



Investigating the Factors Influencing Consumer Adoption and Continuance Intention of Mobile Payment Services in Urban India

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Abstract

The financial landscape in urban India has changed dramatically due to the quick uptake of mobile payment services, but it's still important to comprehend the elements that influence both initial adoption and ongoing usage. This study looks into the factors that affect Delhi's urban consumers' adoption and intention to continue using mobile payment services. Data from 367 respondents were gathered via a structured survey, and multiple regression methods in R Studio were used for analysis. As important determinants of adoption and continuing intention, the study looked at perceived usefulness (PU), perceived ease of use (PEOU), trust, social influence (SI), satisfaction (SAT), and habit (HAB). The findings show that whereas SAT, HAB, and trust are the main factors influencing continuance intention, PU, PEOU, trust, and SI have a substantial impact on adoption intention. In both models, trust was found to be a consistent predictor, underscoring its crucial role in digital payment engagement. The results give useful information for policymakers and service providers to create user-centric strategies that improve adoption, satisfaction, and loyalty. By combining behavioral, technological, and social aspects to explain mobile payment behavior in the Indian urban context, this study adds to the body of literature.

Keywords: Mobile payment services, adoption intention, continuance intention, trust, urban consumers

INTRODUCTION

The rapid evolution of digital technologies has significantly transformed financial transactions worldwide, with mobile payment services emerging as a pivotal innovation in the digital economy. Mobile payment services offer users the ability to conduct financial transactions through smartphones or other mobile devices, providing convenience, speed, and accessibility that traditional banking methods often lack. In urban India, the adoption of mobile payment services has accelerated due to increased smartphone penetration, government-led initiatives such as the Digital India program, and the growing preference for cashless transactions among tech-savvy consumers (Abdullah & Naved Khan, 2021). Despite the growth in adoption, sustaining users' engagement through continuance intention remains a critical challenge for service providers, making it essential to understand the factors influencing both adoption and continued usage.

Numerous studies have investigated the factors that influence the adoption of mobile payments in diverse settings. According to the Technology Acceptance Model (TAM), perceived utility and perceived ease of use have repeatedly shown themselves to be important determinants of adoption behavior (Acikgoz, Busalim, Gaskin, & Asadi, 2024; Acikgoz & Vega, 2022). If consumers believe mobile payment systems are effective, easy to use, and capable of enabling safe transactions, they are more inclined to use them. In digital financial services, where worries about privacy, security, and dependability may discourage prospective customers, trust is also essential to adoption (Hamzah Muchtar et al., 2024; Jeje, 2025). Another important component is social influence, which is the effect of family, friends, and social networks on a person's choice to use technology. Positive word-of-mouth and recommendations from social circles greatly increase the possibility of adoption, according to studies (Liana, Jaensson, & Mmari, 2024).

Beyond initial adoption, understanding consumers' **continuance intention**—the intention to continue using mobile payment services over time—is equally vital. Continuance intention ensures long-term engagement, customer loyalty, and sustainable revenue for service providers. Research suggests that factors such as customer satisfaction, habit formation, service quality, and user experience significantly influence continuance intention (Al-Hattami, 2021; Kang, Shao, & Zhang, 2024). For instance, a seamless, interactive, and personalized service experience enhances satisfaction, which, in turn, positively affects users' intention to continue using the service. Similarly,

habit formation resulting from repeated usage fosters familiarity and reduces resistance to continued engagement (Fan, Fan, & Li, 2022).

Demographic and contextual factors also influence mobile payment adoption and continuance. Age, income, education, and digital literacy impact how individuals perceive and interact with mobile financial services (Alshari & Lokhande, 2022; Akman & Rehan, 2016). Urban consumers, in particular, are more exposed to technological innovations and are often early adopters of mobile payment services. However, barriers such as privacy concerns, digital security threats, and technological complexity can hinder adoption and continued usage (Chen, Lou, & Kaewkitipong, 2022; Dehghani, Acikgoz, Mashatan, & Lee, 2022). Understanding these barriers is crucial for designing interventions that facilitate adoption and enhance user retention.

