

THE ROLE OF TRUST AND RISK TOLERANCE IN MOBILE PAYMENT: POST-ADOPTION BEHAVIORAL STUDY

Patricia Andrea, Yulianto Suharto
Bandung Institute of Technology, School of Business and Management,

Abstract

This study attempts to address the gap in mobile payment post-adoption behavioral study and to add to the current literature on mobile payment by examining Risk Tolerance and Trust on shaping a person's continuance intention in using mobile payment. The research also tried to expand the Technology Acceptance Model (TAM) model by adding two additional constructs, namely Risk Tolerance and Trust. This study's respondents were mobile payment users aged 15-29 in Bandung city. Construct assessment in this study uses a Likert scale, and the PLS-SEM approach is used for data analysis. The results showed that Risk Tolerance and Trust influence Continuance Intention using mobile payment. The Risk Tolerance variable affects Continuance Intention directly, but the Trust variable does not significantly affect Continuance Intention. The research is supposed to be beneficial for practitioners and scholars to support the strategy and the references in relevant fields.

Keywords: continuance intention, mobile payment, risk tolerance, trust

1. Introduction

1.1 Background

With the continuous technological advancements, many start-ups have sprung up in Indonesia. One of them is the rapidly skyrocketing Fintech or digital financial services such as mobile payment services. Bank Indonesia (BI) said the use of mobile payment keeps on growing and estimates that payments by finance technology (fintech) have the potential to continue to grow (CNBC Indonesia, 2019). This transaction growth is perhaps inseparable from the amount of discounts and cash backs offered by the providers to attract customers. However, with the amount of money they have to spend, this promotional strategy could exhaust the company. When companies are unable to maintain customers and promote the continuous use of technology, they will not be able to recover from the costs to make their company succeed. Furthermore, with so many mobile payment players in Indonesia, it serves as a challenge for mobile payment companies to be able to retain their existing customers and increase the number of users since switching costs to customers are fairly low. When customers are not happy with a service provider, they can quickly switch to another service provider. Therefore, determining how to maintain customers and promoting their continued usage intention is crucial to the success of mobile payment providers (Zhou, 2013).

From literature reviews, Trust has been proven to significantly influence the continuance intention of mobile payment users. Moreover, while there are already fairly few prior studies explaining the relationship between trust and the intention to continue the use of mobile payments (Dlodlo, 2014; Shao et al., 2019; Yu et al., 2016; Zhou, 2013), it is important to

include familiarity and reputation in the research context in order to gain a better understanding of how these factors affect the trust of mobile payments between consumers, which eventually led to their continuance intention. Apart from trust, this research had taken a new factor to understand the role of benefits and risks that influence the behavior of continuing mobile payment. The proposed variable is Risk Tolerance. Risk tolerance is chosen on the basis of its strength which enables the risk-benefit analysis and their trade-off process in regard to the use of mobile payment (Y. Chen & Chen, 2018). As far as the researcher is informed, there is a very limited study which examined the user's continuance usage intention for mobile payment usage activities based on their risk tolerance towards technology, in particular among consumers in Indonesia. This study is therefore intended to address the gap in mobile payment post-adoption behavioral study and to add to the current literature on mobile payment by examining factors that affect continuance intention in mobile payment usage activities.

1.2 Literature Review

Rapid technological growth opens up to new opportunities for communication and business activities in our global society. That includes the development of electronic transactions which are considered an alternative payment that is generally made at a merchant using several methods, one of them is mobile payment service. Several studies have recently been performed on mobile payment usage behaviors, however, the continuance intention of consumers to use mobile payment services has received less coverage compared to the comprehensive research carried out in the initial adoption phase. While there has been an increasing interest among researchers recently in understanding the post-adopting behavior of users, a limited number of studies have been published to date on this particular topic, especially in Indonesia. Continuance intention is the intention of the user to continue to use the product or service after the user has undertaken the acceptance phase of the system (Hsu, Chang, & Lin, 2013). Continuance Intention is a crucial step in implementing a system because it is concerned with the continued use of a system (Chiu, Hsu, Sun, Lin, & Sun, 2005). Continuance Intention is important because it is an action to retain customers in a company, while consumer acceptance is an action to get new customers where this action has a greater cost than retaining customers (Wu, Tsai, Chen, & Wu, 2006).

