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Continuance Intention in Mobile Banking: A Systematic Literature Review of the Extended Expectation-Confirmation Model

Mohammad Al-Habsie*✉, Rinda Hesti Kusumaningtyas✉, Sarip Hidayatuloh✉
Information Systems, Faculty of Science and Technology, Universitas Islam Negeri Syarif Hidayatullah Jakarta, Indonesia

Abstract: Mobile banking succeeds only when customers keep using it after adoption. The Expectation-Confirmation Model (ECM) is used to explain continuance intention and is often extended with trust and less often with e-service quality, yet the positions of these extensions have not been synthesized at the level of individual relationships. This study maps the theories, methods, relationships, extension positions, and research gaps of ECM-based studies in mobile and digital banking. A Systematic Literature Review was conducted following the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) 2020 guideline. A Google Scholar search on 2 October 2026 for publications from 2021 to 2026 retrieved 207 records; after duplicate removal, screening, and full-text assessment by three reviewers, 15 articles were included and mapped with VOSviewer. Most studies were surveys analyzed with partial least squares structural equation modeling (12 of 15). Core ECM relationships were consistently supported, with satisfaction significant for continuance intention in all 12 studies that tested it. Trust appeared in 12 studies and significantly influenced continuance intention in all eight studies that tested this relationship and satisfaction in five of six. E-service quality was tested as a construct in only one study, where it significantly influenced both trust and satisfaction. None of the included studies embedded e-service quality and trust in the full ECM chain or examined small-scale bank channels. We conclude that trust is best positioned as an antecedent of satisfaction and a direct predictor of continuance intention, and that e-service quality is a little-tested antecedent of both.
Keywords: Continuance Intention, E-Service Quality, Expectation-Confirmation Model, Mobile Banking, Systematic Literature Review, Trust

1. INTRODUCTION

Mobile banking allows customers to check balances, transfer funds, and pay bills remotely at any time and place [1]. Its scope keeps widening through digital-only banks [2], [3] and services enhanced with artificial intelligence (AI) [4], [5]. For banks, however, the return on these investments depends less on initial adoption than on whether customers continue to use the service afterwards [6], [7].

Initial adoption does not guarantee continued use. Many users stop using a mobile banking application soon after adopting it [8], and customers who remain hesitant often cite a lack of trust and control as well as concerns about security and privacy [1], [7]. Even so, the mobile banking literature has long concentrated on the adoption stage, whereas evidence on post-adoption continuance intention remains comparatively scarce [7], [9].

The Expectation-Confirmation Model (ECM) is the dominant lens for explaining continuance. Bhattacherjee [6] adapted expectation-confirmation theory to information

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systems and tested it on online banking users: confirmation of expectations shapes perceived usefulness and satisfaction, and both determine continuance intention. Later studies extended ECM to mobile banking by adding perceived security, trust, and self-efficacy [7], and found satisfaction, trust, and confirmation to be the strongest direct drivers in a Thai sample [9]. Because the original model is parsimonious [10], recent work added AI characteristics [4], trust as a moderator [11], and Islamic digital-bank contexts [3]. Review studies have also appeared: Yan et al. [12] synthesized continuance intention across online technologies, Christy and Lisana [13] reviewed digital banking continuance, Kumar et al. [14] meta-analyzed trust in mobile banking, and Huda et al. [8] conducted a PRISMA-based review of 35 mobile banking studies that identified ECM as the most used framework and satisfaction as the most consistent determinant, while trust was frequently studied but showed mixed results.

These reviews, however, treat trust mainly as one determinant among many, or describe its roles qualitatively across different theories. To the best of our knowledge, none has mapped, within the ECM structure itself, how consistently the relationships from trust to satisfaction and to continuance intention are supported, and none has combined such a mapping with a bibliometric map of the field. A further limitation is that ECM judges whether expectations were met and whether the service is useful, but not the quality with which the service is delivered. Electronic service quality captures this delivery and has been conceptualized as a driver of perceived value and loyalty intentions [15]; in one banking study it significantly influenced both trust and satisfaction [16]. Yet it is rarely embedded in ECM, and no review has examined whether ECM studies tested it together with trust. Moreover, primary studies rarely report bank scale and tend to centre on well-known applications, so the digital channels of smaller banks, such as MotionBank, remain unexamined.

This study addresses the gap through a Systematic Literature Review (SLR) that follows PRISMA 2020 [17] and the PICOC framework (Population, Intervention, Comparison, Outcome, and Context), limited to empirical studies that apply ECM and measure continuance intention in mobile or digital banking. Its novelty lies in (i) a path-level synthesis of nine relationships, five from the core ECM and four around the extensions (two for trust and two for e-service quality), organized in an analytical framework (Fig. 1); (ii) an evidence-based positioning of trust and e-service quality within ECM; and (iii) a bibliometric map built with VOSviewer [18] that locates research clusters and gaps.

We pursue four research questions: RQ1, which theories, variables, methods, and contexts characterize ECM-based continuance studies in mobile and digital banking; RQ2, how consistently the core ECM relationships are supported; RQ3, what positions and roles trust and e-service quality hold within the model; and RQ4, what research trends and gaps emerge from bibliometric mapping. The study contributes theoretically by clarifying the structural positions of trust and e-service quality in ECM, methodologically by offering a replicable path-level SLR protocol, and practically by indicating where banks, including smaller banks, should focus evidence-based efforts to retain users. Section 2 describes the methodology, Section 3 presents and discusses the results, and Section 4 concludes.

2. RESEARCH METHODOLOGY

This review follows the PRISMA 2020 guideline [17] and proceeds in five steps: scope definition, analytical framework, eligibility and search strategy, study selection, and data extraction with synthesis.

