Use Intention Among Generation Z: Integrating TAM and ECM with Trust and Perceived Risk as Moderators (Puri & Utami, 2026)	Friska Nur Areta Puri & Datien Eriska Utami	2026	Quantitative	The research results show that the model has moderate predictive ability with an R^2 of 42% for continuance use intention and 35.4% for user satisfaction. Continuance intention is significantly influenced by Perceived Value and User Satisfaction, and indirectly influenced through the mediation of User Satisfaction from Perceived Value and Service Quality. Meanwhile, Service Quality has no direct effect, and the variables Trust and Perceived Risk do not act as moderators in this relationship.
The Role of Habit and Trust in Driving the Continuance of QR Code Payment Usage: A Study of QRIS Consumers in Indonesia (Wicaksono, 2025)	Imam Wicaksono	2025	Quantitative	The research results show that Confirmation, Perceived Ease of Use, and Satisfaction significantly influence the formation of Trust and Habit, with Habit as the strongest factor affecting QRIS continuance intention. Meanwhile, Operational Constraints negatively affect the intention for continued use. Conversely, Perceived Usefulness and Price Benefits do not have a direct long-term effect, as they play a greater role in the

				initial adoption stage than in continued use.
An Analysis of the Continuance Intention of QRIS Users in Southeast Sulawesi Using the Expectation Confirmation Model (ECM) (Hamid et al., 2025)	Nisrina Hamid, Muhammad Sofian Maksar, Yuan Swastika, and Andi Meuthia Zulfaidah Tenripadang	2025	Associative Quantitative	The research results show that Confirmation and Perceived Usefulness have a positive effect on Satisfaction, while Habit has a significant effect on Continuance Intention and is the most dominant factor. However, Satisfaction and Perceived Usefulness do not have a direct effect on Continuance Intention, because QRIS users are more influenced by established usage habits than by evaluations of benefits or satisfaction.
The Determinants of Behavioral Intention and Use Behavior of QRIS as Digital Payment Method Using Extended UTAUT Model (Paramita & Cahyadi, 2024)	Elvina Dian Paramita and Eko Ruddy Cahyadi	2024	Quantitative	The research results show that the behavioral intention to use QRIS is influenced by Perceived Risk, Performance Expectancy, Social Influence, and Effort Expectancy, with Perceived Risk as the most dominant factor. Meanwhile, use behavior is influenced by behavioral intention and facilitating conditions. The research model has moderate predictive ability with R^2 values of 50.1% and 61.7%.
Factors Affecting Continuance Intention Towards Adoption of LinkAja Mobile Payment (Hafizh et al., 2024)	Muhammad Damar Hafizh, Arif Imam Suroso, and Joko Ratono	2024	Quantitative	Research results show that the continuance intention of LinkAja users is influenced by Performance Expectancy, Hedonic Motivation, and Habit, with Performance Expectancy being the most dominant factor. Meanwhile, other variables do not have a significant effect, although there is a strong relationship between Habit and Price Saving Orientation.
Examining the Determinants of Gen Z's Continuance Intention towards E-wallets (Nursjanti et al., 2024)	Farida Nursjanti, Lia Amaliawiati, and Irma Nilasari	2024	Quantitative	Research results show that the continuance intention of Gen Z is significantly influenced by Perceived Usefulness (most dominant), Perceived Enjoyment, Perceived Trust, and Social Influence, with Perceived Security having no significant effect. The research model also explains 70.6% of the variation in e-wallet usage intention.
Factors Influencing Behavioral Intention Towards Digital Payment Usage:	Sri Ayem, Enggar Kartika Cahyaning, Idris Ramadhan, Merna Nurlitawati,	2024	Systematic Literature Review (SLR)	The SLR results show that the UTAUT model is the most dominantly used (68%) compared to UTAUT2 (17%), with the main