The research tried to expand the Technology Acceptance Model (TAM) by adding two additional constructs, namely Risk Tolerance (Chen & Chen, 2018) and Trust (Pei, Wang, Fan, & Zhang, 2015). The inclusion of two variables outside the TAM framework is due to the fact that the framework does not have a factor that can clarify Risk Tolerance and Trust in the use of technology. Based on the findings from Chen (Chen & Chen, 2018), risk tolerance can be integrated into mobile payment literature. The respective study defined risk tolerance as a belief that is characterized as the degree of uncertainty that the customer is prepared to accept while using mobile payment. This belief relies on the consumer's overall assessment of the perceived benefits and costs of using mobile payment. In mobile payment context, perceived benefits in financial services technology is dependent on an inherent belief or conviction in the usability and financial benefit of the system while costs include perceived risk issues surrounding a loss of privacy, functional and financial matter (Pei et al., 2015). If the benefit is large enough, consumers will have the incentive to take the higher security risks caused by using mobile

payment (Chen & Chen, 2018). Therefore, the higher the perceived benefit of mobile payment, the greater the risk tolerance in using the technology. In addition, based on the findings from Chen (Chen & Chen, 2018) indicates that perceived risk of mobile payment is negatively related to consumer's mobile payment risk tolerance. The study in Hong Kong also indicated that risk tolerance are attitudinal factors that influence their usage (Chan & Lu, 2004).

Trust is consistently found to be important in the technology continuous adoption literature and has received an increasing level of attention in research exploring consumer continuance intention in using technology. Researchers consistently find that a user's continuance intention is largely dependent on trust (Dlodlo, 2014; Gao, Waechter, & Bai, 2015; Shao, Zhang, Li, & Guo, 2019). The level of trust that people have in technology is a core determining factor of the extent to which they will engage with the product in the future (G. Kim, Shin, & Lee, 2009). Therefore, for a complete understanding of trust in influencing continuance usage of mobile payment, researcher supplemented the study underlying model using what is believed have the most significant influence on trust: reputation and familiarity (D. J. Kim, Ferrin, & Rao, 2008).

1.3 Hypotheses and Theoretical Framework

The research framework model in this study is the result of collaboration from the research of Y. Chen & Chen (2018) and Pei et al. (2015) by using the TAM framework as the basic theory of research. The relationship between the variables to be tested in this study is as follows: perceived benefit and perceived risk affect risk tolerance; reputation and familiarity affect trust; risk tolerance and trust affect the continuance intention of using mobile payment. The findings of the combination of the research framework of the Y. Chen & Chen (2018) and Pei et al. (2015)'s studies can be seen in Figure 1:

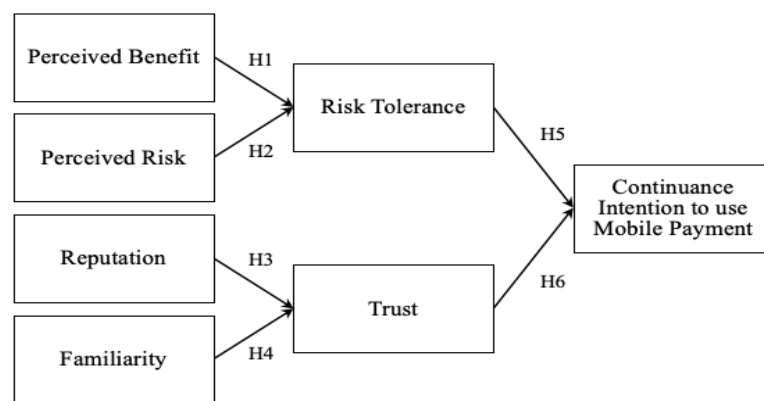


Figure 1. Research Framework

Based on the literature review and framework that has been made, the hypotheses formulated in this study are as follows:

- H1: Perceived Benefit has a significant positive effect on Risk Tolerance.
- H2: Perceived Risk has a significant negative effect on Risk Tolerance.

