

Post-Adoption Factors Influencing Continuance Intention in Mobile Banking Applications: A PRISMA-Based Systematic Review

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Abstract—Digital transformation has intensified competition in the digital banking industry, requiring banks not only to attract new users but also to retain existing customers beyond the initial adoption stage. This study aims to conduct a Systematic Literature Review (SLR) based on the PRISMA 2020 framework to identify dominant theoretical models, examine key drivers of continuance intention, and analyze the roles of trust and system quality in mobile banking applications. The review applies strict inclusion and exclusion criteria to articles published between 2021 and mid-2026, retrieved from five major academic databases: Scopus, ScienceDirect, SpringerLink, IEEE Xplore, and Google Scholar. A total of 35 relevant studies were selected for final analysis. The findings reveal that the *Expectation-Confirmation Model* (ECM) is the most widely used theoretical framework in this research domain. User satisfaction, perceived usefulness, and trust are identified as the most consistent determinants of continuance intention. System quality plays a fundamental role as a technical enabler influencing satisfaction, while trust serves as a key psychological factor driving long-term user loyalty. Despite rapid research growth, the literature shows notable limitations, including the dominance of cross-sectional designs and limited exploration of user responses to system disruptions. Practically, mobile banking providers should prioritize system reliability, security assurance, and transparent information to enhance user satisfaction and trust. Theoretically, this study contributes by synthesizing current research trends and identifying gaps to guide future studies on post-adoption behavior in digital financial services.

Index Terms—Mobile banking, continuance intention, post-adoption behavior, systematic literature review, system quality.

I. INTRODUCTION

Digital transformation has driven major changes in the banking industry, particularly through the development of digital technology-based services such as mobile banking. The availability of these services allows people to conduct financial transactions more quickly, flexibly, and efficiently without having to visit a branch office. Advances in information technology, increased internet penetration, and high smartphone usage have accelerated the adoption of mobile banking applications in various countries, including Indonesia [1]. Currently, mobile banking services are not only used for fund transfers or bill payments but have evolved into a digital service ecosystem encompassing investments, QR payments, e-wallet integration, and even artificial intelligence (AI)-based services [2]. These conditions indicate that mobile banking has become an important part of modern society and plays a strategic role in supporting digital economic activities.

The increasing use of mobile banking applications has made competition among digital banking service providers increasingly competitive. In this context, the primary challenge facing the banking industry is no longer merely attracting new users but also retaining them to ensure sustained app usage. Many users stop using the app after the initial adoption phase, reduce their usage frequency, or switch to competitor apps perceived as better meeting their needs [3]. The phenomenon of user churn and the decline in active usage has become an important issue because the success of a mobile banking application is not only measured by the number of downloads or user registrations, but also by the level of loyalty and sustainability of application use by customers [4]. Therefore, understanding the factors that influence the sustainability of application use is an important aspect in the development of digital banking services.

In information systems studies, user behavior after the technology adoption stage is known as post-adoption behavior. This concept focuses on how actual user experience influences a user's decision to continue using a technology after initial use

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This differs from the concept of initial adoption, which places more emphasis on an individual's initial intention to accept new technology. One of the main constructs in post-adoption behavior studies is continuance intention, which is the user's intention to continue using a system or application continuously after the initial user experience [5]. In the context of mobile banking, continuance intention is an important indicator because it is directly related to user loyalty and the long-term success of digital banking services.

Various previous studies have developed theoretical models to explain the factors influencing continuance intention in mobile banking applications. The most frequently used models include the Expectation Confirmation Model (ECM), Technology Acceptance Model (TAM), Technology Continuance Theory (TCT), Unified Theory of Acceptance and Use of Technology (UTAUT), and the DeLone and McLean Information Systems Success Model [1], [6]. These models show that research on continuance intention develops multidimensionally and involves technological, psychological, and user experience aspects in using digital banking services.

In these various studies, several dominant factors have consistently been found to influence continuance intention, such as trust, system quality, satisfaction, perceived usefulness, confirmation, and service quality [7]. The trust variable is considered important because mobile banking services are closely related to transaction security, personal data protection, and user financial risk [8]. Meanwhile, system quality plays a role in shaping the user experience through system stability, ease of use, access speed, and application reliability [9]. In addition, the satisfaction variable is also often found as an important mediator that connects the user experience with continued usage intentions [10]. This shows that the continued use of mobile banking services is influenced by a combination of technical and psychological factors of the user.

Previous review studies have examined digital financial services from several perspectives. For example, [11] synthesized the determinants of mobile financial services adoption, including mobile banking, mobile payments, mobile wallets, and mobile money. Meanwhile [12] reviewed the evolution of mobile payment research through a combination of systematic literature review and bibliometric analysis. More broadly, Yan et al. [13] synthesized continuance intention research across various online technologies, while [14] examined factors influencing continuance usage in digital banking services. These studies have provided valuable insights into technology adoption and continuance behavior in digital financial environments. However, their scope either focuses on technology adoption in general, covers multiple financial technologies simultaneously, examines continuance intention across different technological contexts, or investigates digital banking broadly rather than mobile banking specifically. Consequently, a comprehensive synthesis dedicated to post-adoption continuance intention in mobile banking remains limited, particularly regarding the integration of dominant theoretical frameworks, key determinants, methodological trends, and future research directions. This study addresses that gap by providing a focused PRISMA 2020-based systematic literature review of mobile banking continuance intention research.

Despite the rapid growth of studies on mobile banking continuance intention, the existing literature remains fragmented and methodologically constrained. Most prior studies employ cross-sectional survey designs, which are unable to capture the dynamic nature of post-adoption behavior over time [4], [15]. Furthermore, the majority of research still concentrates on the initial adoption stage rather than examining user behavior after sustained engagement with the application. Findings across studies are also inconsistent, while some confirm that trust and system quality significantly drive continuance intention, others report contradictory or inconclusive results [4], [11]. Beyond methodological limitations, there is a notable conceptual gap: existing theoretical models such as ECM and TAM are built on the assumption that systems function smoothly under normal conditions, leaving user responses to system disruptions, trust erosion, and switching behavior largely unexplored [2], [3]. Additionally, most studies are geographically concentrated in a limited set of developing countries and rely on homogeneous respondent groups such as urban students or office workers, which constrains the generalizability of findings [3], [4]. Crucially, to date there is no comprehensive systematic literature review that specifically maps the dominant theoretical models, key determinants, and future directions of post-adoption continuance intention research in mobile banking, a gap this study directly addresses.

Based on the identified gaps, this study aims to conduct a Systematic Literature Review (SLR) of empirical and theoretical research on post-adoption behavior and continuance intention in mobile banking applications, covering publications from 2021 to mid-2026. Specifically, this study contributes by: (1) systematically mapping the dominant theoretical models and frameworks used to explain post-adoption behavior in mobile banking; (2) synthesizing the key drivers that consistently influence continuance intention across diverse research contexts; (3) identifying methodological, conceptual, and geographical gaps to guide a more rigorous future research agenda; and (4) proposing an integrated conceptual framework synthesized from the reviewed literature to consolidate the relationships between system quality, trust, satisfaction, and continuance intention. Theoretically, these contributions enrich the information systems literature on post-adoption behavior in digital financial services. Practically, the findings provide actionable guidance for banking institutions in designing retention-focused digital service strategies. The literature identification and analysis process follows the PRISMA 2020 framework, as described in the subsequent methods section.

II. METHOD

A. Review Design and Reporting

This study uses the Systematic Literature Review (SLR) method to identify, evaluate, and synthesize various studies that discuss post-adoption factors that influence continuance intention on mobile banking applications. The SLR approach was chosen because it is able to provide a systematic, structured, transparent, and replicable literature review process, so it can help in mapping research developments, theories used,

dominant variables, and future research directions related to the behavior of continuing use of mobile banking services.

The review process was designed by referring to SLR guidelines commonly used in the fields of information systems and digital technology research, to ensure the quality and consistency of the research process. In addition, this research also applies the PRISMA 2020 framework (*Preferred Reporting Items for Systematic Reviews and Meta-Analyses*), specifically at the stages of identification, screening, eligibility assessment, and final article selection. The use of PRISMA aims to enhance the transparency of the study selection process so that each stage of the review can be systematically explained and easily traced [16].