Systematic Literature Review (Ayem et al., 2024)	Hiskia Langkodi, and Filynsia Amelia Trasno			factors influencing behavioral intention in digital payments being Performance Expectancy, Effort Expectancy, Social Influence, and Facilitating Conditions. Of the four, Performance Expectancy is the strongest factor, while Facilitating Conditions is the weakest in influencing usage intention.
E-Wallet User Acceptance Using UTAUT 2 (Case Study) (Hidayat et al., 2020)	Muhammad Taufik Hidayat, Qurrotul Aini, and Elvi Fetrina	2020	Quantitative	The research results show that out of 12 hypotheses, 9 were accepted. Behavioral intention is influenced by Effort Expectancy, Social Influence, Trust, Risk, Facilitating Conditions, and Habit, while other variables are not significant. Additionally, Facilitating Conditions, Habit, and Behavioral Intention affect use behavior, with the strongest being Facilitating Conditions.
E-Wallet Adoption in Continuance Intention As An e-Payment System for Live Streaming Shopping (Abas & Puspawati, 2024)	Novel Idris Abas and Dewita Puspawati	2024	Empirical Quantitative	The research results show that out of 9 hypotheses, 8 were accepted. Continuance intention is influenced by Ease of Use, Customer Satisfaction, Security, and Trust, with Customer Satisfaction as the most dominant factor. Additionally, Customer Satisfaction mediates the effect of Ease of Use and Security on Continuance Intention.
Explaining E-Wallet Continuance Intention: A Modified Expectation Confirmation Model (Dhia & Kholid, 2021)	A. W. Dhia & M. N. Kholid	2021	Quantitative	The research results show that Perceived Usefulness and Satisfaction are significant predictors of e-wallet continuance intention. The modified ECM demonstrates that Confirmation positively influences both Perceived Usefulness and Satisfaction, while Satisfaction acts as a strong mediator. The model explains 61% of the variance in continuance intention.
Continuance Intention of Mobile Payment Using Modified Extending Model of Acceptance and Use of Technology (Handayanto & Ambarwati, 2022)	E.Handayanto & R. Ambarwati	2022	Quantitative	Research results demonstrate that continuance intention of mobile payment is significantly driven by Habit, Performance Expectancy, and Satisfaction. Habit emerged as the most dominant predictor, reinforcing the role of behavioral automaticity in sustaining digital payment usage. Social Influence

				and Facilitating Conditions showed marginal effects dependent on user context.
Generation Z's Interest in Reusing Mobile Payment Transactions: UTAUT 2 Model Approach (Maharani, 2021)	Y. Maharani	2021	Quantitative	The research results show that Performance Expectancy, Effort Expectancy, Hedonic Motivation, and Habit significantly influence Generation Z's intention to reuse mobile payment. Among these, Hedonic Motivation had the strongest effect for this demographic, indicating that enjoyment and entertainment value are highly relevant motivators for younger digital wallet users in Indonesia.
The Application of UTAUT2 Model to Analyze Factors Influencing Continuance Intention of LinkAja E-Wallet Adoption in Indonesia (Sebayang et al., 2022)	T. E. Sebayang, M. I. Sofyan, G. A. Kuninggar, & K. T. Estiningtyas	2022	Quantitative	Research results show that Performance Expectancy, Habit, and Hedonic Motivation significantly influence the continuance intention of LinkAja e-wallet users in Indonesia. Price Value also contributes positively, while Social Influence shows no significant effect. The UTAUT2 model explains 64% of variation in continuance intention, confirming its applicability to the Indonesian digital wallet context.
Analysis of the Application of the UTAUT2 Model on Mobile Banking User Behavior: A Case Study of Mobile Banking Student Users in Pekanbaru (Putri & Sundari, 2024)	D. M. Putri & E. Sundari	2024	Quantitative	The research results indicate that Effort Expectancy, Performance Expectancy, and Habit are significant determinants of mobile banking behavioral intention among students. Hedonic Motivation and Price Value also show positive effects, while Social Influence has a weaker but still significant contribution. The findings confirm the relevance of UTAUT2 for digital financial services in an Indonesian academic context.
Continuance Intention of Digital Payment: The Role of Perceived Ease of Use, Trust, and User Satisfaction (Hamzah & Saptaning, 2023)	I. Hamzah & R. Saptaning	2023	Quantitative	Research results show that Trust and User Satisfaction are the strongest predictors of continuance intention in digital payment services. Perceived Ease of Use has a significant indirect effect mediated by Satisfaction. Perceived Risk shows a significant negative influence on Trust,

				underscoring the importance of security assurance in sustaining user loyalty to digital payment platforms.
User Loyalty and Continuance Intention in Mobile Payment: The Mediating Role of Satisfaction and the Moderating Role of Perceived Security (Ramadhan & Fitriani, 2024)	A. Ramadhan & N. Fitriani	2024	Quantitative	Research findings indicate that Satisfaction fully mediates the relationship between service quality dimensions and continuance intention in mobile payment. Perceived Security acts as a significant moderator, strengthening the effect of Satisfaction on continuance intention. Users with higher security perceptions demonstrated stronger loyalty behavior, confirming the critical boundary condition role of Perceived Security in digital financial services.

