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A Systematic Review of Digital Financial Application Reuse Intentions

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Abstract

This Systematic Literature Review examines the development of research on technology adoption and continuance intention in the context of digital financial services by reviewing 48 articles obtained from the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) screening process, using the Theory-Context-Method (TCM) framework, citation analysis, and keyword mapping with VOSviewer. The findings indicate that the Technology Acceptance Model (TAM) and Expectation Confirmation Theory (ECT/ECM) are the most frequently applied theoretical foundations, followed by UTAUT/UTAUT2, the Information Systems (IS) Success Model, and the Theory of Consumption Values (TCV). Geographically, previous studies are predominantly located in Asia, with research contexts focused on digital financial applications. To obtain research results, PLS-SEM has been widely used as an analytical technique in previous studies. In addition to interpreting the results using PRISMA, an analysis using VOSviewer was also conducted, identifying continuance intention, trust, technology adoption, TAM, mobile banking, perceived ease of use, behavioral intention, fintech, and digital payments as interrelated bases. This review explains that continuance intention is a post-adoption behavior shaped by technological, psychological, social, and contextual factors.

Keywords: intention to reuse, digital financial, dan continuance intentions.

INTRODUCTION

The financial industry is one of the fastest-growing sectors in adopting and utilizing internet and mobile technology in the consumer market. Consequently, the way services are delivered in this sector has undergone rapid, unprecedented changes in its history (Alkhowaiter, 2020). By leveraging Information and Communication Technology (ICT), financial institutions can expand the range of innovative services for customers, with digital payment solutions among the most prominent. While digital financial applications have varying definitions in the literature, they generally refer to any payment or financial transaction that uses digital or electronic devices to initiate, process, and confirm the transaction.

Digital financial applications encompass various types of transaction activities conducted through digital or electronic media, such as online payments, e-wallets, cryptocurrencies, and electronic payment systems (Agarwal & Zhang, 2020;Alkhowaiter, 2020; Kou & Lu, 2025;Patil et al., 2017;Ungratwar et al., 2025).

These applications play a crucial role in the banking and financial industry, although their implementation still faces several fundamental challenges. One of these is the vulnerability of financial transactions to disruptions arising from new technological developments (He et al., 2020). Therefore, understanding user responses to technological changes and needs is crucial for both emerging digital companies and established institutions (Kizildag et al., 2020; Liébana-Cabanillas et al., 2021; J. Liu et al., 2020; T. Liu et al., 2020).

Another challenge lies in the gradual adoption of digital financial applications at the individual level. Many consumers still prefer cash and physical access for transactions, as they are considered safer and easier than digital methods. Digital financial adoption rates are also unexpectedly low in several developing countries, such as India, Malaysia, and China (Aziz & Naima, 2021; Owusu et al., 2021; N. Singh et al., 2020; S. Singh et al., 2020). Remote rural areas and small businesses, both in developed and developing countries, continue to lag behind in digital competition (Philip & Williams, 2019; Sharma et al., 2020; Wargo et al., 2021). This

problem is compounded in low-income countries, where many people still lack access to bank accounts or other digital financial services, thus limiting financial equality (Aziz & Naima, 2021). Low adoption rates are also evident among older adults (Choudrie et al., 2020; Panhwer et al., 2020).

The concept of the "mobile economy," in which smartphone use accounts for approximately 96% of users' time and generates up to US$1 trillion in revenue (Sivakumaran & Iacopino, 2018), has made mobile devices essential for both individuals and businesses. The widespread adoption of mobile devices has fostered a business ecosystem centered on digital systems. This ecosystem includes digital financial applications and supporting digital frameworks. Mobile operating systems such as Android and iOS provide basic functions for mobile devices, while digital financial applications enable users to perform a variety of specific activities (C. Z. Liu et al., 2014). Recent developments indicate that many applications are now designed for multiple services simultaneously, such as e-commerce, e-wallets, food delivery, and even transportation services, thus evolving into multifunctional applications or super apps.