B. Research Questions

Research Questions (RQ) are formulated to provide clear direction in the process of identifying, selecting, and synthesizing literature relevant to the research topic. In addition, the RQs are also used as the basis for determining the analytical focus on post-adoption factors that affects continuance intention on the application mobile banking. Based on the research objectives, this study formulates four research questions, namely:

- 1) *RQ1: What are the main theories or models most frequently used to evaluate post-adoption behavior in mobile banking applications?*
- 2) *RQ2: What factors have been proven to be the primary drivers influencing continuance intention for mobile banking apps?*
- 3) *RQ3: How do trust and system quality affect continuance intention in mobile banking?*
- 4) *RQ4: What research gaps and future directions exist in continuance intention studies for mobile banking?*

C. Scope Definition Using PICOC

To ensure the literature search process remains focused and relevant to the research objectives, the scope of this study is strictly limited using the PICOC framework (*Population, Intervention, Comparison, Outcome, and Context*). Details of the scope definition based on the PICOC elements in this study are presented in Table 1.

Table 1.
Scope Definition Using PICOC

PICOC Element	Description /Scope Limitation
Population (P)	Individual users or customers (end-users/customers) of banking services.
Intervention (I)	Evaluation of user behavior in the post-adoption phase, including analysis of the system quality and trust variables.
Comparison (C)	No specific comparator (not applicable) because this study focuses on a multi- construct synthesis of various existing models in the literature.
Outcome (O)	Continuance intention, user loyalty, satisfaction levels, and customer retention behavior.
Context (C)	Mobile banking applications or mobile application-based digital banking platforms.

D. Search Strategy

1) Data sources and literature search

A literature search was conducted across five academic databases, Scopus, ScienceDirect, SpringerLink, IEEE Xplore, and Google Scholar, covering publications from 2021 to 2026. These databases were selected for their extensive coverage of international IS and digital technology research. Google Scholar was additionally retained due to its broader indexing of publications from developing countries, particularly in Southeast Asia, which are underrepresented in subscription-based databases yet constitute the majority of empirical mobile banking research.

In particular, Google Scholar was retained as a supplementary database due to its broader indexing of publications from developing countries, including Indonesia, Vietnam, and South and Southeast Asia, which are frequently underrepresented in subscription-based databases such as Scopus and IEEE Xplore. This geographical coverage was considered essential given that the majority of empirical studies on mobile banking continuance intention originate from emerging markets.

2) Search Keywords and Query String

The literature search strategy is based on several main concept groups related to the research focus, namely:

- continuance intention and continued usage behavior,
- post-adoption behavior,
- mobile banking and digital banking applications,
- factors that influence the sustainability of technology use.

To increase the sensitivity of the search, this study used various synonyms and related terms commonly found in the literature, such as *continued usage*, *continuance behavior*, *mobile banking*, *digital banking*, *trust*, *system quality*, *satisfaction*, and *technology continuance*. The search process was conducted using a combination of Boolean operators (*AND* and *OR*) to obtain articles that fit the scope of the study.

The main query string used in structured databases is as follows.

("mobile banking" OR "m-banking" OR "digital banking app" OR "superapp banking") AND ("continuance intention" OR "continuous use" OR "post-adoption" OR "user loyalty") AND ("system quality" OR "trust" OR "satisfaction").

The query string is then adapted to the characteristics and syntactic constraints of each search platform, including the title, abstract, and keywords fields, if those features are available. On Google Scholar, searches are conducted using a simpler query format due to limitations in support for complex Boolean operators and a relevance-based ranking system. Therefore, the selection process on Google Scholar focuses on articles most relevant to the research topic within the specified publication year range.

Specifically, searches on Google Scholar were executed using the Publish or Perish (PoP) software with a retrieval cap of 200 records per query iteration. Given the platform's relevance-based ranking algorithm, only the top results within the specified publication year range (2021–2026) were

reviewed at the title and abstract level prior to full-text screening, consistent with procedures recommended for grey literature inclusion in SLRs [12].

E. Eligibility Criteria and Study Selection

After formulating the search strategy, the next step is to establish strict eligibility criteria to filter all retrieved articles. Establishing these criteria is crucial in the SLR method to minimize selection bias and ensure that only high-quality and relevant studies are analyzed further. The eligibility criteria in this study are divided into two main categories: inclusion criteria (characteristics of studies accepted for review) and exclusion criteria (characteristics of studies that must be eliminated). The comprehensive selection criteria applied in this study are presented in Table 2.

Table 2.
Inclusion and Exclusion Criteria

Criteria Dimensions	InclusionCriteria (Accepted)	Exclusion Criteria (Rejected)
Year of Publication	Articles published in 2021–2026.	Article published before 2021.
Publication Type	Scientific journal articles that have undergone the (peer-reviewed) process, both internationally and nationally indexed	Thesis, dissertation, report industry, articles popular, articles opinions, book chapters, or proceedings conference (optional, depending on policy study program).
Language	Articles written entirely in Indonesian or English.	Articles written in languages other than Indonesian and English.
Research Topics	Discusses continuance intention, post-adoption behavior, or factors influencing the continued use of mobile banking.	Not related to mobile banking or focused on initial adoption.
Research Context	Mobile banking, digital banking, or app-based digital financial services.	Technological contexts not relevant to digital banking services.
Article Availability	The article is available in full text.	Articles that are not available in full text.

F. Quality Appraisal

To help ensure the quality and credibility of the literature used, each article that passes the selection stage undergoes a brief quality appraisal process. Quality appraisal is conducted to understand the level of relevance and methodological clarity of each study related to post-adoption behavior and continuance intention in mobile banking applications.

The *quality appraisal* process considers several key aspects, namely:

- clarity of the research objectives and context;
- the appropriateness and transparency of the research methods used;
- clarity of the reported research results or findings; and
- the relevance of the research to the factors influencing continuance intention in mobile banking services.

To ensure the methodological rigor of the literature, each study was evaluated using a structured scoring system ranging from 0 to 2 (0 = not reported/poor, 1 = partially addressed, 2 =

fully addressed with high clarity). The systematic evaluation is based on the specific criteria detailed in Table 3.

Table 3.
Quality Appraisal Scoring Criteria

Criteria	Score (0–2)	Description/Operational Definition
Clarity of objective	0 = unclear, 1 = partial, 2 = clear	Research objectives and context are clearly and explicitly stated
Method validity	0 = unclear, 1 = partial, 2 = clear	Research method (sampling, instrument, analysis technique) is valid and transparently reported
Clarity of findings	0 = unclear, 1 = partial, 2 = clear	Results are clearly presented with supporting statistical evidence
Relevance to CI	0 = not relevant, 1 = partial, 2 = directly relevant	Study directly addresses continuance intention in mobile or digital banking

This quality assessment stage is used to aid in the interpretation and synthesis of research findings, not as a strict exclusion mechanism. Therefore, articles are not automatically excluded simply because they have certain limitations, as long as the research is still capable of making a relevant contribution to the research questions that have been formulated. However, studies with very limited methodological reporting or lacking a clear connection to the research focus are not included in the final synthesis.

The decision to adopt a simplified three-point scoring scale (0–2) rather than a more elaborate critical appraisal checklist was deliberate and grounded in established systematic review practice within the software and information systems domain. Reference [17] noted that quality assessment instruments for SLRs in computing-related fields need not replicate the granularity of clinical appraisal tools such as the Cochrane Risk of Bias tool or the Joanna Briggs Institute checklist, since the primary studies under review are typically survey-based or quantitative rather than experimental in design. Following this precedent, numerous SLRs in software engineering and information systems have applied simplified scoring scales (e.g., Yes/Partial/No, or 0/0.5/1) focused on reporting transparency rather than internal validity assessment of randomized designs [17], [18]. Given that the corpus of studies reviewed in the present SLR predominantly consists of quantitative survey-based research employing SEM/PLS-SEM, a lightweight four-criterion instrument, namely clarity of objective, method validity, clarity of findings, and topical relevance, was considered appropriate and sufficient to filter out studies with substantial reporting gaps (e.g., undisclosed sample size or missing path coefficients), while avoiding the excessive subjectivity that more granular checklists may introduce when applied across heterogeneous quantitative design.

G. Data Extraction

The data extraction stage was conducted on all final scientific articles that met the eligibility and quality assessment criteria. This process aims to collect and document specific information from each article in a structured manner into a spreadsheet (Microsoft Excel). The extracted data was intentionally designed to provide valid raw material for analysis to answer the four previously formulated research questions (RQs). The data attributes extracted in this study are shown in Table 4.