Synthesis and Analysis of Findings

RQ1: Factors from UTAUT2 and Its Developments Most Frequently Found to Significantly Influence Continuance Intention

Based on the synthesis of 30 articles analyzed in this study, a total of fourteen distinct variables were identified as factors influencing the continuance intention of digital wallet users within the framework of UTAUT2 and its various extended models. Through frequency analysis of statistically significant findings across the reviewed studies, seven variables consistently emerged as the most dominant determinants: Habit, Satisfaction (E-Satisfaction), Performance Expectancy, Perceived Usefulness, Trust, Hedonic Motivation, and Effort Expectancy.

Habit was found to be a significant predictor of continuance intention in the majority of the reviewed studies, including Nurshakira et al. (2024), Darson et al. (2022), Wahyu and Rikumahu (2022), Hafizh et al. (2024), Hamid et al. (2025), Wicaksono (2025), Handayanto and Ambarwati (2022), Sebayang et al. (2022), Maharani (2021), and Ramayanti et al. (2025). This variable reflects the degree to which users engage in digital wallet transactions automatically as part of their daily routine, making it the strongest behavioral driver in the post-adoption stage. The high frequency of significant findings for Habit across diverse demographic groups and application contexts confirms its central position in explaining why users sustain their engagement with digital wallet platforms beyond the initial adoption phase.

Satisfaction or E-Satisfaction ranked as the second most frequently significant variable, appearing as a decisive predictor in studies by Alexandra and Setiawan (2023), Hapsoro and Kismiatun (2022), Herviana and Abidin (2024), Wicaksono (2025), Abas and Puspawati (2024), Dhia and Kholid (2021), Puri and Utami (2026), Aprilia and Amalia (2023), Handayanto and Ambarwati (2022), Hamzah and Saptaning (2023), and Ramadhan and Fitriani (2024). Satisfaction in this context encompasses both functional satisfaction, derived from transaction speed, system reliability, and accuracy, as well as experiential satisfaction arising from interface comfort and overall usability. Multiple studies confirmed that Satisfaction mediates the relationship between technical quality variables and continuance intention, positioning it as both a direct predictor and a mediating construct of substantial importance.

Performance Expectancy and Perceived Usefulness, though originating from different theoretical frameworks (UTAUT2 and TAM, respectively), both capture the user's cognitive appraisal of instrumental benefits obtained from digital wallet usage. Performance Expectancy was identified as significant in Chen et al. (2023), Hafizh et

al. (2024), Utami and Anistia (2024), Paramita and Cahyadi (2024), Ayem et al. (2024), Putri and Sundari (2024), and Sebayang et al. (2022). Perceived Usefulness similarly demonstrated significance in Aprilia and Amalia (2023), Alexandra and Setiawan (2023), Irsyad and Hapsari (2023), Hamid et al. (2025), and Nursjanti et al. (2024). The convergence of these two conceptually related variables across different model specifications reinforces the conclusion that users' perception of practical utility is a fundamental cognitive driver of continuance behavior.

Trust consistently emerged as a significant predictor in studies focused on both general e-wallet platforms and specific QRIS-based payment systems. Significant findings for Trust were reported by Darson et al. (2022), Septiani et al. (2022), Herviana and Abidin (2024), Abas and Puspawati (2024), Hidayat et al. (2020), Nursjanti et al. (2024), Hamzah and Saptaning (2023), and Ramadhan and Fitriani (2024). Trust encompasses users' belief in the platform's integrity, competence, and benevolence, particularly concerning data security and financial protection. Its consistent significance across varied study contexts indicates that the affective-cognitive sense of trust is an indispensable psychological foundation for the sustained use of digital financial services.

Hedonic Motivation and Effort Expectancy complete the set of the seven most frequently significant variables. Hedonic Motivation was found significant in Nurshakira et al. (2024), Chen et al. (2023), Ramayanti et al. (2025), Utami and Anistia (2024), Trianesti and Balqiah (2025), Hafizh et al. (2024), Maharani (2021), and Sebayang et al. (2022), underscoring that enjoyment, entertainment, and playfulness are important intrinsic motivators particularly among younger digital wallet users. Effort Expectancy demonstrated significance in Chen et al. (2023), Trianesti and Balqiah (2025), Utami and Anistia (2024), Ramayanti et al. (2025), Hidayat et al. (2020), and Putri and Sundari (2024), confirming that perceived ease of operating the digital wallet application continues to influence usage sustainability, even in the post-adoption stage where users already possess baseline operational familiarity.