The term "super app" was introduced by Roa et al. (2021) to describe mobile applications that can meet various daily user needs on a single platform without the need to download separate applications. The app market has become highly attractive and competitive, supported by low barriers to entry and a high number of competing applications (Wang et al., 2018). This situation requires companies to adopt appropriate strategies to maintain app profitability, both in terms of download numbers and usage levels. Several previous studies have systematically examined the factors influencing user adoption intentions of various technologies, such as online banking (Montazemi & Qahri-Saremi, 2015), e-commerce mobile applications (Chadha et al., 2024; Tang, 2019), mobile banking payment systems (Abdullah & Naved Khan, 2021), and e-wallets (Hopalı et al., 2022). However, prior studies have primarily focused on users' initial adoption intention, while studies examining continuance intention in digital financial applications remain fragmented across different application types, theoretical frameworks, and research contexts. Consequently, there is still no comprehensive understanding of the key factors that consistently influence users' continuance intention toward digital financial applications. This lack of synthesis represents an important research problem because sustaining user engagement is essential for the long-term success of digital financial service providers.

Continued application usage is closely related to a user's intention to continue using the application, known as continuance intention. Reuse intention refers to a user's tendency to continue using a service after the initial adoption phase (Bhattacherjee, 2001b). Although continued application use is an important business objective, many users do not maintain consistent use. Data show that app retention rates are generally below 30%. More than 70% of users abandon an application within the first three months (Iqbal, 2019), and approximately one-quarter of users use the application only once (Rodde, 2018). Despite the growing number of studies on continuance intention, the existing evidence remains scattered, making it difficult to identify the most influential determinants and research trends in digital financial applications. Therefore, this study addresses this research problem by conducting a systematic literature review using the PRISMA framework (Moher et al., 2009) to synthesize existing evidence and provide a comprehensive understanding of the determinants of continuance intention in digital financial applications.

RESEARCH METHOD

This study employs a Systematic Literature Review (SLR) method, based on the PRISMA framework, presenting theory, context, constructs, and methods in tables and figures (S. Paul et al., 2021). This method is valuable for its ability to integrate references across studies, conduct comprehensive searches in research databases, and ensure adherence to inclusion and exclusion criteria through a systematic, transparent, and reproducible process (Kraus et al., 2022). This approach also identifies future research directions by helping uncover existing knowledge gaps (Gopalakrishnan & Ganeshkumar, 2013).

This approach demonstrates the development of the previous literature, the theories used, the most-researched topics in the field, and the methodologies applied in prior research. These factors were manually identified through a literature review process (J. Paul & Criado, 2020). The proposed research directions provide a deeper understanding of areas for development, particularly by uncovering new, under-researched theories, constructs, and methods. This study summarizes research published between 2015 and 2026 to provide up-to-date insights into reuse intentions, with a focus on digital financial applications.

After conducting a relevant research review using the PRISMA method, VOSviewer was used to identify key research themes and developments during the analysis period through keyword analysis and keyword co-occurrence (Prodan et al., 2024). VOSviewer also assisted in creating a keyword matrix that highlights key research interests and directions, aimed at reviewing recent developments in research on reuse intentions. Research on reuse intentions for digital financial applications was also examined. Given the discrepancy between theoretical arguments and empirical findings, the authors did not formulate formal hypotheses but instead addressed the following research questions:

RQ1: What theories and models are most frequently used in research related to reuse intentions for digital financial applications?

RQ2: What methods are most frequently used in researching reuse intentions?

RQ3: What is the distribution of authors, titles, and publication years of articles?

RQ4: What are the limitations of previous research? And what research agenda is recommended for the future?

PRISMA framework

Using the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) framework, the research process ensures a structured approach from identification to the presentation of results (Moher et al., 2009). The PRISMA framework consists of four stages: identification, screening, eligibility, and inclusion criteria. Identification is a process that enriches the primary keywords through several steps, making the database as widely accessible as possible. The second stage is screening, which includes or excludes articles based on criteria determined by the authors and generated using the database. Excluding articles means removing those the authors deem unnecessary for the type of article. The third stage is eligibility, in which all articles are assessed by reviewing the title, abstract, methods, results, and discussion to ensure they meet the inclusion criteria and align with the research objectives. The final stage is the inclusion criteria, where articles are selected that meet the criteria for further in-depth analysis.

The Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) serves as a framework for reporting systematic reviews and offers benefits across disciplines (Moher et al., 2009). PRISMA offers at least three significant advantages for students, educators, researchers, and other readers. First, PRISMA describes a structured search process, including identification, screening, eligibility, and inclusion. Second, its step-by-step guidance is very useful for researchers, enabling them to conduct comprehensive searches and efficiently locate relevant articles. Third, PRISMA enhances readers' understanding of systematic review procedures, making it easier to trace relationships between information and sources, observe the documentation process, and evaluate clearly reported reviews.

Tabel 1. Article Inclusion and Exclusion Criteria

Inclusion Criteria	Exclusion Criteria
Published 2015 – 2026	Published before 2015
Scopus Indexed Journals	Non Scopus Indexed Journals
Relevant Studies on "Intention to Reuse", "Digital Financial ", and "Continuance Intentions"	Irrelevant Study
Relevant to The Field of Study "Business, Management, Accounting"	Irrelevant Field of Study
Open Acces Articles	Close Access Articles

Assembling

The collection stage involves identifying and acquiring the sources necessary to conduct a systematic literature review. In this study, the Scopus database was used to ensure broad, high-quality coverage of publications. Scopus is a comprehensive platform that provides easy access to leading, up-to-date academic journals with high citation counts across disciplines such as management, technology, finance, psychology, and others. Furthermore, compared to other databases, Scopus offers a broader coverage of recent publications

(Aghaei Chadegani et al., 2013; Falagas et al., 2008). This database has also been widely used and recognized in the research community (Abdullah & Naved Khan, 2021; Kumar et al., 2023; Yan et al., 2021).

Because this review specifically focuses on users' reuse intentions of digital financial applications, studies on irrelevant topics were excluded from the analysis. The document search process was conducted using titles, abstracts, and keywords in the Scopus database. The decision to focus on these areas rather than searching across all areas during the initial screening was based on the PRISMA statement, which states that research selection generally involves several stages. In the initial stage, relevant studies are identified through title and abstract screening, followed by further assessment through full-text review. This approach allows researchers to obtain documents that are truly relevant to the specified keywords, while saving time and money without compromising the quality of the systematic review (Nikki Han & Kim, 2021). In this study, the keywords used in the initial stage included "intention to reuse," "digital finance," and "continuance intentions." These keywords were selected because they are closely related to the research question and play a crucial role in identifying relevant literature.

Arranging

The organizing step has distinct stages: "organizing" and "refining" (S. Paul et al., 2021). During the collection stage, this study initially retrieved 7,137 publications via a Scopus search conducted between 2015 and 2026. Next, studies were selected based on the following criteria: The analysis excluded studies not published between 2015 and 2026 and not addressing reuse intentions for digital financial applications. In the next stage, studies underwent a second screening round, with a greater focus on the fields of business, management, and accounting. The final screening process focused on studies that were only accessible or open access. Full-text assessment focused on analytical depth and insights into users continued use intentions for digital financial applications. The flowchart of this study, presented in Figure 1, was compiled using the "Systematic Literature Review (SLR)" methodology (S. Paul et al., 2021) and the "PRISMA" framework (Moher et al., 2009).