Table 4.
Data Extraction Attributes

Extracted Data	Description
Article demographic information	Author's name, year of publication, and name of the journal in which the article was published (to observe publication trends from year to year).
Theoretical framework (to answer RQ1)	Theories or models of technology usage behavior applied in the study (e.g., TCT, TAM, ECM, or other integration models).
Research variables (to answer RQ2 & RQ3)	List of independent, dependent, and mediating variables examined, with attention specifically on the variables of system quality and trust.
Analysis methods (to answer RQ2 & RQ3)	Sample size, sampling technique, research location, and the direction of relationships (significance) between variables based on statistical test results (SEM/PLS-SEM).
Key findings	Key findings of the study on continuance intention
Research gap/future research	Notes on research limitations or gaps mentioned by prior authors, to be mapped as future research directions.

III. RESULT

A. Study Selection Outcome

The formal systematic literature search was comprehensively executed over a three-day period from May 12 to May 14, 2026, utilizing the Publish or Perish (PoP) software across five core academic databases. The initial search stage identified a total of 202 records (44 from Scopus, 3 from ScienceDirect, 8 from SpringerLink, 7 from IEEE Xplore, 1 from ACM Digital Library, and 139 from Google Scholar). Although Google Scholar contributed the largest initial pool of records (68.8% of total retrieved), the multi-tiered screening process ensured that the final corpus of 35 studies was selected strictly based on eligibility and quality criteria, independent of source database. After executing an automated deduplication check, 9 duplicate records were removed, leaving 193 unique studies to progress into the structural screening phase.

During the title and abstract screening phase, 47 articles were excluded because they investigated the initial technology adoption or acceptance phase rather than the target post-adoption behavior (continuance intention). This filtered the corpus down to 146 reports sought for retrieval. Among these, 72 articles were classified as reports not retrieved because the full-text documents were completely unavailable, locked behind restricted non-institutional publisher paywalls, or only provided abstract-only metadata views.

Consequently, 74 full-text articles were successfully retrieved and rigorously assessed for eligibility. At this final assessment stage, 39 articles were excluded based on three strict administrative and thematic boundaries: 20 articles did not focus on mobile banking or digital banking contexts (e.g., focused on general e-commerce or digital wallets), 8 articles

were non-peer-reviewed publication types (short working papers or conference abstracts), and 11 articles exhibited severe methodological reporting flaws such as unclear sample distributions or missing core statistical path coefficients (R^2). This multi-tiered filtering process culminated in a final core corpus of 35 high-quality studies for systematic model synthesis. The entire selection process is illustrated in Figure 1, and a summary of the search sources is shown in Table 5.

Table 5.
Search Source

Source	Retrieved
Scopus	44
ScienceDirect	3
SpringerLink	8
IEEE Xplore	7
ACM Digital Library	1
Google Scholar	139
Total	202

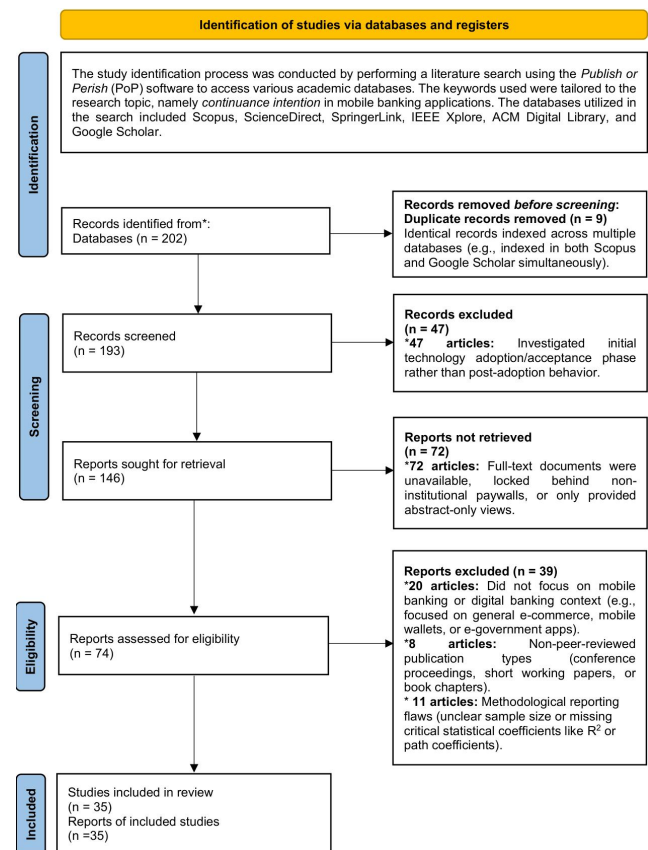


Fig. 1. PRISMA flow diagram.

B. Quality of Included Studies

This quality assessment stage is used to aid in the interpretation and synthesis of research findings, not as a strict exclusion mechanism. Therefore, articles are not automatically excluded simply because they have certain limitations, as long as the research is still capable of making a relevant contribution to the research questions that have been formulated. However, studies with very limited methodological reporting or lacking a

clear connection to the research focus are not included in the final synthesis.

Applying the criteria in Table 3, all 35 included articles were independently scored. The complete quality appraisal results, including the total score and scoring breakdown for each criterion, are presented in Table 6.

Table 6.
Quality Appraisal Results for Included Articles (n = 35)

Ref.	Author(s)	Year	C1	C2	C3	C4	Total /8
[1]	Abu-Taieh et al.	2022	2	2	2	2	8/8
[2]	Lee et al.	2023	2	2	1	2	7/8
[3]	Khater et al.	2023	2	2	2	2	8/8
[4]	Nguyen & Dao	2024	2	2	2	2	8/8
[5]	Ginting et al.	2023	2	2	2	2	8/8
[6]	Erdoğan	2023	2	2	2	2	8/8
[7]	Kumalasari et al.	2022	2	2	2	2	8/8
[8]	Che et al.	2023	2	1	2	2	7/8
[9]	Van Deventer	2024	2	1	2	2	7/8
[10]	Febrian et al.	2021	1	2	2	2	7/8
[15]	Nurhayati & Shiddieq	2025	2	2	2	2	8/8
[19]	Jarad	2022	2	2	2	2	8/8
[20]	Andini et al.	2026	2	2	2	2	8/8
[21]	Aidarus & Abu	2025	1	2	2	2	7/8
[22]	Geebren & Jabbar	2021	2	1	2	2	7/8
[23]	Amay & Sugiat	2025	2	2	2	2	8/8
[24]	Habib et al.	2025	2	2	2	2	8/8
[25]	Hasan et al.	2026	2	2	2	2	8/8
[26]	Hidayat-ur-Rehman et al.	2021	2	2	2	2	8/8
[27]	Firdausah et al.	2026	1	1	2	2	6/8
[28]	Nurhipnudin & Lastiati	2026	1	2	2	2	7/8
[29]	Lie & Tjhin	2025	2	2	2	2	8/8
[30]	Natalia et al.	2025	2	2	2	1	7/8
[31]	Neviana & Warganegara	2026	2	2	2	2	8/8
[32]	Özcan & Arıkan	2022	2	2	2	2	8/8
[33]	Qamar & Qureshi	2022	2	2	2	2	8/8

[34]	Rabaa'i & ALMaati	2021	2	2	2	2	8/8
[35]	Rahi & Ghani	2021	2	2	1	2	8/8
[36]	Rahi et al.	2021	2	2	2	2	8/8
[37]	Rizvee et al.	2025	2	2	2	2	8/8
[38]	Suratno et al.	2026	2	2	1	2	7/8
[39]	Wardani et al.	2026	2	2	2	2	8/8
[40]	Winata et al.	2025	1	2	2	2	7/8
[41]	Bouhlef & Mzoughi	2024	2	2	2	2	8/8
[42]	Jurnawan & Oktavia	2024	2	2	2	2	8/8

(Note: QA1-QA4 are the criteria defined in Method section. A total score ≥ 6 indicates high-quality methodology suitable for synthesis).

Overall, the quality assessment indicates a high level of methodological rigor across the reviewed corpus. Of the 35 included studies, 24 (68.6%) achieved the maximum score of 8/8, 10 studies (28.6%) scored 7/8, and only one study scored 6/8, the lowest recorded score. At the criterion level, clarity of objective (C1) was the most frequent source of partial scoring, affecting five studies, followed by method validity (C2), which affected four studies. In contrast, clarity of findings (C3) and relevance to continuance intention (C4) were rarely compromised, appearing in three and one study respectively. This pattern suggests that while most studies clearly articulated their research objectives and reported valid methods, a subset could have specified their methodological procedures with greater precision. Importantly, no study scored below 6/8, confirming that all 35 articles met the minimum threshold for inclusion and provided a sufficiently robust evidence base for the subsequent synthesis.