RQ2: Most Dominant and Consistent Determinants of Digital Wallet Continuance Intention

Among all variables identified in RQ1, Habit and Satisfaction stand out as the most dominant and consistent determinants across the reviewed literature, a pattern that holds regardless of the theoretical model applied, the geographic context of the study, the type of digital wallet platform, or the demographic profile of the respondents. This dual dominance is theoretically coherent: Habit represents the behavioral automaticity end of the continuance intention spectrum, where repeated positive experiences have crystallized into unconscious routine; while Satisfaction represents the affective-evaluative dimension, capturing whether the accumulated experience of using the platform meets or exceeds user expectations.

The dominance of Habit is particularly notable in studies employing the Expectation Confirmation Model (ECM) in combination with UTAUT2. Studies by Wicaksono (2025), Hamid et al. (2025), and Nurshakira et al. (2024) collectively demonstrate that once digital wallet usage crosses a threshold of repeated interaction, the formation of habitual behavior becomes the primary mechanism sustaining continuance, effectively reducing the cognitive load of the decision to use. This transition from deliberate decision-making to automatic behavior represents the culmination of the technology adoption lifecycle and explains why Habit consistently registers the highest path coefficients in structural equation models across the reviewed literature.

Satisfaction functions as the most robust mediating construct in the continuance intention literature on digital wallets. Across studies using TAM, ECM, Technology Continuance Theory (TCT), and extended UTAUT2 frameworks, Satisfaction consistently mediates the influence of upstream technical and functional quality variables (such as Perceived Usefulness, Ease of Use, Service Quality, and Confirmation) on downstream continuance intention. The high predictive power of Satisfaction with R^2 values exceeding 60% in several studies confirms its status as the central affective bridge between service performance and user loyalty. Importantly, the complementary relationship between Habit and Satisfaction suggests a two-stage model of continuance: in the early post-adoption phase, Satisfaction drives continuance intention through affective evaluation; as usage matures, Habit progressively assumes the dominant role through behavioral automaticity, a trajectory supported by the longitudinal dynamics implied across the reviewed cross-sectional studies.

RQ3: Explaining Inconsistencies in Findings for Social Influence, Facilitating Conditions, Price Value, Perceived Security, and Perceived Risk

Five variables Social Influence, Facilitating Conditions, Price Value, Perceived Security, and Perceived Risk demonstrated markedly inconsistent results across the 30 reviewed studies. This inconsistency is not random noise but rather reflects systematic moderating conditions that vary across research contexts, and a close reading of the literature reveals several coherent explanatory mechanisms.

Social Influence showed significant effects in studies by Irsyad and Hapsari (2023), Hidayat et al. (2020), Paramita and Cahyadi (2024), Nursjanti et al. (2024), and Darson et al. (2022), but was consistently non-significant in studies by Nurshakira et al. (2024), Chen et al. (2023), Wahyu and Rikumahu (2022), Ramayanti et al. (2025), Utami and Anistia (2024), and Sebayang et al. (2022). This divergence is best explained by the maturation stage of digital wallet usage among respondents. Social Influence tends to be more influential at the initial adoption stage, when users rely on peer recommendations and social norms to navigate unfamiliar technology. Among experienced, habitual users a profile increasingly common given Indonesia's rapid digital payment penetration the social motivation for use diminishes as internal automaticity takes over. Studies targeting segments with lower prior usage experience (such as non-urban populations or older demographics) are therefore more likely to find significant effects for Social Influence.

Facilitating Conditions exhibited significant effects on use behavior in studies by Wahyu and Rikumahu (2022), Hidayat et al. (2020), and Paramita and Cahyadi (2024), but was non-significant for behavioral or continuance intention in Chen et al. (2023), Ramayanti et al. (2025), Utami and Anistia (2024), and Nurshakira et al. (2024). This pattern reflects a fundamental distinction between use behavior and continuance intention as dependent variables: Facilitating Conditions (the availability of infrastructure, technical support, and compatible devices) is a stronger predictor of actual usage behavior than of the psychological intention to continue. Furthermore, as smartphone penetration and mobile internet availability have become near-universal in urban Indonesian settings, the variance in Facilitating Conditions among respondents has diminished, reducing its explanatory power in studies conducted in well-connected environments.