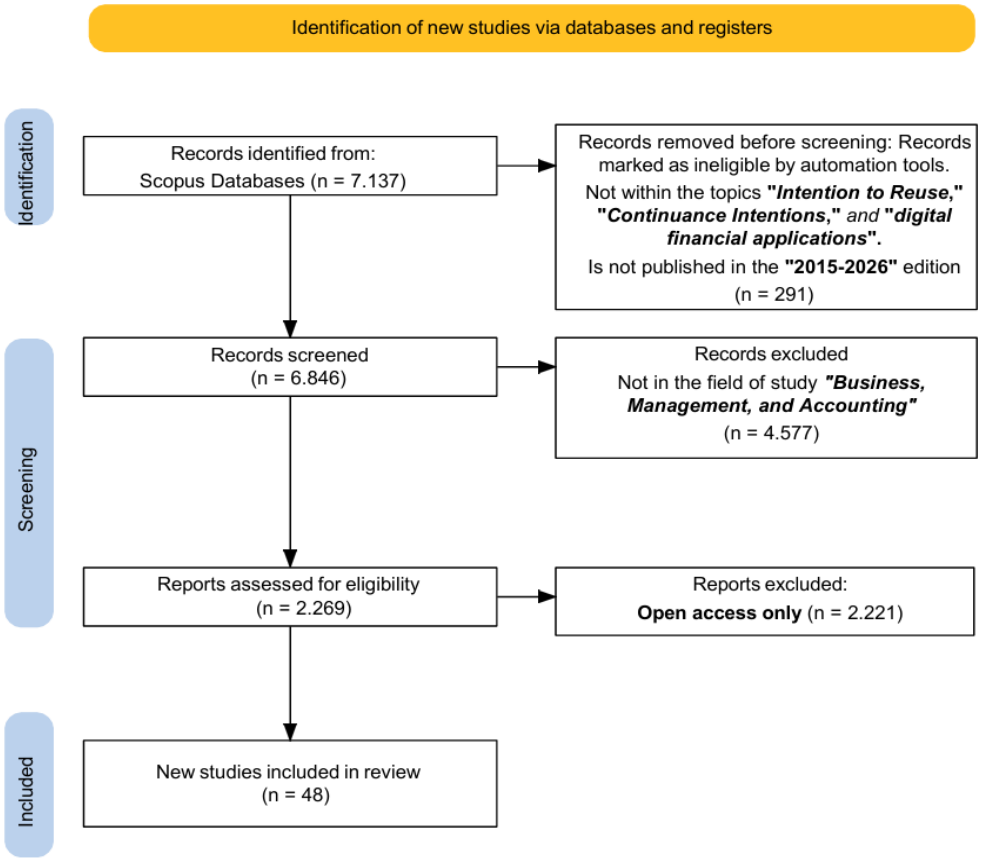


Figure 1. Prism Model

Assessing

The systematic use of a recognized framework in reviewing existing literature is highly recommended to produce a comprehensive analysis (S. Paul et al., 2021). Various approaches have been developed to support framework-based reviews, including the Antecedents, Decisions, and Outcomes (ADO) framework, the Theories, Contexts, and Methods (TCM) framework, the Theories, Constructs, Characteristics, and Methods (TCCM) framework, and the What, Why, Where, When, and How (5W1H) framework (Kumar et al., 2023). To systematically evaluate the literature, this study utilized the TCM (Theories, Contexts, and Methods) framework. The TCM framework has been widely used by researchers in systematic literature reviews for its ability to uncover the theoretical foundations, research context, and methodology used in a field of study. This approach is also effective in identifying research gaps and providing directions for future research, particularly regarding theory, context, and methods in studies on the intention to reuse digital financial applications (Al-Blooshi et al., 2020; Kumar et al., 2023; Yan et al., 2021).

RESULT AND DISCUSSION

This section will provide a brief analysis of the search results, relating them to the theories, contexts, and methods used by previous researchers and in highly cited publications on reuse intentions. This review includes 48 studies, described below.