C. Overview of Included Studies

Based on the literature identification, screening, and selection process using the PRISMA 2020 approach, this study successfully identified 35 final articles deemed most relevant to the topics of post-adoption and continuance intention in mobile banking applications. All selected articles met the established inclusion criteria, particularly regarding the research focus on the continuance of mobile banking or digital financial services usage following the initial adoption phase. The full list of selected studies is presented in Table 7 [1]–[42].

Table 7.
Articles Selected for Review

Articles	Year	Country	Sample Size	Theoretical Framework	Contribute to			
					R1	R2	R3	R4
Abu-Taieh et al. [1]	2022	Jordan	441	Integrated UTAUT, TAM, & Service Quality	✓	✓	✓	✓
Lee et al. [2]	2023	Taiwan	333	Extended ECM with AI Characteristics	✓	✓	—	✓
Khater et al. [3]	2023	Saudi Arabia	138	Extended UTAUT2 Framework	✓	✓	✓	✓
Nguyen & Dao [4]	2024	Vietnam	523	Integrated ECM, ASTI, and DTPB	✓	✓	✓	✓
Ginting et al. [5]	2023	Indonesia	215	Pure Expectation-Confirmation Model (ECM)	✓	✓	✓	✓
Erdoğan [6]	2023	Turkey	312	Integrated ECM and D&M IS Success Model	✓	✓	✓	✓
Kumalasari et al. [7]	2022	Indonesia	148	DeLone & McLean IS Success Model	✓	✓	✓	✓
Che et al. [8]	2023	China	960	Continuous Trust Acceptance Framework	✓	—	✓	✓
Van Deventer [9]	2024	South Africa	350	Mediated D&M Quality with Trust Model	✓	—	✓	✓
Febrian et al. [10]	2021	Indonesia	200	Customer Experience & Benefits Integration	—	✓	✓	✓
Nurhayati & Shiddieq [15]	2025	Indonesia	185	Extended ECM with D&M Success Model	✓	✓	✓	✓
Jarad [19]	2022	Iraq	250	TAM and Continuous Satisfaction Model	✓	✓	✓	✓
Andini et al. [20]	2026	Indonesia	280	Integrated User Experience & E-Service Quality	✓	✓	✓	✓
Aidarus & Abu [21]	2025	Yemen	195	Fintech Trust with Islamic Banking Values	—	✓	✓	✓
Geebren & Jabbar [22]	2021	UK	Conceptual	DeLone & McLean IS Success Model	✓	—	✓	✓
Amay & Sugiat [23]	2025	Indonesia	240	TAM-Based Customer Satisfaction Model	✓	✓	✓	✓

Habib et al. [24]	2025	Indonesia	360	Extended ECM with Security and Privacy	✓	✓	✓	✓
Hasan et al. [25]	2026	Pakistan	442	AI-Enabled Service Quality and Satisfaction	✓	✓	✓	✓
Hidayat-ur-Rehman et al. [26]	2021	Saudi Arabia	400	Integrated ECM and UTAUT Framework	✓	✓	✓	✓
Firdausah et al. [27]	2026	Indonesia	154	Service Quality with Trust Moderation Model	—	✓	✓	✓
Nurhipnudin & Lastiati [28]	2026	Indonesia	225	User Experience and Trust Mediated Model	—	✓	✓	✓
Lie & Tjhin [29]	2025	Indonesia	319	D&M IS Success Model	✓	✓	✓	✓
Natalia et al. [30]	2025	Indonesia	248	ECM Extended with Superapp Security	✓	✓	✓	—
Neviana & Warganegara [31]	2026	Indonesia	350	ECM with Financial Empowerment Metrics	✓	✓	✓	✓
Özcan & Arıkan [32]	2022	Turkey	384	Integrative User Satisfaction Matrix	✓	✓	✓	✓
Qamar & Qureshi [33]	2022	Pakistan	360	Task Technology Fit (TTF) Integration with DOI & ECM	✓	✓	✓	✓
Rabaa'I & ALMaati [34]	2021	Kuwait	303	Extended ECM with UTAUT & Social Cognitive	✓	✓	✓	✓
Rahi & Ghani [35]	2021	Pakistan	360	Integrated TCT with Task Technology Fit (TTF)	✓	✓	—	✓
Rahi et al. [36]	2021	Pakistan	360	Extension of TCT with TTF Model	✓	✓	✓	✓
Rizvee [37]	2025	Bangladesh	400	ECM Extended with Rural Socio-Economic Metrics	✓	✓	✓	✓
Suratno et al. [38]	2026	Indonesia	268	Post-Adoption Sharia ECM with Literacy	✓	✓	—	✓
Wardani et al. [39]	2026	Indonesia	409	Integrated TAM and D&M IS Success Model	✓	✓	✓	✓
Winata et al. [40]	2025	Indonesia	477	Customer Experience, Trust, & Satisfaction	—	✓	✓	✓
Bouhlél & Mzoughi [41]	2024	Tunisia	113	Fintech Post-Adoption Retention Model	✓	✓	✓	✓
Jurnawan & Oktavia [42]	2024	Indonesia	306	Integrated ECM, UTAUT, & Engagement Theory	✓	✓	✓	✓

The articles analyzed were published between 2021 and May 2026. The distribution of publications indicates that research on continuance intention in mobile banking has remained highly active in recent years. The years 2021, 2025, and 2026 tied for the highest number of publications, each contributing 7 articles. Meanwhile, 2022 and 2023 each contributed 5 articles, and 2024 contributed 4 articles. This distribution confirms that mobile banking continuance remains an active research area, as shown in Fig. 2.

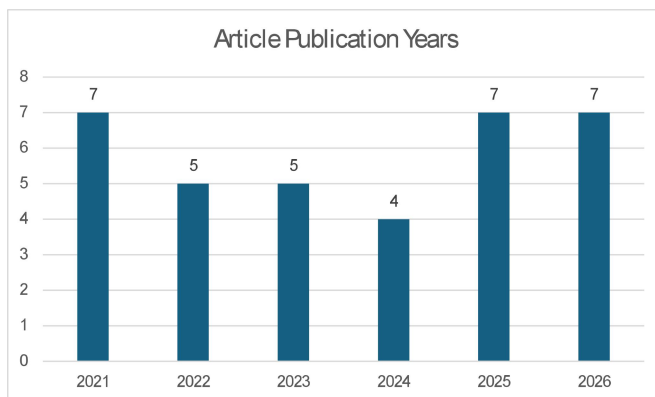


Fig. 2. Distribution of included studies by publication year.

Most of the selected studies employed an empirical quantitative approach using survey methods and Structural Equation Modeling (SEM), specifically Partial Least Squares-based SEM (PLS-SEM). This approach was chosen because it is considered capable of explaining the complex relationships among user behavior constructs, particularly in the context of continuance intention, trust, satisfaction, and system quality. Additionally, some studies also employed mixed-method approaches and systematic literature reviews to support the development of theoretical models.

Regarding the sample characteristics across the 35 reviewed empirical studies, sample sizes exhibit substantial variation, ranging from a minimum of 113 respondents [41] to a

maximum of 960 respondents [8], with the majority of studies employing sample sizes between 200 and 400 participants. This range aligns well with established methodological requirements for Structural Equation Modeling (SEM) and Partial Least Squares (PLS-SEM) estimations in information systems research, ensuring adequate statistical power to evaluate complex multi-construct models.

From a geographical perspective, the sample distributions are heavily weighted toward emerging digital banking markets in developing nations, with Indonesia contributing the highest concentration of empirical setups [5], [7], [10], [15], [20], [23], [24], [27]–[31], [38]–[42], followed by active research contributions from Asian and Middle Eastern contexts including Pakistan [25], [33], [35], [36], Saudi Arabia [3], [26], Vietnam [4], Turkey [6], [32], Jordan [1], Kuwait [34], Iraq [19], Bangladesh [37], Yemen [21], Tunisia [41], South Africa [9], and the United Kingdom [22]. This indicates that the development of mobile banking in developing countries is a primary focus in the literature, particularly due to the high growth of digital financial services and changes in public transaction behavior.

Based on the initial synthesis, the theoretical models most frequently used in the research are the Expectation-Confirmation Model (ECM), followed by the Technology Acceptance Model (TAM), the Unified Theory of Acceptance and Use of Technology (UTAUT/UTAUT2), the Technology Continuance Theory (TCT), and the DeLone and McLean Information Systems Success Model (D&M IS Success Model). Meanwhile, the most dominant variables found in the studies include trust, satisfaction, system quality, service quality, perceived usefulness, confirmation, effort expectancy, and security/privacy.