H3: Reputation has a significant positive effect on Trust.

H4: Familiarity has a significant positive effect on Trust.

H5: Risk Tolerance has a significant positive effect on Continuance Intention.

H6: Trust has a significant positive effect on Continuance Intention.

2. Method

2.1 Research Design

This research is using a quantitative-associative approach. Quantitative approach is a research technique used to analyze a specific population or sample aimed at testing a predetermined hypothesis, whereas associative research is study aimed at assessing the relationship between two or more variables.

2.2 Population

Population is defined as the total number of elements to be studied (Cooper & Schindler, 2014). The population is the entire respondent, community or subject of the sources of information to be researched. Therefore, understanding the population in statistics is not limited to groups/groups of people, but refers to all sizes, counts or qualities that are a study's subject. An observation/survey of all population members is referred to as a census while the sample is part of a population or a subset (set of parts). The study population is all mobile payment users in the city of Bandung. The selection of these populations in this study was because researcher saw there are quite a number of mobile payment service users in the city of Bandung.

2.3 Sampling Procedures

The sampling technique used is non-probability sampling with a purposive sampling method. The purposive sampling method, also known as judgment sampling, is used because of the characteristics that the informant has (Tongco, 2007). For example, the criteria set out in this study are individuals who: 1) live in Bandung, 2) aged between 15 until 29 years and 3) use mobile payment service. Sampling in this study was carried out using the Slovin's technique. For this study, assuming the population is the number of Bandung citizen aged between 15-29 years old according to Statistic Biro of Indonesia (as of August 16, 2019) which is a number of $N = 886325$, and to minimize errors, the researcher determines the margin of error of 1%. According to the guidance, the sample used in this study is consumers using mobile payment service with as many as 100 respondents.

2.4 Data Collection

The data used in the research is primary data and secondary data. Primary data are original data which are derived directly from data sources (Cooper & Schindler, 2014). Method of data collection is by using a questionnaire containing a series of statements that are used to measure each variable to be evaluated. The researcher will circulate questionnaires directly or through the media Google form to the respondents. The respondents are users of mobile payment services in the city of Bandung since the use of mobile payment services is rapidly growing, supported by

the presence of various merchants in Bandung. Secondary data refers to second-hand data collected from existing sources and for various purposes. Secondary data is collected from many sources in this study, such as articles, journal papers, books, and the internet.

2.5 Data Analysis Method

The PLS-SEM (Partial Least Square – Structural Equational Modeling) statistical method is used to evaluate variables and analyze the structural model using SmartPLS program. It helps to explain the cause-effect relationships among dependent and independent variables (F. Hair Jr, Sarstedt, Hopkins, & G. Kuppelwieser, 2014). To evaluate the research framework, outer and inner model was calculated using test measures at SmartPLS 3.0. PLS-SEM usually consists of two sub-models namely the measurement (outer) model and the structural (inner) model.