Theories Used

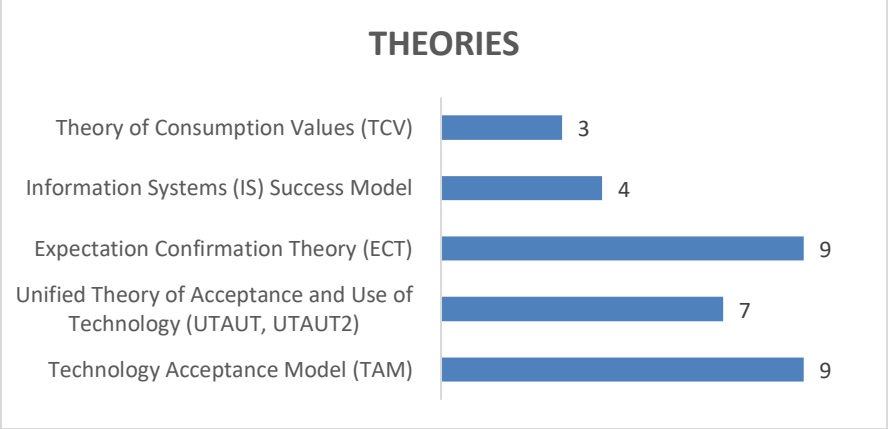


Figure 2. Theory/Model Used in Past Studies

Various theories have been used in prior research to understand consumer behavior and explain continuance intentions in the use of digital financial technology. In an effort to deepen the study of continuance intention and intention to reuse, researchers often expand, adapt, or combine several models. Based on the findings shown in Figure 2, the theories most frequently used by researchers to explain continuance intention and intention to reuse in digital financial applications are the Technology Acceptance Model (TAM) (Davis et al., 1989), the Unified Theory of Acceptance and Use of Technology (UTAUT, UTAUT2) (Venkatesh et al., 2003, 2012), the Expectation Confirmation Theory (ECT) (Bhattacherjee, 2001), the Information Systems (IS) Success Model (Delone & McLean, 2003), the Theory of Consumption Values (TCV) (Sheth et al., 1991). These five theories serve as the primary frameworks used to explain continuance intention, or the intention to reuse digital financial applications.

The Technology Acceptance Model (TAM) by Davis et al. (1989) is a theory frequently used in research across various contexts, including mobile health applications, food delivery apps, mobile library applications, restaurant reservation apps, and mobile financial services. This demonstrates that TAM remains relevant for explaining technology acceptance through two key concepts: perceived ease of use and perceived usefulness. Users are more likely to intend to use or continue using an application if they perceive it to be easy to use and provides tangible benefits in their daily activities.

The Unified Theory of Acceptance and Use of Technology (UTAUT and UTAUT2) by Venkatesh et al. (2003, 2012) is also widely used and frequently appears in research on digital wallets, social networking sites, mobile library applications, biometric payment cards, and several other digital services. UTAUT/UTAUT2 provides a broader explanation than TAM because it addresses not only the ease and usefulness of technology but also includes other factors such as social influence, facilitating conditions, hedonic motivation, habits, and price value. Therefore, the use of UTAUT/UTAUT2 in digital service research demonstrates that user behavior is influenced not only by technological functionality but also by the social environment, user experience, and available support facilities.

Expectation Confirmation Theory/Model (ECT/ECM) by Bhattacherjee (2001). This theory is widely used to explain continuance intention in services such as e-government, digital services, social media, food delivery apps, and mobile health applications. ECT/ECM focuses on user behavior after the initial adoption stage. This theory explains that users will continue using a service if their experience meets or exceeds their initial expectations. If users are satisfied and find the service useful, they are more likely to continue using it. This theory is particularly suitable for research examining continuance intention.

The Information Systems (IS) Success Model by Delone & McLean (2003), is a theory used to discuss digital wallets, mobile banking, e-government, and other digital services. The IS success model emphasizes the importance of system, information, and service quality in shaping user satisfaction and intention. Good system quality, clear information, and reliable service can encourage users to continue using the platform. Therefore, this model is widely used when assessing the success of a digital system in terms of user experience. The final theory or model most commonly used to discuss continuance or reuse intentions is the Theory of Consumption Values (TCV) by Sheth et al. (1991), which explains the values users consider when using digital services. TCV has been used in research on food delivery apps, bookkeeping applications, and social media continuance intention. This theory explains that user decisions are not solely based on functional aspects but are also influenced by emotional, social, epistemic, conditional, and other values perceived during service use. TCV helps explain why users continue to use an application, not only because it is useful, but also because it provides convenience, a pleasant experience, curiosity, or certain social values.

These five theories demonstrate that research on continuance intention and the adoption of digital financial services can help explain the relationship among technology, users, and digital service experiences. These theories are often combined with other theories to produce more comprehensive research models. This demonstrates that research on continuance intention to use digital financial services continues to evolve from a simple technology acceptance approach to a broader one that encompasses satisfaction, system quality, consumption value, and the sustainability of users' relationships with digital services.

Context Analysis

Table 2. Countries in Previous Research

Area	Frequency
Asia	24
Eropa	13
Amerika	5
Afrika	6
Total	**48**

Based on the findings in Table 2, the geographic context framework or research area in the 48 articles is predominantly located in Asia, with 24 articles. This figure indicates that more than 50% of the studies are in the Asian region. This indicates that research on the adoption and sustainability of digital technology is mostly conducted in Asian countries, in line with the rapid development of digital services, fintech, mobile banking, e-commerce, and platform-based applications in the region. Europe ranks second with 13 articles, indicating considerable attention to implementing digital technology in countries with relatively developed digital infrastructure and regulations. Furthermore, Africa has 6 articles, and the Americas has 5 articles.