In general, the characteristics of the research corpus indicate that continuance intention studies on mobile banking still primarily focus on user behavioral factors, digital system quality, and the service usage experience after the initial adoption stage. These findings serve as an important foundation for addressing the research questions formulated in this study.

D. Result of Research Question

1) **RQ1: What are the main theories or models most frequently used to evaluate post-adoption behavior in mobile banking applications?**

Based on the analysis of the 35 articles included in this study, several key theories and models were identified that researchers use to evaluate post-adoption behavior in mobile banking applications. Expectation-Confirmation Model (ECM) emerged as the most frequently applied theoretical framework, appearing in 14 studies. This was followed by integrated multi-theory models (11 studies), the DeLone & McLean Information Systems Success Model (D&M ISS Model) (7 studies), Technology Acceptance Model (TAM) (6 studies), the Unified Theory of Acceptance and Use of Technology (UTAUT/UTAUT2) (6 studies), and Technology Continuance Theory (TCT) (2 studies).

Bhattacharjee's (2001) Expectation-Confirmation Model (ECM) or its variants represent the single most dominant theoretical framework within this research domain, applied in exactly 40% (14 out of 35) of the analyzed literature. The studies indexed at [2], [4], [5], [6], [15], [22], [24], [28], [29], [31], [32], [35], [36], and [40] deploy ECM as their primary structural architecture to evaluate post-adoption psychological trajectories. The popularity of ECM in mobile banking research stems from its high predictive capability in capturing ongoing user evaluations through the systemic links between expectation confirmation, perceived benefits, and user satisfaction as an essential pathway toward long-term continuance intention.

The DeLone & McLean information systems success model functions as the second most active structural framework, appearing across 7 studies (20.0%) to define technical functionality parameters. Studies at [6], [7], [15], [20], [27], [30], and [37] utilize this model to capture how system quality, information quality, and service quality act as upstream technical enablers of user satisfaction. Close behind, the Technology Acceptance Model (TAM) by Davis (1989) is utilized in 6 studies (17.1%), specifically at [8], [17], [21], [25], [37], and [39], to validate perceived usefulness and ease of use in post-adoption environments.

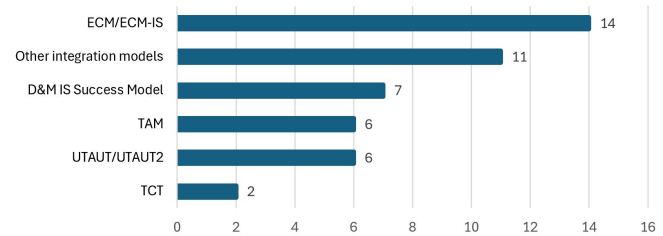
Similarly, the Unified Theory of Acceptance and Use of Technology (UTAUT/UTAUT2) accounts for 6 studies (17.1%) at [1], [3], [17], [24], [30], and [40], integrating broader macro-level dimensions such as social influence and facilitating conditions. Finally, the Technology Continuance Theory (TCT) provides a focused framework in 2 baseline studies (5.7%) at [33] and [34] to examine the integration of task-technology fit with user retention behaviors. A summary of the distribution of theory and model use in the analyzed literature is presented in Table 8 and Fig. 3.

Table 8.
Distribution of Theories and Main Models Used

Theory/Model	Frequency	Representative Study
ECM/ECM-IS	14	[2], [4], [5], [6], [15], [24], [26], [30], [31], [33], [34], [37], [38], [42]
D&M IS Success Model	7	[6], [7], [15], [22], [29], [32], [39]
TAM	6	[8], [19], [23], [27], [39], [41]
UTAUT/ UTAUT2	6	[1], [3], [19], [26], [32], [42]

TCT	2	[35], [36]
Other Integration Models	11	[1], [4], [8], [9], [10], [20], [21], [25], [28], [33], [40]

Figure 3. Frequency of theoretical models used across reviewed studies (n=35)



Note: Frequencies represent the number of studies in which each model was applied as the primary or supporting theoretical framework. One study may apply more than one model simultaneously.

Fig. 3. Frequency of theoretical models used across reviewed studies.

2) **RQ2: What factors have been proven to be the main drivers influencing the continuance intention of mobile banking app usage?**

A synthesis of the 35 analyzed articles reveals that there are several factors that have consistently been identified as the primary drivers influencing users' continuance intentions regarding mobile banking apps. These factors can be grouped into three main categories: cognitive-affective evaluation factors, information system quality factors, and trust and security factors.

• Cognitive-affective evaluation factors

User satisfaction operates as the most universal and statistically significant mediator throughout the corpus, appearing in 88.6% (31 out of 35 studies) of the reviewed literature. Empirical pathways mapped in studies [18], [21], [32], and [38] position satisfaction as the primary psychological bridge linking operational performance to behavioral retention. Following satisfaction, perceived usefulness represents a critical cognitive baseline, appearing across 26 studies (74.3%) as a direct antecedent of loyalty. Studies such as [5], [17], [24], and [39] confirm that users maintain a high disposition toward continuous use when the digital interface demonstrates high utilitarian value in facilitating personal financial routines. Additionally, expectation confirmation acts as the foundational trigger for this evaluation loop, documented in 21 studies (60.0%) including [4], [5], [22], [28], and [36].

• Information system quality factors

Technical infrastructure attributes serve as the core functional enablers of user satisfaction. System quality, encompassing navigation speed, interface responsiveness, and system uptime, is explicitly modeled in 18 studies (51.4%), with representative empirical benchmarks documented in [6], [7], [9], [27], and [37]. Concurrently, service quality parameters (e.g., banking helpdesk responsiveness and virtual customer assistance quality) appear across 15 studies (42.9%) at [1], [7], [19], [23], and [25] validating the claim that user experience is highly dependent on continuous support quality. Perceived ease of use completes the technical domain, emerging as a significant determinant in 14 studies (40.0%) at [17], [21], [37], and [39].

- *Psychological risk barriers*

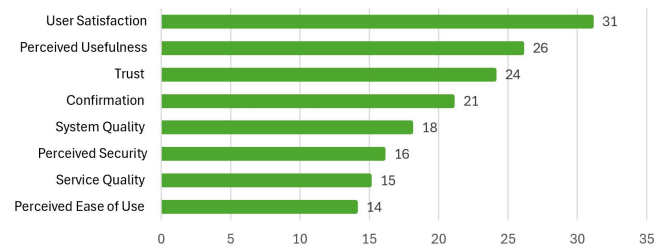
In digital financial transaction environments, architectural quality must be complemented by psychological assurance. Perceived trust stands as a non-negotiable loyalty anchor, identified in 24 studies (68.6%) across [8], [9], [22], [26], dan [38]. Trust operates as a central mechanism that translates technological stability into structural relationship maintenance, especially in rural or highly uncertain markets. Directly linked to trust, perceived security and privacy boundaries are explicitly analyzed in 16 empirical setups (45.7%), such as [5], [18], [22], [26], dan [28], showing that the mitigation of financial risk is a prerequisite for forming long-term user retention.

In addition to these three main factors, a number of supporting factors were also found to have a significant role in several research contexts. Performance expectancy, social influence, and facility conditions were found to be significant in UTAUT-based studies such as Abu-Taieh et al. [1] and Al-Laheebi [19]. Usage habits and price value were proven to be significant in the study of Qamar & Qureshi [33]. Meanwhile, contextual factors such as digital literacy [38], religiosity [38], *financial empowerment*, [31], and AI characteristics [2] emerged as new factors that broaden the scope of continuance intention determinants in the current literature. A summary of these dominant factors, along with their frequency of appearance in the analyzed literature, is presented in Table 9 and Fig. 4.

Table 9.

Dominant Factors Influencing Continuance Intention in Mobile Banking

Factor	Frequency	Role in Model	Representative Study
User Satisfaction	31	Mediator & direct predictor of CI	[20], [23], [34], [40]
Perceived Usefulness	26	Antecedents satisfaction & predictors CI direct	[5], [19], [26], [41]
Trust	24	Direct predictors & mediators of CI	[8], [9], [24], [28], [40]
Confirmation	21	Antecedents of satisfaction & perceived usefulness	[4], [5], [24], [30], [38]
System Quality	18	Antecedents of satisfaction & CI	[6], [7], [9], [29], [39]
Perceived Security	16	Trust satisfaction & predictors	[5], [20], [24], [28], [30]
Service Quality	15	Antecedents of satisfaction & CI	[1], [7], [21], [25], [27]
Perceived Ease of Use	14	Antecedents of satisfaction & perceived usefulness	[19], [23], [39], [41]



Note: Frequencies represent the number of studies in which each factor was examined as an independent, mediating, or moderating variable. One study may include multiple factors simultaneously.