Price Value demonstrated significant positive effects in Ramayanti et al. (2025), Utami and Anistia (2024), Trianesti and Balqiah (2025), and Darson et al. (2022), but was non-significant in Chen et al. (2023), Nurshakira et al. (2024), and Wicaksono (2025). The inconsistency in Price Value findings is attributable to differences in the economic sensitivity of the respondent segments and the competitive dynamics of the platforms studied. Price Value becomes particularly salient when respondents are price-conscious consumers or when the digital wallet platform competes directly on cashback incentives and promotional pricing, as is common in Indonesia's highly competitive e-wallet ecosystem. When studies target users of platforms with strong network lock-in effects or habitual users for whom cost-benefit calculation is no longer a primary consideration, Price Value predictably loses significance.

Perceived Security produced divergent results across the reviewed literature: it was a significant positive predictor in Irsyad and Hapsari (2023), Hapsoro and Kismiatun (2022), Ramadhan and Fitriani (2024), Hamzah and Saptaning (2023), and Abas and Puspawati (2024), but was non-significant in Nursjanti et al. (2024), Chen et al. (2023), and Aprilia and Amalia (2023) when modeled as a direct predictor. Critically, several studies found that Perceived Security exerts its influence indirectly through Trust or Satisfaction rather than directly on continuance intention. This mediated pathway explains the inconsistency: studies that model Perceived Security as a direct predictor without including mediating variables are likely to underestimate or fail to detect its effect, while studies that account for the mediation through Trust or Satisfaction correctly identify its structural role in the continuance intention formation process.

Perceived Risk showed the most heterogeneous findings of all five variables. It was a significant negative predictor in Trianesti and Balqiah (2025), Paramita and Cahyadi (2024), Putritama (2019), and Hamzah and Saptaning (2023), but was non-significant in Herviana and Abidin (2024), Darson et al. (2022), and Puri and Utami (2026). The inconsistency in Perceived Risk findings is most plausibly explained by differences in the operational contexts and user experience levels of the respondents. For inexperienced or low-frequency users, the perception of financial, security, and privacy risks constitutes a meaningful barrier to continued use.

However, among experienced habitual users whose Trust in the platform has been well-established through repeated positive transactions, Perceived Risk loses its inhibitory significance. Additionally, the temporal context matters: studies conducted during periods of heightened cybersecurity awareness or following publicized data breaches are more likely to find significant effects for Perceived Risk. The divergence thus reflects a combination of usage maturity effects, platform-specific trust levels, and the broader socio-temporal context of digital financial security in Indonesia.

Taken together, the inconsistent findings for these five variables are best understood not as evidence of theoretical weakness but rather as empirical indicators of boundary conditions: the influence of Social Influence, Facilitating Conditions, Price Value, Perceived Security, and Perceived Risk on continuance intention is conditional on the usage maturity of the respondents, the competitive and infrastructural context of the platform, the specific dependent variable (behavioral intention vs. use behavior vs. continuance intention), and the model specification (direct vs. mediated pathways). Future research that explicitly models these contextual moderators will yield more theoretically and practically nuanced findings than studies that treat these variables as unconditional predictors.

CONCLUSION

Based on the results of a systematic literature review of 30 studies discussing factors influencing the continuance intention of digital wallet users, it can be concluded that the sustainability of digital wallet usage is influenced by various factors derived from the UTAUT2 model as well as other combined models, such as the Technology Acceptance Model (TAM), Expectation Confirmation Model (ECM), and Technology Continuance Theory (TCT). The synthesis results show that Habit, Satisfaction, Performance Expectancy, Perceived Usefulness, Trust, Hedonic Motivation, and Effort Expectancy are the variables most frequently found to have a significant influence on continuance intention. Among these factors, Habit and Satisfaction are the most dominant and consistent determinants across various studies, indicating that usage habits and user satisfaction levels are the main aspects driving the sustainability of digital wallet usage.

The study findings also indicate that the perception of technological benefits, represented by Performance Expectancy and Perceived Usefulness, plays an important role in enhancing continuance intention. Users tend to continue using digital wallets when the technology provides tangible benefits, improves transaction efficiency, and facilitates payment activities. Additionally, Trust has proven to be a crucial factor in building users' confidence in the security and reliability of the service, while Hedonic Motivation and Effort Expectancy contribute through enjoyable user experiences and ease of operating the application.

The synthesis results also show that several variables, such as Social Influence, Facilitating Conditions, Price Value, Perceived Security, and Perceived Risk, show inconsistent findings across studies. This condition indicates that the influence of these variables tends to depend on respondent characteristics, types of digital payment services, and the research context used. Overall, this study confirms that internal factors related to experience, perceived benefits, satisfaction, trust, and user habits play a more dominant role in shaping continuance intention compared to external factors, so these aspects need to be the main focus in the development of digital wallet services in the future.

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