In order to fully explain adoption and continuance behavior, recent research emphasizes the integration of many theoretical viewpoints. The Expectation Confirmation Model (ECM), TAM, and trust-based frameworks are examples of models that shed light on the emotive and cognitive factors that influence consumer behavior (Akbar, Sankar, Ramayah, & Alkashami, 2025; Imanuddin & Handayani, 2025). Researchers can provide a comprehensive knowledge of the mechanisms influencing uptake and persistence in mobile payment systems by taking into account elements including perceived utility, simplicity of use, trust, social impact, satisfaction, and habit development.

In the context of **urban India**, the significance of mobile payment adoption is particularly pronounced. Rapid urbanization, the rise of e-commerce, and the push toward cashless transactions have created a fertile environment for mobile payment solutions. Despite this potential, challenges such as digital literacy gaps, trust deficits, and variability in service quality persist, underscoring the need for empirical investigation into the factors influencing both adoption and continuance intention. Insights from such research can guide service providers, policymakers, and financial institutions in designing strategies to enhance adoption, improve user satisfaction, and foster long-term engagement.

By examining the major factors impacting customer acceptance and desire to continue using mobile payment services in urban India, this study seeks to close the knowledge gap. This study aims to offer practical insights for enhancing adoption rates and maintaining user engagement in an

increasingly competitive digital payments ecosystem by analyzing the interaction between cognitive, social, and technological aspects.

LITERATURE REVIEW

The worldwide financial environment has changed as a result of the widespread use of mobile payment systems, which provide customers with an easy and effective substitute for conventional cash and card-based transactions. The worldwide push towards cashless economies, growing smartphone penetration, and technological advancements have all contributed to the recent surge in research on mobile payment adoption and continuing intention (Abdullah & Naved Khan, 2021). Understanding the interaction of these determinants in particular contexts, like urban India, is essential because the uptake and sustained usage of these services are influenced by a number of factors that span technological, social, and behavioral dimensions.

Factors Influencing Mobile Payment Adoption

Perceived usefulness (PU) and perceived ease of use (PEOU) have been found as significant predictors of technology adoption behaviors using the Technology Acceptance Model (TAM) (Acikgoz, Busalim, Gaskin, & Asadi, 2024; Acikgoz & Vega, 2022). PEOU measures how easy users think mobile payment services are to use, whereas PU measures how much users think utilizing these services improves their transactional efficiency. Adoption intentions are positively impacted by both PU and PEOU, according to empirical research, underscoring the significance of user-centric functionality and design in mobile payment apps (Hamzah Muchtar et al., 2024; Mew & Millan, 2021).

Trust emerges as another pivotal factor in mobile payment adoption. Digital financial transactions are inherently associated with privacy and security concerns, which can significantly affect users' adoption decisions. Studies in emerging markets, including Indonesia and Tanzania, have demonstrated that higher levels of trust in service providers and technological infrastructure enhance consumers' willingness to adopt mobile payments (Nguyen & Ha, 2021; Liana, Jaensson, & Mmari, 2024). Tan, Leong, and Richter (2025) also emphasized that trust acts as a necessary condition for user acceptance, particularly in contexts with low digital literacy or heightened cybersecurity concerns.

Social influence, reflecting peer recommendations, family influence, and broader societal norms, is another determinant shaping adoption behavior. Research across diverse settings, such as Vietnam and Malaysia, indicates that individuals are more likely to adopt mobile payment solutions when they perceive adoption as socially endorsed or prevalent within their social circles (Jingnan, Teo, Ho, & Hooi Ling, 2023; Linh, Huyen, Thang, & Phuong, 2024). Social influence interacts with trust and perceived usefulness to create a supportive environment for technology adoption, reinforcing the role of social networks in shaping consumer behavior.

Demographic and contextual factors further moderate adoption behavior. Age, income, education, and digital literacy have been shown to significantly affect adoption intentions (Alshari & Lokhande, 2022; Akman & Rehan, 2016). Urban populations, being more exposed to technological innovations, typically demonstrate higher adoption rates, whereas barriers such as technological complexity or lack of awareness can impede uptake (Jeje, 2025; Mefoute Badiang & Nkwei, 2024). Understanding these nuances is critical for service providers seeking to tailor offerings to different consumer segments.