Fig. 4. Frequency of dominant factors influencing continuance intention across reviewed studies.

3) RQ3: How do trust and system quality affect continuance intention in mobile banking?

Based on the results of a synthesis of 35 analyzed articles, trust and system quality are the two factors that most consistently influence continuance intention in mobile banking applications. Both variables were found to have both direct and indirect effects on the intention to continue using digital banking services. In many studies, trust acts as a direct predictor of continuance intention and a mediator between digital service quality and post-adoption user behavior.

- *The influence of trust on continuance intention*

The results of the analysis reveal two perspectives from various previous studies on how trust influences customers' sustainability intentions. On the one hand, several studies demonstrate that trust has a significant direct positive impact on maintaining customer loyalty [8], [28], [40]. In fact, this factor of trust is a key driver encouraging people in rural areas to continue using digital financial services [37].

However, on the other hand, several studies have found that trust does not have a direct effect on continuance intentions [32], [41]. In this context, trust works indirectly, namely by forming user satisfaction first before finally giving rise to the intention to continue using the application [32]. Additionally, trust is often found to function as a moderator variable that strengthens the influence of technical service quality and perceived value on post-adoption customer loyalty [3], [4], [27].

- *The influence of system quality on continuance intention*

Technical system quality, encompassing application speed, network stability, privacy assurance, security, and ease of navigation, constitutes the primary foundation of mobile banking operations. Several studies confirm that system quality (or effort expectancy in TAM/UTAUT frameworks) has a very strong and direct positive influence on the intention to continue using the application. [6], [23], [39].

Nevertheless, most of the literature indicates that system quality primarily operates through indirect channels. These technical characteristics serve as fundamental prerequisites for fostering trust and creating psychological satisfaction among customers [7], [20], [22], [29]. If customers are dissatisfied or do not feel secure, even the most advanced system quality will

not automatically encourage them to continue using the application in the long term [20].

- *The relationship between trust, system quality, and continuance intention*

Several studies also demonstrate a strong relationship between system quality and trust. Good system quality enhances users' sense of security and confidence in mobile banking services, particularly regarding transaction security, personal data protection, and minimal system disruptions. Reference [24] found that users' perceived security significantly influences trust, which in turn impacts continuance intention. This finding indicates that trust is often formed as a consequence of good digital system quality.

In addition, recent research has also begun to show that the influence of trust and system quality is becoming increasingly important in the context of AI-enabled banking and mobile banking super apps. Study [2] explain that the characteristics of artificial intelligence in mobile banking can increase users' perceived trust when supported by a stable and responsive system. Prior [30] also found that trust and security are important factors in the continuance intention model for modern mobile banking super apps.

Overall, the synthesis results indicate that trust and system quality are interrelated in shaping users' continuance intention in mobile banking. Good system quality can increase user satisfaction and trust, while trust serves as the primary psychological mechanism driving the long-term continuation of digital banking service usage.

4) RQ4: What research gaps and future directions exist in continuance intention studies for mobile banking?

Based on an analysis of the "limitations" and "future research" sections of the 35 articles reviewed, several important research gaps were identified and grouped into three main dimensions.

- *Methodological gaps*

The first gap relates to methodological gaps. More than 90% of post-adoption studies reviewed in the literature to date still rely heavily on cross-sectional survey designs, where data collection is conducted at a single point in time only [2], [32]. However, psychological characteristics such as levels of satisfaction and trust among digital banking customers are dynamic and can change at any time. Therefore, future research is strongly recommended to begin shifting toward longitudinal designs through periodic observations over time [2]. In addition to data collection timing issues, the majority of studies still measure sustainability intentions using questionnaires based on customers' subjective perceptions or *self-reported data* [26], [39]. This approach risks creating a gap between intentions on paper and customers' actual behavior in the field; thus, future research is advised to combine questionnaires with objective activity log data directly recorded from system or app analytics. Limitations in analytical techniques are also a key concern, as many previous studies have focused solely on linear testing via questionnaires. Consequently, future research trends are guiding researchers toward adopting hybrid methods that combine PLS-SEM with Machine Learning algorithms or Artificial Neural Networks to achieve stronger predictive accuracy [25].

- *Conceptual & Variable Gaps*

The second gap identified is the conceptual and variable gap. Popular post-adoption theory models currently in use, such as TAM, ECM, and TCT, are generally built on the basic assumption that banking applications always run smoothly under normal conditions [20], [38]. As a result of this assumption, a significant gap emerges because there is still very little research that actually evaluates how customers respond, the decline in trust levels, or even the emergence of switching behavior when the banking system is experiencing severe technical disruptions or mass errors. Furthermore, the measurement instruments used in the current literature are also considered to have outdated indicators and are still dominated by generic service quality dimensions that are less relevant to modern features [2], [25], [38]. This gap is evident in the scarcity of research incorporating contemporary variables from today's digital banking ecosystem, such as the role of AI-based smart assistants, which encompass characteristics of intelligence and anthropomorphism, customer digital financial literacy levels, and alignment with spiritual values such as sharia compliance trust.

- *Geographical & Demographic Gaps*

Finally, the reviewed literature also indicates the existence of geographical and demographic gaps. Most of the empirical surveys conducted in previous studies have focused on respondents who are too urban-centric [2], [3]. The sampling also tends to be dominated by homogeneous groups, such as college students or office workers in major cities. This leaves a significant gap in testing post-adoption behavior regarding digital banking among inclusive communities in rural areas or among elderly customers who, psychologically, exhibit significantly higher levels of technology anxiety [37]. Furthermore, the behavior and acceptance of digital banking customers are highly dependent on local regulations and the cultural background of the local community [34], [41]. Therefore, the scarcity of cross-cultural studies presents a significant opportunity for future research to conduct comparative studies across countries to test the reliability and stability of theoretical models across various distinct geographic regions [32].

To serve as a guide for future researchers, future research directions are systematically organized across four strategic dimensions, methodological, conceptual, technological, and contextual, and summarized in Table 10.

Table 10.
Future Research Directions

Research Gap Dimension	Recommendations for Future Research Agenda	Main References
Research methodology & design	• Use a longitudinal design to monitor changes in customer behavior periodically.	
	• Combining survey data with real-world data, such as app store review analysis.	[2], [25], [26], [32]
	• Using state-of-the-art analysis techniques based on a combination of PLS-SEM and Machine Learning (ANN).	
Expansion of	• Incorporating the characteristics of AI	[2], [20],

the conceptual model	smart assistant services (relational intelligence) into the theoretical model framework. • Incorporating inhibiting factors, such as the risk of system failures (system glitches/errors). • Exploring new sociocultural variables, such as customers' level of digital financial literacy	[25], [38]
Construct & target population	• Expanding the research scope inclusively to include rural communities and the elderly. • Using demographic variables (age, gender, duration of gadget use) as moderator factors. • Conducting a cross-national comparative study to examine the impact of variations in banking regulations.	[32], [34], [37], [41]
Technology & emerging context	• Investigating AI-enabled banking features (smart assistants, personalization algorithms) as antecedents of trust and continuance intention. • Examining continuance behavior within superapp ecosystems that integrate banking, payments, and lifestyle services. • Exploring blockchain-based transparency as a new trust-building mechanism in digital banking.	[2], [20], [25]

IV. DISCUSSION

A. Dominant Theories and Models in Mobile Banking Continuance Research

The synthesis results confirm that research on continuance intention in mobile banking remains predominantly anchored in classical information systems frameworks. The Expectation-Confirmation Model (ECM) emerged as the most frequently applied theoretical lens across the reviewed literature, accounting for 40% (14 out of 35 studies) of the total corpus. This dominance is not coincidental, as ECM is uniquely suited to the post-adoption context because it captures the cognitive evaluation process that occurs after initial use, specifically through the constructs of expectation confirmation, perceived usefulness, and satisfaction as a mediating pathway toward continued engagement [4], [5], [28].

The clear structural dominance of the Expectation-Confirmation Model (ECM) over alternative frameworks highlights a fundamental temporal distinction within the post-adoption mobile banking literature. While foundational frameworks such as the Technology Acceptance Model (TAM) [23], [41] and the Unified Theory of Acceptance and Use of Technology (UTAUT/UTAUT2) [1], [32] are widely applied, they were originally optimized to measure initial technology acceptance boundaries before actual system exposure, thereby lacking the post-purchase confirmation loop.