3. Results and Discussion

3.1 Validity and Reliability

Table 1. Validity, Reliability and R-Square test result

Latent Variable	Code	Indicator Reliability (Outer Loadings ²)	Average Variance Extracted (AVE)	Cronbach's Alpha	Composite Reliability	R Square
Perceived Benefit	PB1	0,624	0,572	0,814	0,870	
	PB2	0,616				
	PB3	0,498				
	PB4	0,500				
	PB5	0,623				
Perceived Risk	PR1	0,607	0,666	0,750	0,857	
	PR2	0,644				
	PR3	0,749				
Risk Tolerance	RISK1	0,638	0,590	0,827	0,878	0,303
	RISK2	0,525				
	RISK3	0,592				
	RISK4	0,606				
	RISK5	0,588				
Reputation	REP1	0,635	0,674	0,758	0,861	
	REP2	0,579				
	REP3	0,682				
Familiarity	FAM1	0,615	0,632	0,710	0,837	
	FAM2	0,711				
	FAM3	0,697				
Trust	TRU1	0,584	0,623	0,701	0,832	0,559
	TRU2	0,622				
	TRU3	0,663				
Continuance Intention	CI1	0,656	0,712	0,797	0,881	0,172
	CI2	0,768				
	CI3	0,712				

Measurement model is used to determine the specification of the relationship between latent variables with manifest variables, this test includes indicator reliability. Based on the table, it can be explained that the weighting results of loading factors for all manifest variables obtained in latent variables indicate that the indicators used to measure variables are reliable in reflecting

latent variables. Then the results of the results also show that all variables in the study are declared valid because it has an AVE value > 0.5. Based on the reliability test results in the table, all constructs are declared reliable because the Composite Reliability values and Cronbach Alpha exceeds 0.70 (F. Hair Jr et al., 2014).

R-Square value of 0,20 is considered high in subjects such as consumer behavior studies (F. Hair Jr et al., 2014). In general, the rule of thumb for the R-Square value are 0,25; 0,50; and 0,75 which can be described respectively as small, medium and large influence. The analysis shows that the value of R-Square for the Risk Tolerance variable is 0,303 which means that the Perceived Benefit and Perceived Risk variables show high effect on Risk Tolerance. R-Square for the Trust variable is 0,559 which means that the Reputation and Familiarity variables show high effect on the Trust. However, the value of R-Square for Continuance Intention variable is 0,172 which means that the Risk Tolerance and Trust variables show weak effect on Continuance Intention.

3.2 Hypotheses Testing and Discussion

Hypothesis testing is based on the significance value of t-statistics, with the provisions of t-statistics > 1,96 at the 0,05 (5%) significance level. Subsequently, the bootstrapping procedure is carried out to determine the significance of variables using path coefficients.

Table 2. Summary of Hypotheses Testing result

	Hypotheses	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ((O/STDEV))	P Values	Result
H1	Perceived Benefit -> Risk Tolerance	0,540	0,557	0,083	6,540	0,000	Accepted
H2	Perceived Risk -> Risk Tolerance	0,089	0,099	0,082	1,091	0,275	Rejected
H3	Reputation -> Trust	0,326	0,339	0,143	2,287	0,022	Accepted
H4	Familiarity -> Trust	0,495	0,486	0,157	3,164	0,002	Accepted
H5	Risk Tolerance -> Continuance Intention	0,355	0,363	0,133	2,664	0,008	Accepted
H6	Trust -> Continuance Intention	0,107	0,111	0,121	0,882	0,378	Rejected

Based on Table 2, the hypotheses testing discussions are as follows:

H1: Perceived Benefit has a significant positive effect on Risk Tolerance.

The results of the path coefficients obtained the value of 0,540 and t-statistics value of 6,540. The hypothesis can therefore be accepted. This means that the perceived benefit is closely linked to one's risk tolerance through the use of mobile payments. For instance, as mobile payment allows consumers to enjoy discounts and promotions offered by merchants, enables them to make payments quickly, saves time in payment transactions and giving consumers other benefits, the consumer's risk tolerance increases. Because they believe that the benefits they receive from a mobile payment service can compensate the risk of revealing their personal information to the service company. The implication is that companies must demonstrate the use of technology that can benefit customers in carrying out their activities in such a way that will make their risk tolerance higher. The step that can be taken is to always pay attention to the features/services that are provided so that the system can be changed according to consumer needs in order to facilitate easier and faster transactions; and continue to give discounts and promotions to users. This step is suggested in order to mitigate the risks with the benefits of the technology to increase one's risk tolerance. The findings of this study are consistent with the results of Chen (Chen & Chen, 2018)'s study of factors that affect risk tolerance in the use of mobile payments for users in China, which indicates that the influence of perceived benefits has a positive effect on risk tolerance.