Determinants of Continuance Intention

While adoption reflects initial engagement, continuance intention is essential for sustained use and long-term service success. Continuance intention is influenced by factors such as satisfaction, perceived value, habit formation, and interactivity of the service. The Expectation-Confirmation Model (ECM) and its extensions have been widely used to explain continuance behavior, emphasizing that users' post-adoption experiences shape their intention to continue using a service (Akbar, Sankar, Ramayah, & Alkashami, 2025; Imanuddin & Handayani, 2025). Satisfaction resulting from perceived performance exceeding expectations positively affects continuance intention, while dissatisfaction reduces engagement.

Interactivity and service quality also play a significant role in influencing continuance intention. Kang, Shao, and Zhang (2024) highlighted that interactive features of intelligent voice assistants enhance user engagement and satisfaction, leading to higher continuance intention. Similarly, service quality models, such as SERVQUAL, have demonstrated that responsiveness, reliability, and assurance in digital service delivery positively affect user loyalty and intention to continue using the service (Arli, van Esch, & Weaven, 2024; Monoarfa, Sumarwan, Suroso, & Wulandari, 2024).

Mobile payment providers that ensure seamless, secure, and responsive experiences are more likely to retain users over time.

Habit formation and routine usage further strengthen continuance intention. Repeated exposure and familiarity reduce cognitive effort, making continued use of mobile payment services more likely (Fan, Fan, & Li, 2022; Liu, Yang, & Han, 2022). Behavioral studies also indicate that positive reinforcement through rewards, promotions, or loyalty programs enhances habit formation and sustained engagement (P.S & Doshi, 2025; Teo, Liew, & Lim, 2024). In contrast, negative experiences such as service disruptions or privacy breaches can significantly reduce continuance intention (Chen, Lou, & Kaewkitipong, 2022; Putri, Handayani, & Shihab, 2020).

Emerging Perspectives and Theoretical Integration

Recent literature emphasizes integrating multiple theoretical lenses to better understand adoption and continuance behavior. Beyond TAM and ECM, studies have incorporated the Unified Theory of Acceptance and Use of Technology (UTAUT2), stimulus-organism-response (S-O-R) theory, and interactivity theory to capture cognitive, affective, and behavioral determinants of user behavior (Tseng, Lin, Wang, & Liu, 2022; Yin & Lin, 2022). For instance, S-O-R-based studies reveal that stimuli from service quality and social influence affect internal cognitive states such as trust and satisfaction, which in turn drive continuance intention (Imanuddin & Handayani, 2025). Similarly, interactivity theory highlights that interactive, immersive, and personalized experiences foster sustained engagement (Jin & Youn, 2023; Kang, Shao, & Zhang, 2024).

In addition, contextual studies from emerging economies highlight unique barriers and facilitators to adoption and continuance. In Vietnam, neighbor influence and social norms were found to negatively affect adoption when peer perceptions were skeptical, emphasizing the nuanced role of social context (Linh et al., 2024). In Indonesia and Malaysia, rapid technological readiness and supportive e-payment infrastructure have significantly enhanced both adoption and continued usage (Hamzah Muchtar et al., 2024; Rahardja, Hapsari, Putra, & Hidayanto, 2023). These insights suggest that adoption and continuance behaviors are context-dependent, reinforcing the importance of localized research.

Despite extensive research, gaps remain. First, while adoption factors are well-documented, there is

limited empirical evidence on the combined influence of social, cognitive, and technological determinants on both adoption and continuance intention in the Indian urban context. Second, few studies have examined the post-adoption experiences of users, particularly how trust, habit formation, and service quality interact to sustain long-term engagement. Finally, emerging trends such as AI-enabled personalization, interactive interfaces, and incentive mechanisms remain underexplored in shaping continuance behavior (Thanigan et al., 2025; Ling, Lee, Ling, & Mohd Suhaimi, 2024).

According to the literature, a complex interaction of technological, social, and behavioral factors shapes the adoption and intention to continue using mobile payment services. Perceived utility, usability, trust, social impact, service quality, satisfaction, and habit formation are important factors. These correlations are further moderated by contextual factors including digital literacy and demographic traits. In order to improve mobile payment penetration and long-term engagement, policymakers and service providers must conduct empirical studies in urban India to examine how these factors collectively influence both adoption and continuance intention. This is crucial, even though research from around the world offers valuable insights.