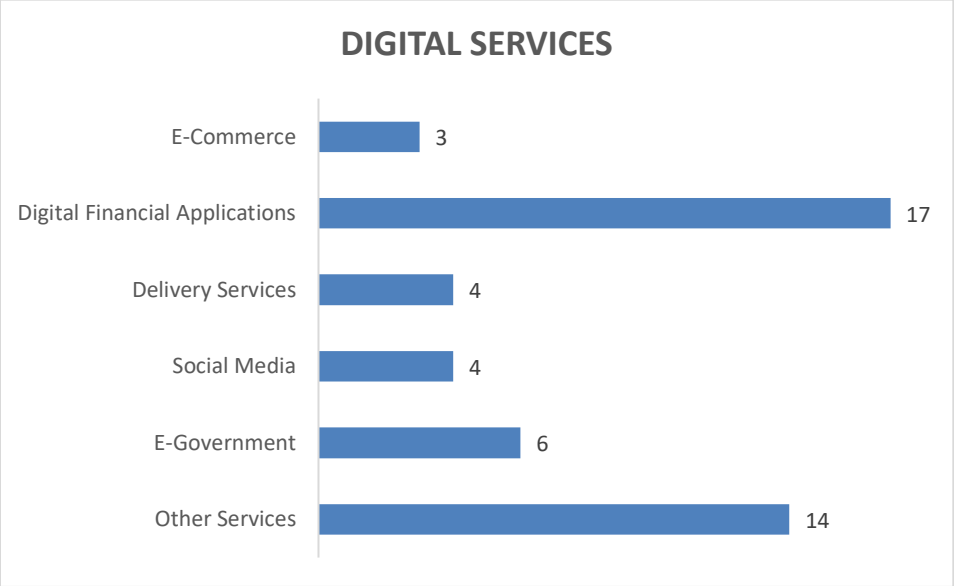


Figure 3. Context Area

Based on Figure 3, the context framework of the service area or context studied in 48 articles shows that the research area most focused on digital financial applications, with 17 articles. This finding shows that fintech, mobile banking, digital payments, mobile money, digital wallets, and digital banking services are the main contexts in previous research. Delivery services and social media are each found in 4 articles, e-government has a total frequency of 6 articles, e-commerce is the area with the lowest frequency, namely 3 articles, while the rest are in other services that include various services such as online transportation, health applications, travel applications, game platforms, digital libraries, blockchain, and intelligence-based chatbots, which totals 14 articles. This shows that prior research has been dominated by digital services directly related to financial transactions and consumer activities.