H2: Perceived Risk has a significant negative effect on Risk Tolerance.

The results of the path coefficients obtained the value of 0,089 and t-statistics value of 1,091 <1.96. This hypothesis is therefore rejected. Therefore, the lower the risk perceived by users of mobile payment does not increase the technology's risk tolerance. This insignificant result indicates that the performance, financial, and privacy risks that might be experienced by the user is not the focus of the problem in one's risk tolerance for mobile payment. This research used the trade-off theory by Chen (Chen & Chen, 2018) where the user will make the best use of the positive side of the benefits and minimize losses from the negative side of the risk. This highlights that perceived benefits are more influential than perceived risks that do not even have the effect on risk tolerance in the use of mobile payments. The implication is that mobile payment providers can know the attitude of the users that perceived risks in using the system do not make users less risk tolerant. This does not mean however that mobile payment providers should ignore this. Providers should continue to ensure system security and foresee potential risks, since mobile payment technology in Indonesia is still evolving. The results of this study differ from study conducted by previous researcher Chen (Chen & Chen, 2018) in China which explains that perceived risk has a significant negative effect on risk tolerance. The difference in this study's results is due to the number of samples. Where in Chen (Chen & Chen, 2018)'s study the number of samples used is 324 while in this survey only used 100 samples. The location where the study is conducted is different as well, the previous research was in China and the current research is in Bandung.

H3: Reputation has a significant positive effect on Trust.

The third hypothesis testing results show the path coefficient value of 0,326 and the t-statistics value of 2,287>1,96, this result shows that the hypothesis is supported, which means there is a significant influence of reputation on trust. It means that the greater the reputation that a technology has, the higher the trust of consumers in the technology. The common strategy of a mobile payment provider to maintain the reputation of the company is to build a good relationship with its customers. By providing excellent, safe and reliable services, customers will feel satisfied with the company's services. The implication is that the management of a mobile payment company must ensure that a reliable and efficient service is applied in order to maintain good public reputation. If the consumer has ever had a problem with the service, the company must be fully truthful and transparent when it comes to addressing issues so that customers do not feel dissatisfaction and regret when using the product. Because if the user feels disappointed, their trust to the company can be affected. The findings of this study are in line with Shao (Shao et al., 2019)'s research on the factors of trust and continuance intention in the use of mobile payments by Alipay and WeChat pay users in China, which states that reputation has a significant positive effect on trust.

H4: Familiarity has a significant positive effect on Trust.

The results of the path coefficients obtained the value of 0,495 and t-statistics value of 3,164. Consequently, the hypotheses is accepted. Therefore, it can be inferred that familiarity has a positive, significant impact on trust. It means that if every user feels very familiar with the mobile payment service, the user's trust in the mobile payment service will increase. The implication is that users trust the mobile payment application more if the system can make users feel comfortable, assured and facilitated in using this technology service. Mobile payment practitioners should design applications with a convenient and reliable user interface and user experience in its application to keep users assured in using mobile payment. Through the experiences of the mobile payment with customers , they quickly become familiar and put trust in it eventually. The results of this study are supported by research findings from Pei (Pei et al., 2015)'s study in China explaining that familiarity has a significant positive effect on trust in the use of mobile payments.

H5: Risk Tolerance has a significant positive effect on Continuance Intention.