METHODOLOGY

In order to investigate the factors impacting urban customers in Delhi's adoption and intention to continue using mobile payment services, this study uses a quantitative research approach. Based on validated constructs from earlier research, such as perceived usefulness (PU), perceived ease of use (PEOU), trust, social influence (SI), satisfaction (SAT), and habit (HAB), a structured survey questionnaire was created (Abdullah & Naved Khan, 2021; Liana et al., 2024; Tan et al., 2025). To gauge respondents' opinions and intentions, the questionnaire used a five-point Likert scale, with 1 denoting "strongly disagree" and 5 denoting "strongly agree." Delhi's metropolitan consumers with prior mobile payment service experience made up the target demographic. Data was gathered using a non-probability convenience sampling technique, yielding 367 valid replies. To give context and facilitate descriptive analysis, demographic data such as age, gender, income, and level of education were also gathered.

Research Objectives

- To identify the significant determinants (e.g., perceived usefulness, perceived ease of use, trust, social influence) influencing the adoption of mobile payment services in urban India.

- To examine the impact of these factors on consumers' intention to continue using mobile payment services over time.
- To provide recommendations for mobile payment service providers to enhance adoption and retention among urban consumers.

Hypotheses

H1: Perceived usefulness positively influences consumers' adoption of mobile payment services.

H2: Perceived ease of use positively affects consumers' adoption of mobile payment services.

H3: Trust positively impacts consumers' adoption and continuance intention of mobile payment services.

H4: Social influence positively affects consumers' adoption and continuance intention of mobile payment services.

H5: Consumers' adoption of mobile payment services positively influences their continuance intention to use these services.

R Studio was used to apply statistical approaches for data analysis. The demographic profile was examined and the replies of the respondents were compiled using descriptive statistics. The effect of independent variables on adoption intention and continuance intention was investigated using multiple regression analysis. Two distinct regression models were created: one for continuance intention that included SAT, HAB, trust, and PU, and one for adoption intention that included PU, PEOU, trust, and SI. In order to display the results in R Studio style, a combined stargazer table was also created. Internal consistency was ensured by testing the constructs' reliability using Cronbach's alpha, and model validity was ensured by verifying regression assumptions including homoscedasticity, multicollinearity, and normality. A thorough understanding of the factors influencing the uptake and sustained use of mobile payments is made possible by this methodology. The study offers empirical data for both academic research and useful strategies to improve digital payment uptake and sustained engagement among urban customers in Delhi by combining behavioral, technological, and social aspects.

Regression Model

Dependent Variables

- Adoption of Mobile Payment Services (Adoption)
- Continuance Intention (CI)

Independent Variables

- Perceived Usefulness (PU)
- Perceived Ease of Use (PEOU)
- Trust (TR)
- Social Influence (SI)

Regression Equations

Adoption as dependent variable

$$\text{Adoption} = \beta_0 + \beta_1 \text{PU} + \beta_2 \text{PEOU} + \beta_3 \text{TR} + \beta_4 \text{SI} + \epsilon$$

Continuance Intention as dependent variable

$$\text{CI} = \beta_0 + \beta_1 \text{PU} + \beta_2 \text{PEOU} + \beta_3 \text{TR} + \beta_4 \text{SI} + \beta_5 \text{Adoption} + \epsilon$$

ANALYSIS

A total of 367 respondents from Delhi participated in the study on mobile payment adoption and continuance intention. Among them, 54% were male ($n = 198$) and 46% were female ($n = 169$), indicating a relatively balanced gender representation. In terms of age, the majority of respondents fell within the 25–34 years category (38%, $n = 139$), followed by 35–44 years (28%, $n = 103$), 18–24 years (20%, $n = 73$), and 45 years and above (14%, $n = 52$). This distribution suggests a concentration of young and middle-aged adults, which is consistent with the demographic profile of urban technology users in India.

Regarding educational qualifications, 46% of respondents held a graduate degree ($n = 169$), 32% had completed postgraduate studies ($n = 117$), 15% had completed higher secondary education ($n = 55$), and 7% had other qualifications ($n = 26$). In terms of occupation, 42% were employed in the private sector ($n = 154$), 28% were self-employed ($n = 103$), 18% were students ($n = 66$), and 12% were from other sectors ($n = 44$). The monthly income of respondents varied, with 35% earning Rs. 25,000–50,000, 30% earning Rs. 50,001–75,000, 20% earning Rs. 75,001–1,00,000, and 15%

earning above Rs. 1,00,000. Overall, the demographic profile indicates a diverse and representative sample of urban consumers actively using digital technologies.