Methods Employed

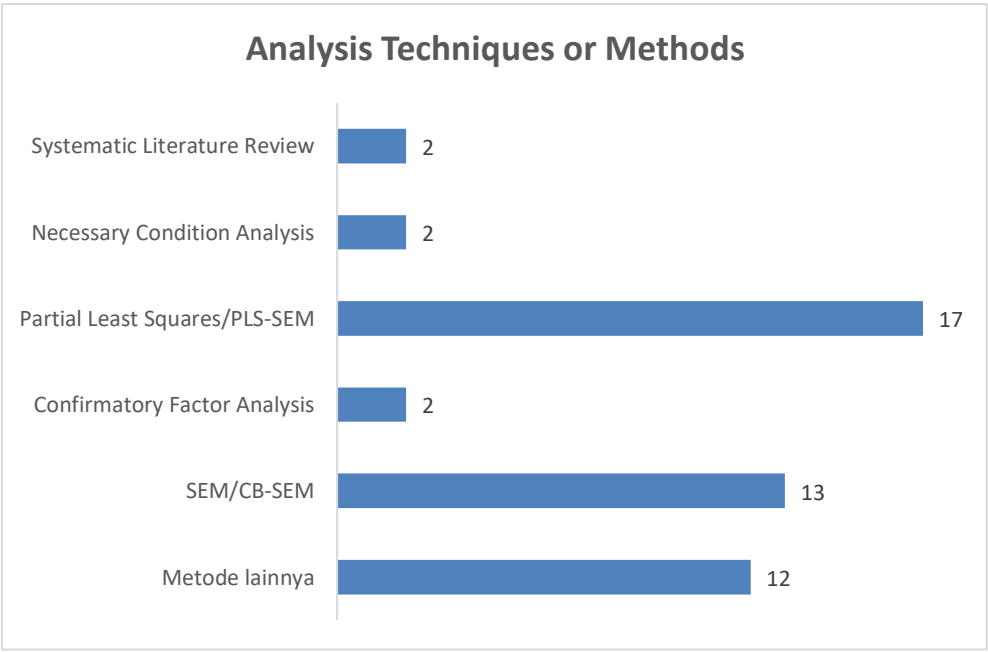


Figure 4. Technique Used

Based on Figure 4, which presents the method framework encompassing the analysis techniques used in 48 previous studies, the most frequently used analysis technique is Partial Least Squares-Structural Equation Modeling (PLS-SEM), with 17 articles. This indicates that previous studies have been more oriented towards testing relationships among latent variables, especially in complex models involving multiple constructs. The SEM/CB-SEM technique ranks second with 13 articles, indicating the strong use of confirmatory approaches to test the suitability of theoretical models and causal relationships between variables. Furthermore, Necessary Condition Analysis, Confirmatory Factor Analysis, and Systematic Literature Review were each used in two articles. Furthermore, 12 articles used other analytical methods, indicating a variety of approaches beyond SEM, although the number is still spread across various techniques. These findings indicate that SEM-based quantitative methods are dominant; therefore, future research should consider using more diverse methods.

Interpretation of Findings Based on Author, Title, Years and Citation of Publication

Table 3. Distribution of Authors, Titles, Years and Citation of Publication

Author	Title	Citation
(Li & Shang, 2020)	Service quality, perceived value, and citizens' continuous-use intention regarding e-government: Empirical evidence from China Why pay premium in freemium services	805
(Akdim et al., 2022)	The role of utilitarian and hedonic aspects in the continuance intention to use social mobile apps	379
(Tandon et al., 2021)	Why do people purchase from food delivery apps? A consumer value perspective	289
(Shaikh et al., 2023)	Mobile money as a driver of digital financial inclusion	268
(Hamari et al., 2020)	"Why pay premium in freemium services?" A study on perceived value, continued use and purchase intentions in free-to-play games	263
(Kumar et al., 2023)	Adoption of digital financial transactions: A review of literature and future research agenda	169
(Dehghani et al., 2022)	High interest, low adoption. A mixed-method investigation into the factors influencing organisational adoption of blockchain technology	157
(Talwar et al., 2021)	Barriers and paradoxical recommendation behaviour in online to offline O2O services. A convergent mixed-method study	140
(Hepola et al., 2020)	Is it all about consumer engagement? Explaining continuance intention for utilitarian and hedonic service consumption	134
(Naranjo-Zolotov et al., 2019)	Continuous usage of e-participation: The role of the sense of virtual community	123

Based on the analysis of 48 articles, Table 3 presents the 10 most-cited articles. Previous research topics range widely, from technology adoption to continuance intention. Factors such as perceived value, service quality, consumer engagement, utilitarian and hedonic motivations, community attachment, and barriers to adoption are important topics frequently referenced by research. The distribution of citations indicates that previous research addresses not only initial technology acceptance but also why users maintain, continue using, or reject a digital service. These findings strengthen continuance intention as a foundation for technology adoption research and demonstrate that technological factors need to be analyzed alongside psychological, social, economic, and service quality factors.