Although TAM's core constructs and UTAUT's macro-level drivers (e.g., social influence and hedonic motivation) remain contextually relevant [1], [23], [32], [41], they cannot model the experiential feedback loop that defines long-term customer retention. Similarly, while the DeLone & McLean IS Success model contributes a robust systems-level baseline by defining fungsional parameters, specifically system quality, information quality, and service quality [6], [7], [29], these quality dimensions operate primarily as upstream technical enablers of user satisfaction rather than direct behavioral predictors. Consequently, integrating these frameworks allows researchers to model system functionality as a distal precursor whose ultimate activation relies on the mediated expectation-confirmation loop [1], [6], [7], [29], [32], [41].

The dominance of ECM also highlights an important theoretical distinction from other models commonly used in the literature. TAM primarily focuses on perceived usefulness and perceived ease of use as determinants of technology acceptance, making it more appropriate for explaining initial adoption decisions. Similarly, UTAUT emphasizes performance expectancy, effort expectancy, social influence, and facilitating conditions, which are largely associated with technology acceptance and usage intentions. In contrast, ECM focuses on users' evaluations after actual usage experience, allowing researchers to better capture satisfaction formation and continued usage behavior. Meanwhile, the D&M IS Success Model complements ECM by emphasizing system quality, information quality, and service quality as antecedents of satisfaction and continuance intention. The growing integration of these models suggests an emerging trend toward developing more comprehensive explanations of mobile banking continuance behavior.

B. Key Drivers Influencing Continuance Intention

The identification of these dominant drivers must be understood in dialogue with prior synthesis work on technology continuance more broadly. Study [13] in their systematic review of continuance intention across 147 studies of online technologies found that psychological antecedents, particularly satisfaction and perceived usefulness, consistently outweigh social and behavioral factors as predictors of continued use. The present synthesis both confirms and extends this pattern: within the specific context of mobile banking, trust emerges as an additional dominant force that is less prominent in general online technology continuance models, reflecting the heightened financial risk and privacy sensitivity that characterizes banking interactions. Similarly, [14], in their recent systematic review of digital banking continuance spanning 2020–2025, identified satisfaction, privacy and security, and user experience as the most frequently significant variables, findings that are broadly consistent with the present corpus but that do not distinguish between initial adoption and post-adoption continuance phases. The present review addresses this gap directly by restricting its scope to studies that

explicitly examine the post-adoption stage, yielding a more targeted picture of what sustains long-term user loyalty.

Across the reviewed literature, five variables consistently emerge as the dominant drivers of continuance intention: trust, user satisfaction, perceived usefulness, system quality, and service quality. The present synthesis, however, offers a more nuanced reading of how these factors interact specifically within mobile banking.

User satisfaction operates as the most universal mediator in the corpus, functioning as the primary bridge between antecedent quality perceptions and behavioral outcomes across ECM-, TAM-, and D&M-based models alike [4], [5], [34]. Its near-universal presence suggests that satisfaction is not merely one variable among many but rather the central psychological mechanism through which all upstream factors ultimately influence continuance. Perceived usefulness functions as both a direct predictor and a cognitive antecedent of satisfaction, reflecting users' instrumental assessment of whether the application genuinely facilitates their financial activities [26], [34], [41].

Trust plays a more context-specific role that distinguishes mobile banking from other digital services. Unlike social media or e-commerce platforms, mobile banking requires users to routinely expose sensitive financial data and execute irreversible transactions, which elevates the psychological stakes of trust considerably [8], [24]. The reviewed studies reveal that trust operates through at least three distinct pathways: as a direct antecedent of continuance intention [28], [40], as a mediator between system quality and continued use [9], [29], and as a moderator that amplifies the effect of service quality on loyalty [3], [4]. This multi-role nature of trust underscores the need for theoretical models to treat it as a dynamic, context-sensitive construct rather than a static variable.

The findings reveal a clear pattern in the mobile banking continuance intention literature. The most frequently identified determinants, namely satisfaction, trust, system quality, perceived usefulness, and confirmation, can be grouped into three interconnected dimensions. First, system-related factors such as system quality and service quality represent the technological dimension that shapes users' experiences during application usage. Second, cognitive evaluation factors, including confirmation and perceived usefulness, reflect users' assessments of whether the application meets their expectations and provides meaningful benefits. Third, psychological factors, particularly satisfaction and trust, represent the affective outcomes of these evaluations and play a central role in driving continuance intention. This pattern suggests that continuance intention is not influenced by a single factor but emerges through a sequential process in which users evaluate system performance, form cognitive and emotional responses, and ultimately decide whether to continue using the mobile banking application.

C. The Role of Trust and System Quality in Post-Adoption Behavior

A key contribution of the present synthesis is the clarification of the structural relationship between system quality and trust in shaping post-adoption behavior. Prior

individual studies have examined these variables in isolation or within limited model configurations. By synthesizing findings across 35 articles, this study identifies a consistent pattern: system quality predominantly functions as an indirect driver of continuance intention, operating through its capacity to generate trust and satisfaction rather than directly predicting behavioral outcomes [7], [8], [9], [29].

This finding carries an important theoretical implication. System quality should be conceptualized as a hygiene factor in mobile banking, representing a baseline technical threshold that, when met, prevents dissatisfaction but does not by itself guarantee loyalty. Users may tolerate a technically robust application that fails to inspire trust, but they are unlikely to continue using a trustworthy platform that performs poorly. The relationship is therefore asymmetric: inadequate system quality can destroy trust, but adequate system quality alone is insufficient to build it. Trust requires additional inputs, including perceived integrity, transparency of information disclosure, and consistent reliability over time [4], [24], [34].

Recent studies extend this relationship into the domain of artificial intelligence. Reference [2] demonstrate that AI characteristics in mobile banking, specifically intelligence and responsiveness, can serve as novel antecedents of perceived trust, provided they are supported by stable and transparent system infrastructure. Also, [30] similarly find that security and trust remain the dominant loyalty drivers even within the more complex superapp ecosystem. These findings suggest that as mobile banking evolves toward AI-enabled and integrated financial platforms, the trust-system quality nexus will become more central to user retention strategies.

Taken together, these findings suggest a theoretical reframing of system quality's role in the mobile banking continuance literature. Rather than treating system quality as a direct predictor of behavioral intention, the present synthesis positions it more accurately as a distal antecedent whose influence is fully mediated through trust and satisfaction. This mediated pathway, emergent from cross-study synthesis rather than any single empirical study, constitutes a meaningful theoretical contribution. Support for this framing comes from two meta-analytic studies: [43] found that quality factors in mobile banking influence behavioral outcomes primarily through their effect on trust rather than directly, while [44] synthesizing 54 studies on satisfaction in mobile banking, similarly demonstrated that quality dimensions relate to continuance intention and loyalty predominantly through their mediating effect on satisfaction. Collectively, these meta-analytic findings validate the mediated pathway model proposed here and suggest that banks investing in technical improvements without communicating them to users will see diminishing returns on loyalty, because the trust and satisfaction mechanisms, which require perceived, not merely objective, reliability, will remain unactivated.

D. An Integrated Conceptual Framework for Mobile Banking Continuance Intention

Building on the synthesis of findings across the four research questions, this study proposes an integrated conceptual framework that consolidates the most consistently supported relationships identified in the reviewed literature

(Fig. 5). Rather than representing any single study's model, this framework is an emergent synthesis, a structure that becomes visible only when findings are read collectively across 35 studies.

Factors Influencing Continuance Intention

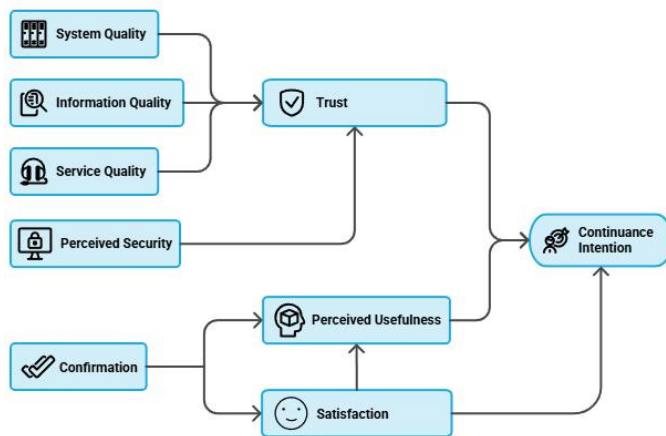


Fig. 5. Integrated conceptual framework of post-adoption continuance intention in mobile banking: A synthesis from systematic literature review.

The framework positions System Quality, Information Quality, and Service Quality, drawn from the DeLone and McLean IS Success Model, as the foundational upstream antecedents. These three quality dimensions do not directly predict continuance intention; instead, they operate through two intermediary mechanisms. First, they generate Trust by signaling the reliability, accuracy, and responsiveness of the banking platform [7], [8], [9], [25]. Second, they contribute to Satisfaction by shaping users' overall evaluative experience of the service [6], [7], [29], [39].