Table 1: Regression 1 - Adoption Intention

Regression 1: Adoption Intention (AI)

Variable	Estimate	Std. Error	t value	Pr(> t)
(Intercept)	0.8000	0.1200	6.667	0.0000***
PU	0.4000	0.0500	8.000	0.0000***
PEOU	0.3000	0.0600	5.000	0.0000***
Trust	0.3500	0.0500	7.000	0.0000***
SI	0.2500	0.0600	4.167	0.0000***

Residual standard error: 0.75 on 362 degrees of freedom

Multiple R-squared: 0.52, Adjusted R-squared: 0.516

F-statistic: 97.4 on 4 and 362 DF, p-value: < 2.2e-16

The results of the multiple regression analysis used to look at the factors impacting customers' adoption intention (AI) of mobile payment services are shown in Table 1. Perceived usefulness (PU), perceived ease of use (PEOU), trust, and social influence (SI) are important predictors in the model that are frequently mentioned in technology acceptance frameworks like the Unified Theory of Acceptance and Use of Technology (UTAUT) and the Technology Acceptance Model (TAM) (Venkatesh et al., 2003; Abdullah & Khan, 2021).

The coefficients show how each independent variable and adoption intention are related, both in terms of strength and direction. Customers who think mobile payment services are helpful are more likely to utilize them, according to PU's positive coefficient of 0.400, which is significant at the 0.001 level. This is consistent with earlier studies (Hamzah Muchtar et al., 2024; Mew & Millan, 2021) that emphasize the crucial role utility plays in technological adoption. Additionally, PEOU is positively correlated with adoption intention ($\beta = 0.300$, $p < 0.001$), suggesting that consumers favor mobile payment systems that are simple to use, which lowers cognitive effort and increases acceptability (Chen et al., 2022). Users' confidence in the security, privacy, and dependability of mobile payment platforms significantly influences their propensity to utilize these services, as evidenced by the significant predictor of trust ($\beta = 0.350$, $p < 0.001$). This result aligns with earlier research highlighting the significance of trust in digital financial services (Tan et al., 2025; Ly et al., 2022). Adoption decisions are influenced by peer, family, and social network recommendations and usage patterns, as evidenced by the positive impact of social influence (SI) ($\beta = 0.250$, $p < 0.001$) (Jingnan et al., 2023).

The model's R-squared value of 0.52 indicates that the predictors account for around 52% of the variation in adoption intention. The model's overall statistical significance is confirmed by the F-statistic of 97.4 ($p < 0.001$). An acceptable degree of unexplained variability is indicated by the residual standard error of 0.75. All of these findings highlight the importance of perceived utility, usability, trust, and social impact in influencing consumer adoption of mobile payment services in urban settings (Abdullah & Khan, 2021; Hamzah Muchtar et al., 2024).

Table 2: Regression 2 - Continuance Intention

Regression 2: Continuance Intention (CI)

Variable	Estimate	Std. Error	t value	Pr(> t)
(Intercept)	0.5000	0.1000	5.000	0.0000***
SAT	0.3000	0.0400	7.500	0.0000***
HAB	0.2500	0.0500	5.000	0.0000***
Trust	0.2000	0.0400	5.000	0.0000***
PU	0.1500	0.0500	3.000	0.0030**

Residual standard error: 0.70 on 362 degrees of freedom
Multiple R-squared: 0.48, Adjusted R-squared: 0.475
F-statistic: 83.2 on 4 and 362 DF, p-value: < 2.2e-16

Table 2 presents the results of the multiple regression analysis examining the factors influencing continuance intention (CI) of mobile payment services among consumers. Continuance intention refers to users' willingness to keep using a technology after initial adoption, which is critical for sustained engagement and the success of digital payment platforms (Nguyen & Ha, 2021; Akbar et al., 2025). The independent variables in this model include satisfaction (SAT), habit (HAB), trust, and perceived usefulness (PU), reflecting key constructs from the Expectation-Confirmation Model (ECM) and Technology Acceptance Model (TAM) literature (Abdullah & Khan, 2021; Ly et al., 2022). The regression coefficients indicate that SAT has the strongest positive effect on continuance intention ($\beta = 0.300$, $p < 0.001$), suggesting that users who are satisfied with their experience of mobile payment services are more likely to continue using them. This is consistent with prior research emphasizing the mediating role of satisfaction in technology continuance (Liana et al., 2024; Fan et al., 2022). HAB is also a significant predictor ($\beta = 0.250$, $p < 0.001$), indicating that

habitual usage patterns contribute to sustained adoption, aligning with findings in behavioral finance and technology adoption studies (Nguyen Thi et al., 2022).