The fifth hypothesis testing results show the path coefficient value of 0,355 and the t-statistics value of 2,664>1,96, thus, the hypothesis is accepted. Risk tolerance in this research relates to the trade-off between consumer's perceived benefits and perceived risks. Positive research findings suggest that the higher the risk tolerance of an individual when using mobile payment services, the higher the degree of intention to continue using the service. The implication is that companies need to help increase the level of consumer risk tolerance so that their intention to use the service continuously is higher. Measures that can be taken include always improving the features so that the service can convenient users; and providing benefits such as discounts or cashbacks to users who make mobile payments. Providers must also maintain conditions where the application system is safe and protects the personal information of customers as not to be

easily breached by hackers. Mobile payment service is also not expected to misuse the personal information of the customer, nor to provide such information to other companies without the consent of the customer or for promotional purposes. Thus, by maximizing the benefits and minimizing the risks, consumers' risk tolerance will improve and in turn it will increase their continuance intention to use mobile payment as well.

H6: Trust has a significant positive effect on Continuance Intention.

In Table 2 the results of the hypothesis test show that the coefficient of trust is positive, that is 0,107, meaning that trust have is directly proportional to the continuance intention. The t-statistics test results show the significance value of trust at 0,882 < 1,96 means that trust has no significant effect to the continuance intention of using mobile payment. Therefore, the hypotheses is rejected. From the research's results on the indicators contained in trust variables such as competence and effectiveness of providers in handling transactions, reliability and dependability of providers, has led to continuance intention to other consumers. However, in this study, trust with continuance intention is positively related but not significant. The implication is that companies can know that trust does have positive effect on continuance intention although not significant. The trust variable is a key construct that affects the intention of continuing to use mobile payment, related to the platform's ability to provide a reliable system for transactions (Shao et al., 2019). Therefore, companies must ensure to maintain a reliable system for users. Because when someone feels safe and feels their privacy is not disturbed, an individual trust will emerge, making it possible to continue using the said digital payment. However, this finding does not support previous studies which states that trust has positive significant effect towards continuance intention in mobile payment (Dlodlo, 2014; Gao et al., 2015; Yu, Cao, Liu, Gong, & Adee, 2016; Zhou, 2013). The occurrence of such situation is assumed due to external factors which also influence the intention of the customer continuance intention to use, and those factors are not included in the model developed in this study.

4. Conclusion

Based on the findings of the research mentioned in the previous section, it can be concluded that the risk tolerance is the variable that has a positive significant effect on the continuance intention in the use of mobile payment. On the other hand, trust has positive but insignificant effect on the continuance intention in the use of mobile payment. The variable that has positive significant impact on the risk tolerance variable is perceived benefit while the perceived risk variable has no effect. Consequently, the variables of reputation and familiarity also have a positive significant effect on trust.

The results of this analysis are the relevant resources for a company to make long-term relationship with customers. The company is expected to meet the expectations of consumers, so consumers are not disappointed through the use of mobile payments. Based on the conclusions, it can be suggested for the mobile payment management in the future that the company is expected to form a good relationship with users and also establish a system that provides convenience for consumers. This will lead to consumer trust in using mobile payment. Companies must also make features that can provide benefits to consumers in order to increase their risk tolerance.

This can be done by creating promotions or discounts for users and developing efficient features to assist users with their daily activities. With higher risk tolerance, it would lead users to continue using mobile payment services.

However, From the results, there is one drawback from R-Square result for Continuance Intention which shows low value which indicates that the influence of the independent variables on the dependent variable is still on moderate level. Further research is expected to be carried out by adding more independent variables related to continuance intention to use mobile payment. Additionally, the trust variable has a positive but not significant relationship with the intention to continue using mobile payment therefore for further research other variables need to be considered as well. The addition of variables is expected to be able to get a wider perspective. This can help companies in developing and improving facilities for mobile payment services. Apart from the variables, the respondents used in this study were only 100 people which aged between 15-29 years in Bandung region, so the sample was limited. Therefore, this study may not be suitable for generalization in other areas that may have different characteristics.