The ECM constructs, Confirmation and Perceived Usefulness, enter the framework as cognitive evaluators. Confirmation, reflecting the degree to which actual usage meets prior expectations, positively reinforces Perceived Usefulness and is the primary antecedent of Satisfaction [4], [5], [24], [34]. Perceived Usefulness in turn functions both as an antecedent of Satisfaction and as a direct predictor of Continuance Intention [26], [30], [41].

Trust occupies a dual structural position in the framework. It functions as a mediator between the quality dimensions and Continuance Intention, and simultaneously as a direct predictor of Continuance Intention, independent of satisfaction [3], [9], [24], [28]. This dual role distinguishes mobile banking from other digital service contexts, where trust is more commonly modeled as a simple antecedent. Satisfaction, in turn, serves as the central and most universal mediator in the framework, the final common pathway through which all upstream cognitive and quality evaluations ultimately translate into behavioral intention [4], [5], [30], [32], [34].

Perceived Security acts as an upstream enabler of Trust, consistent with findings showing that security perceptions are among the strongest antecedents of trust formation in financial

digital services [5], [24], [30]. Finally, Continuance Intention represents the behavioral output of the framework, shaped jointly by satisfaction, trust, and perceived usefulness.

This integrated framework makes three contributions beyond what any individual study provides. First, it formally distinguishes the indirect role of system quality (operating through trust and satisfaction) from the direct role of perceived usefulness, resolving an ambiguity that exists in individual studies. Second, it positions trust as a dual-role construct, simultaneously a mediator and a direct predictor, which has important theoretical implications for how future models should specify trust's structural position. Third, it provides a parsimonious but comprehensive synthesis model that future empirical studies can use as a baseline for confirmatory testing or targeted extension.

Beyond its structural contributions, this integrated framework offers concrete guidance for future empirical validation. Because it consolidates multiple theoretical lenses, namely the IS Success Model, ECM, and trust-based perspectives, into a single structure, it lends itself naturally to testing via variance-based structural equation modeling (e.g., PLS-SEM), which is well suited to models containing mediating and dual-role constructs such as trust. Future studies could treat the proposed pathways as formal hypotheses, for instance testing whether trust's direct effect on Continuance Intention remains significant after controlling for Satisfaction, or whether the relative strength of system quality, information quality, and service quality as antecedents of trust varies across banking contexts. Furthermore, because the framework was synthesized from studies conducted predominantly under conditions of routine system operation, its boundary conditions remain untested; extending the model to incorporate the moderating effect of service disruption, as identified in the following section, represents a natural next step for confirmatory research. In this sense, the framework proposed here is intended not as a final model but as a parsimonious baseline that future studies can confirm, refine, or extend as the literature on post-adoption behavior in digital banking continues to mature.

E. Research Gaps and Future Research Directions

Despite the breadth of the reviewed literature, three structural gaps limit the cumulative knowledge produced in this domain. First, the near-universal reliance on cross-sectional survey designs imposes a fundamental limitation on causal inference. Continuance intention is inherently a temporal construct that describes a sustained behavioral disposition evolving as users accumulate experience. Cross-sectional data captures only a single moment in this trajectory, making it impossible to distinguish genuine loyalty from situational inertia [2], [32]. Longitudinal designs, experience sampling methods, and the integration of behavioral log data from app analytics are needed to produce more valid and actionable insights.

Second, existing models are built on an implicit assumption of system normality, meaning that applications are presumed to

function as intended under routine operating conditions [3], [20]. This assumption renders the literature poorly equipped to explain user behavior during service failures, security incidents, or system outages, which are precisely the moments when trust is most fragile and switching behavior most likely. Future research should explicitly model disruption scenarios and measure how recovery quality, communication transparency, and institutional response moderate the relationship between system failure and continuance intention.

Third, the geographic concentration of the literature in urban, developing-country contexts, predominantly Indonesia, India, Bangladesh, and Saudi Arabia, constrains the generalizability of current findings [3], [4]. The behavioral dynamics of rural users, elderly non-digital natives, and users in highly regulated Western markets may differ substantially from those documented in existing studies [37]. Cross-country comparative designs, with attention to regulatory environment, digital infrastructure, and cultural dimensions of trust, represent a critical but largely unexplored research frontier.

F. Practical and Theoretical Implications

Theoretically, this study advances the literature by providing a comprehensive synthesis of post-adoption continuance intention research in mobile banking covering the 2021 to 2026 period. While prior reviews have examined technology acceptance broadly, this study specifically maps the post-adoption phase and distinguishes it from initial adoption studies, demonstrating that ECM-based frameworks constitute the dominant paradigm with trust and system quality as the most theoretically consequential variables. This positioning differs from earlier reviews that tended to conflate adoption and continuance constructs, offering a cleaner and more targeted conceptual map for future scholars.

This contribution is distinguishable from prior reviews in at least two respects. First, [11] and [13] reviewed continuance intention across broader technology categories, mobile financial services and online technologies generally, without isolating the post-adoption phase in mobile banking specifically. By contrast, the present review applies strict post-adoption inclusion criteria, ensuring that all synthesized findings pertain to users who have already adopted mobile banking and are making active decisions about continued use. Second, [14] reviewed digital banking continuance but included studies from 2020 onwards without restricting to post-adoption constructs, resulting in a corpus that conflates adoption-stage and continuance-stage studies. The present review's temporal and conceptual precision, covering 2021–2026 with explicit post-adoption screening, produces a cleaner evidence base from which the dominance of ECM and the centrality of trust can be more confidently asserted.

Practically, the findings carry direct implications for mobile banking product and service strategy. Banks should treat system reliability, transaction security, and information transparency not merely as technical requirements but as active loyalty drivers, given that investments in these dimensions build the trust infrastructure that sustains long-term customer retention. Equally, since system quality operates indirectly

through trust and satisfaction, technical improvements must be actively communicated to users, invisible reliability gains will not translate into perceived trustworthiness without deliberate transparency efforts.

From a broader managerial standpoint, these findings indicate that banking institutions operating in competitive emerging markets must move beyond basic infrastructure maintenance, as system quality functions primarily as an indirect enabler of user trust and satisfaction. Because post-adoption continuance is an iterative feedback loop rather than a static outcome, providers must continuously confirm evolving customer expectations as mobile banking applications expand into AI-enabled super apps. To prevent customer churn and foster digital financial inclusion, banks should pair backend reliability with transparent communication, while adapting user interfaces to lower cognitive barriers for underrepresented groups, such as rural and elderly users.

V. CONCLUSION

This systematic literature review analyzed 35 articles published between 2021 and mid-2026 to examine post-adoption factors influencing continuance intention in mobile banking applications. The findings confirm that the Expectation-Confirmation Model (ECM) is the most dominant theoretical framework, reflecting a consensus that continuance intention is driven primarily by the degree to which actual experiences confirm initial expectations. User satisfaction, perceived usefulness, and trust consistently emerge as the strongest determinants of continued mobile banking usage across diverse research contexts. System quality functions as a foundational hygiene factor generating technical satisfaction, while trust serves as the primary psychological mechanism bridging service quality perceptions and long-term user loyalty.

This study contributes by mapping dominant theories, identifying key drivers, and clarifying the interrelated roles of trust and system quality in a post-adoption scope that prior reviews tended to conflate with initial adoption. Practically, banking institutions should prioritize system reliability, security transparency, and consistent service delivery as core retention strategies rather than viewing them merely as technical obligations.

Despite these contributions, several limitations of this review should be acknowledged. First, the search was restricted to studies published in English and Indonesian, which may have excluded relevant work published in other languages, particularly research from other high-growth mobile banking markets such as China, Korea, and Latin America. Second, although five databases were consulted, retrieval from Google Scholar was capped at 200 records per query and prioritized by a relevance-based ranking algorithm rather than exhaustive indexing, meaning that some eligible studies outside the top-ranked results may not have been captured. Third, because this review relied exclusively on peer-reviewed published articles, it is subject to potential publication bias, as studies reporting null or non-significant relationships between trust, system quality, and continuance intention are less likely to be published and may therefore be underrepresented in the synthesized evidence. Finally, this study employed a narrative

synthesis approach rather than a quantitative meta-analysis; consequently, the reported associations between constructs reflect the direction and frequency of findings across studies rather than pooled effect sizes, limiting the ability to draw precise conclusions about the magnitude of these relationships.

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