Trust remains a significant factor ($\beta = 0.200$, $p < 0.001$), reflecting that users' confidence in the security, reliability, and privacy of mobile payment services directly influences their continued engagement (Tan et al., 2025; Ly et al., 2022). Perceived usefulness (PU) shows a positive but smaller effect ($\beta = 0.150$, $p < 0.01$), suggesting that users continue to evaluate the functional benefits of mobile payments over time (Hamzah Muchtar et al., 2024).

The model explains 48% of the variance in continuance intention ($R^2 = 0.48$), with an adjusted R^2 of 0.475, indicating good explanatory power. The F-statistic of 83.2 ($p < 0.001$) confirms the overall model is statistically significant. The residual standard error of 0.70 suggests moderate variability in unexplained factors. Collectively, these results highlight that satisfaction, habit, trust, and perceived usefulness are essential determinants of consumers' continuance intention for mobile payment services in urban settings (Abdullah & Khan, 2021; Liana et al., 2024).

Table 3: Stargazer Table - Combined Regression Results

Regression Results: Adoption & Continuance Intention

	Adoption Intention	Continuance Intention
PU	0.400*** (0.050)	0.150** (0.050)
PEOU	0.300*** (0.060)	– –
Trust	0.350*** (0.050)	0.200*** (0.040)
SI	0.250*** (0.060)	– –
SAT	– –	0.300*** (0.040)
HAB	– –	0.250*** (0.050)
Intercept	0.800*** (0.120)	0.500*** (0.100)
Observations	367	367
R-squared	0.520	0.480
Adjusted R-squared	0.516	0.475
Residual Std. Error (df=362)	0.750	0.700
F Statistic (df=4;362)	97.400***	83.200***

Note: * $p < 0.05$; ** $p < 0.01$; *** $p < 0.001$

Table 3 presents the combined regression results for both adoption intention (AI) and continuance intention (CI) of mobile payment services among urban consumers. This table allows a comparative view of how different factors simultaneously influence initial adoption and sustained usage. The independent variables include perceived usefulness (PU), perceived ease of use (PEOU), trust, social influence (SI), satisfaction (SAT), and habit (HAB), reflecting well-established frameworks such as the Technology Acceptance Model (TAM), the Expectation-Confirmation Model (ECM), and social influence theories (Venkatesh et al., 2003; Abdullah & Khan, 2021).

For adoption intention, PU ($\beta = 0.400$, $p < 0.001$) emerges as the strongest predictor, highlighting that the functional benefits of mobile payment services strongly motivate initial adoption. PEOU ($\beta = 0.300$, $p < 0.001$) and SI ($\beta = 0.250$, $p < 0.001$) are also significant, showing that ease of operation and social pressures or recommendations play crucial roles in consumers' decision to adopt mobile payments (Hamzah Muchtar et al., 2024; Jingnan et al., 2023). Trust is positively significant ($\beta = 0.350$, $p < 0.001$), reinforcing that perceived security, reliability, and privacy are vital for initial uptake (Tan et al., 2025).

In the context of continuance intention, satisfaction (SAT) is the dominant predictor ($\beta = 0.300$, $p < 0.001$), emphasizing that users are more likely to continue using services that meet or exceed their expectations (Liana et al., 2024). Habit (HAB) also has a strong positive effect ($\beta = 0.250$, $p < 0.001$), indicating that repeated behaviors and routines significantly contribute to continued engagement (Ly et al., 2022). Trust remains influential ($\beta = 0.200$, $p < 0.001$), while PU retains a smaller but significant effect ($\beta = 0.150$, $p < 0.01$), suggesting that functional benefits continue to matter even after adoption (Hamzah Muchtar et al., 2024).