References

- Chan, S., & Lu, M. (2004). Understanding Internet Banking Adoption and Use Behavior. *Journal of Global Information Management*, 12(3), 21–43. <https://doi.org/10.4018/jgim.2004070102>
- Chen, Y., & Chen, Y. (2018). *Security Risk Tolerance in Mobile Payment: A Trade-off Framework* by. <https://doi.org/10.25777/6ndk-eq41>
- Chiu, C.-M., Hsu, M.-H., Sun, S.-Y., Lin, T.-C., & Sun, P.-C. (2005). Usability, quality, value and e-learning continuance decisions. *Computers & Education*, 45(4), 399–416. <https://doi.org/10.1016/j.compedu.2004.06.001>
- Cooper, D. R., & Schindler, P. S. (2014). *Business research methods*.
- Dlodlo, N. (2014). The relationships among service quality, Trust, User satisfaction and post-adoption intentions in M-payment services. *Mediterranean Journal of Social Sciences*, 5(23), 165–175. <https://doi.org/10.5901/mjss.2014.v5n23p165>
- F. Hair Jr, J., Sarstedt, M., Hopkins, L., & G. Kuppelwieser, V. (2014). Partial least squares structural equation modeling (PLS-SEM). *European Business Review*, 26(2), 106–121. <https://doi.org/10.1108/EBR-10-2013-0128>
- Gao, L., Waechter, K. A., & Bai, X. (2015). Understanding consumers' continuance intention towards mobile purchase: A theoretical framework and empirical study - A case of China. *Computers in Human Behavior*, 53, 249–262. <https://doi.org/10.1016/j.chb.2015.07.014>
- Hsu, H., Chang, C., & Lin, T. (2013). an Empirical Study of Users ' Continuance Intention and Word of Mouth Toward Sna (Social Network App). *Proceedings of 2013 International Conference on Technology Innovation and Industrial Management*, 174–183.

- Kim, D. J., Ferrin, D. L., & Rao, H. R. (2008). A trust-based consumer decision-making model in electronic commerce: The role of trust, perceived risk, and their antecedents. *Decision Support Systems*, 44(2), 544–564. <https://doi.org/10.1016/j.dss.2007.07.001>
- Kim, G., Shin, B., & Lee, H. G. (2009). Understanding dynamics between initial trust and usage intentions of mobile banking. *Information Systems Journal*, 19(3), 283–311. <https://doi.org/10.1111/j.1365-2575.2007.00269.x>
- Pei, Y., Wang, S., Fan, J., & Zhang, M. (2015). An empirical study on the impact of perceived benefit, risk and trust on E-payment adoption: Comparing quick pay and union pay in China. *Proceedings - 2015 7th International Conference on Intelligent Human-Machine Systems and Cybernetics, IHMSC 2015*, 2, 198–202. <https://doi.org/10.1109/IHMSC.2015.148>
- Shao, Z., Zhang, L., Li, X., & Guo, Y. (2019). Antecedents of trust and continuance intention in mobile payment platforms: The moderating effect of gender. *Electronic Commerce Research and Applications*, 33, 100823. <https://doi.org/10.1016/j.elerap.2018.100823>
- Tongco, M. D. C. (2007). Purposive Sampling as a Tool for Informant Selection. *Ethnobotany Research and Applications*, 5, 147–158. <https://doi.org/10.17348/era.5.0.147-158>
- Wu, J., Tsai, R. a Y. J., Chen, C. C., & Wu, Y. (2006). An Integrative Model to Predict the Continuance Use of Electronic Learning Systems : Hints for Teaching. *International Journal on E-Learning*, 5(2), 287–302.
- Yu, L., Cao, X., Liu, Z., Gong, M., & Adee, L. (2016). Understanding mobile payment users ' continuance intention : a trust transfer perspective Article information: About Emerald www.emeraldinsight.com Understanding mobile payment users ' continuance intention : a trust transfer perspective. *Internet Research*, 3.
- Zhou, T. (2013). An empirical examination of continuance intention of mobile payment services. *Decision Support Systems*, 54(2), 1085–1091. <https://doi.org/10.1016/j.dss.2012.10.034>