Interpretation of Findings Using VOSViewer

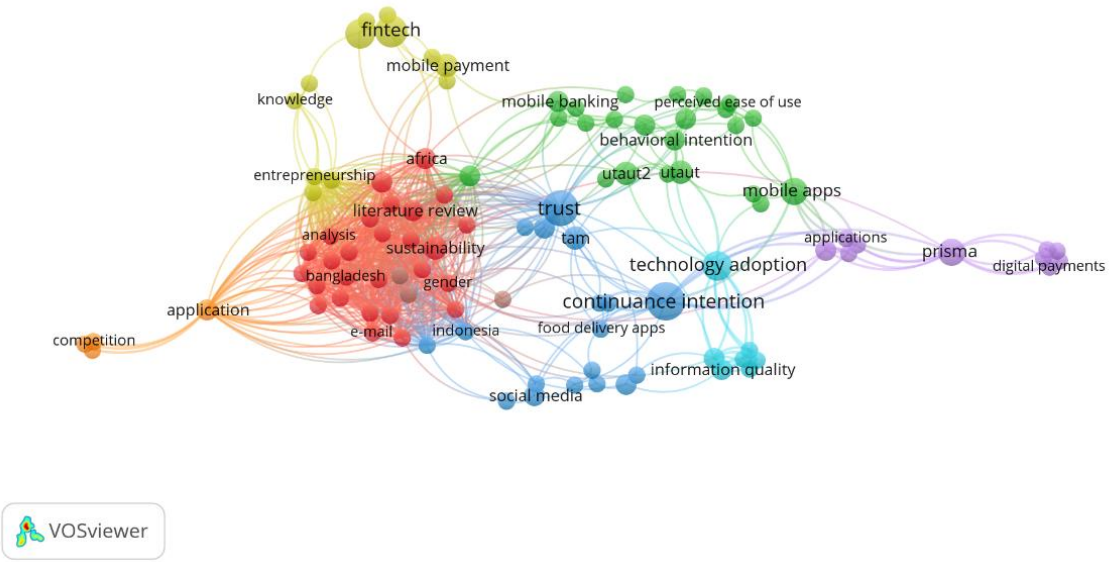


Figure 5. VOSviewer Co-Occurrence Mapping Regarding Continuance Intention Related Articles

Based on VOSviewer, the primary focus is on digital technology adoption and continuance intention, particularly for fintech services, mobile payments, digital payments, and mobile banking. The concept of continuance intention is central, as many studies examine why users continue using digital services after initial use. Factors such as trust, perceived ease of use, information quality, and behavioral intention emerge as important variables often associated with technology acceptance and continuance.

The dominant theories use TAM, UTAUT, and UTAUT2 as frameworks to explain user behavior. The issue of digital technology adoption and continuance is relevant in various social and economic settings. VOSviewer results show that research is moving toward three main focuses: technology acceptance, user trust, and continuance intention, as well as app-based digital financial services.

CONCLUSION

Research on technology adoption and continuance intention has developed primarily around acceptance and post-adoption theories. TAM and ECT/ECM are the most frequently used theories, indicating that previous research has focused on initial technology acceptance and users' decisions to continue using digital services after adoption. The VOSviewer mapping strengthens these findings by focusing on continuance intention, trust, technology adoption, TAM, mobile banking, perceived ease of use, behavioral intention, fintech, and digital payments. Continuance intention should be understood as a multidimensional post-adoption behavior rather than simply a continuation of initial acceptance. It is shaped by technology performance, perceived usefulness, ease of use, satisfaction, trust, perceived value, risk, motivation, social influence, and service context characteristics.

Based on these findings, several opportunities for future research can be identified. First, future studies should develop more integrated research models by combining technological, psychological, social, and contextual factors to explain continuance intention more comprehensively. Second, more cross-country and cross-cultural studies are needed to examine whether the determinants of continuance intention differ across economic, cultural, and regulatory environments. Third, future research should investigate emerging digital financial technologies, such as super apps, embedded finance, digital banking ecosystems, and AI-enabled financial services, which remain underexplored in the existing literature. Finally, longitudinal and mixed-methods research designs are recommended to better capture changes in users' continuance intention over time and to provide a deeper understanding of post-adoption behavior in digital financial applications.

Limitations and Future Research

The limitations of this Systematic Literature Review are evident in its uneven distribution across sectors. The findings are more applicable to consumer-oriented digital services, specifically fintech, mobile banking, digital payments, and e-commerce, than to other organizational, educational, industrial, or public-sector technologies. Several emerging topics remain underexplored, including artificial intelligence chatbots, blockchain-based services, biometric payments, palm payments, digital fraud detection, privacy breaches, and negative user experiences. Future studies should broaden the scope of research on continuance intention by examining emerging technologies and should expand the study to underrepresented regions by conducting cross-country or cross-continental studies to examine the influence of cultural differences, economic conditions, regulations, digital infrastructure, and technological maturity levels on adoption and continuance intention, as well as integrating both positive and negative determinants of continued use of digital services.

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