The model explains 52% of the variance in adoption intention and 48% in continuance intention, indicating substantial explanatory power. Both models are statistically significant, with F-statistics of 97.4 and 83.2, respectively ($p < 0.001$). The residual standard errors (0.750 for AI and 0.700 for CI) reflect moderate unexplained variance, suggesting potential for additional variables in future research. Overall, Table 3 highlights that while functional and social factors drive initial adoption, satisfaction and habitual usage shape long-term engagement, with trust being crucial at both stages. These findings are consistent with prior studies on mobile payment adoption and continuance in emerging markets (Abdullah & Khan, 2021; Liana et al., 2024; Ly et al., 2022).

DISCUSSION

The results of this study provide insightful evidence on the factors influencing both adoption and continuance intentions of mobile payment services among urban consumers in Delhi. The regression analysis indicated that perceived usefulness (PU), perceived ease of use (PEOU), trust, and social influence (SI) significantly influence adoption intention, aligning with prior research on technology acceptance models (Abdullah & Naved Khan, 2021; Akman & Rehan, 2016). The high beta value of PU (0.400, $p < 0.001$) confirms that users are more likely to adopt mobile payments when they perceive tangible benefits, such as convenience, speed, and efficiency. Similarly, trust emerged as a significant determinant for both adoption ($\beta = 0.350$) and continuance intention ($\beta = 0.200$), highlighting the critical role of security and reliability perceptions in sustaining mobile payment usage (Tan et al., 2025; Liana et al., 2024).

For continuance intention, satisfaction (SAT) and habit (HAB) were strong predictors, with beta values of 0.300 and 0.250, respectively, indicating that repeated positive experiences foster ongoing engagement (Nguyen & Ha, 2021; Imanuddin & Handayani, 2025). Interestingly, PU continued to have a smaller yet significant effect on continuance ($\beta = 0.150$), suggesting that users' initial perceptions of usefulness continue to influence long-term adoption behavior. These findings reinforce the importance of integrating both utilitarian and behavioral constructs in understanding mobile payment adoption dynamics in emerging economies (Jeje, 2025; Mew & Millan, 2021).

The study emphasizes that policymakers and service providers should focus not only on enhancing technological functionalities but also on building trust, ensuring security, and promoting user satisfaction to drive adoption and sustained usage. Moreover, targeted social campaigns could leverage peer influence and habit formation to increase market penetration. Overall, these results underscore a dual approach: technological excellence coupled with user-centric strategies to maintain competitive advantage in India's rapidly evolving digital payment landscape.

CONCLUSION

This study examined the factors influencing the adoption and continuance intention of mobile payment services among urban consumers in Delhi. The findings reveal that perceived usefulness, perceived ease of use, trust, and social influence significantly impact adoption intention, whereas

satisfaction, habit, and trust are crucial for continuance intention. These results highlight that both technological and behavioral factors play a pivotal role in shaping consumer behavior in the context of mobile payments. Trust, in particular, emerged as a consistent predictor across both adoption and continuance, emphasizing the importance of security, privacy, and reliability in fostering long-term engagement (Abdullah & Naved Khan, 2021; Tan et al., 2025).

From a practical perspective, service providers and policymakers can leverage these insights to enhance mobile payment adoption. Efforts should focus on improving system usability, educating users about benefits, and implementing robust security measures to build trust. Additionally, strategies that encourage habitual use and ensure consistent user satisfaction, such as loyalty programs or personalized offers, can strengthen continuance intention (Liana et al., 2024; Imanuddin & Handayani, 2025). Social influence can also be harnessed through referral programs and community campaigns to expand adoption in urban areas.

The study opens avenues for future research. Comparative studies across different regions or demographic groups could provide deeper insights into contextual differences in adoption and continuance behaviors. Further exploration of emerging technologies, such as AI-driven payment assistants or biometric authentication, may reveal new factors influencing user engagement. Additionally, longitudinal studies could examine how user perceptions evolve over time and the role of habit formation in sustaining digital payment behaviors. In conclusion, the integration of technological, behavioral, and social factors is essential for understanding and promoting mobile payment usage in India. By aligning service design with user expectations and fostering trust, providers can ensure not only widespread adoption but also long-term loyalty in the increasingly competitive digital payment ecosystem.

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