2.1. Review Design and Scope

The scope was defined with the PICOC framework (Table 1). Because this review examines a theoretical model rather than a treatment, the intervention is ECM and its

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extensions with trust and e-service quality, and the comparison is made across studies (original versus extended ECM, positions of trust, large versus small banks) rather than against a control group.

Table 1. PICOC framework of the review

Element	Scope in this review
Population	Users of mobile banking and digital banking services
Intervention	Application of ECM and its extension with trust and e-service quality (confirmation, perceived usefulness, satisfaction, trust, e-service quality) to explain continuance intention
Comparison	Variants of ECM and positions of trust and e-service quality across studies
Outcome	Continuance intention; direction and significance of relationships; research trends and gaps
Context	Empirical journal articles published in 2021–2026 on mobile and digital banking, with attention to Indonesia

Table 1 translates the research questions into search terms and criteria. Population and intervention guided the keywords (mobile banking, ECM, trust, and MotionBank), whereas the context element determined the eligibility criteria described in Section 2.3.

2.2. Analytical Framework

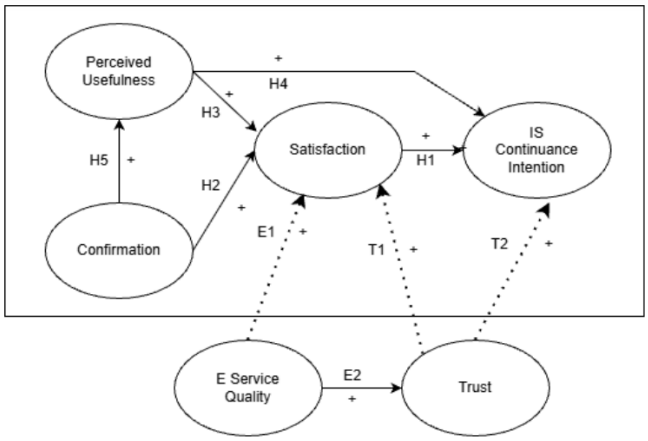


Figure 1. Analytical framework: core ECM paths, trust paths (T1–T2), and e-service quality paths (E1–E2)

Fig. 1 organizes the evidence. The core paths follow Bhattacherjee [6]: confirmation to perceived usefulness (A1), perceived usefulness to satisfaction (A2), satisfaction to continuance intention (A3), confirmation to satisfaction (A4), and perceived usefulness to continuance intention (A5). Fig. 1 labels these five paths with the hypothesis codes of the planned empirical study: A1 = H5, A2 = H3, A3 = H1, A4 = H2, and A5 = H4. The extension paths place trust and e-service quality in the model. Trust paths are those most often tested in prior mobile banking work [1], [7]: trust to satisfaction (T1) and trust to continuance intention (T2). E-service quality paths follow [15] and [16]: e-service quality to satisfaction (E1) and e-service quality to trust (E2). The framework contains no direct path from e-service quality to continuance intention, because its effect is expected to operate through trust and satisfaction. Trust as an outcome of confirmation or perceived usefulness, as a moderator, or as a mediator lies outside the framework; such roles are

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reported separately as supplementary evidence in Section 3.3. The framework is conceptual and serves only to organize the evidence; it is not derived from the results. When a study replaced a construct (for example, performance expectancy for perceived usefulness), the path was mapped with a marker, and paths that a study did not test were coded as not tested.

Construct equivalence and mapping rules. A study-specific construct was mapped onto a core ECM construct only when it met three rules: (i) the original authors defined it as a belief about the same object as the ECM construct (for perceived usefulness, the belief that using the service improves the user's performance or outcomes); (ii) its structural position and the direction of the path matched Fig. 1 (for example, it is predicted by confirmation and predicts satisfaction or continuance intention); and (iii) the equivalence could be justified theoretically. Performance expectancy met these rules and was mapped to perceived usefulness, because the unified theory of acceptance and use of technology [19] defines it as the belief that using a system will improve performance, which is the definition of perceived usefulness in the technology acceptance model [20], and perceived usefulness is one of the constructs from which performance expectancy was formed. Perceived economic benefit is a narrower, outcome-specific form of utility (the monetary gain from using the service); it was therefore treated only as a conditional proxy, marked with an asterisk in Table 3, and its influence on the synthesis is tested in Section 3.2. Constructs that failed these rules, such as customer experience, engagement, or financial empowerment, were not mapped to any path and were coded as not tested. Relationships that differ conceptually from A1–A5, T1–T2, and E1–E2 (trust as an outcome, a moderator, or a mediator) were reported separately and were never counted together with the mapped paths, so that the synthesis does not generalize across different structures.

2.3. Eligibility Criteria and Search Strategy

Inclusion criteria were: empirical journal articles in English or Indonesian; published in 2021–2026; examining continuance intention in mobile or digital banking with ECM or an extension of it; and full text available. Exclusion criteria were conference proceedings, theses, and books; non-banking contexts such as e-wallets or e-commerce; studies that do not measure continuance intention or do not apply ECM; and duplicates. Foundational works [6] were used for theory only and were not counted in the synthesis.

The search used Google Scholar on 2 October 2026 with a 2021–2026 year filter and four keyword combinations: "ECM" AND "Mobile Banking"; "ECM" AND "Trust"; "Mobile Banking" AND "Trust"; and "ECM" AND "MotionBank". Each string was entered exactly as written, with the Boolean operator AND between the quoted terms and no other operators, and all records returned by the four strings (207 in total) were screened; the numbers retrieved per string are reported in Section 2.4. The last combination targeted studies on the MotionBank application, which motivates this review. E-service quality was not used as a search term, so studies of it were captured only when they also matched the ECM, trust, or mobile banking keywords. Google Scholar was chosen for its broad coverage, including national Indonesian journals that are not indexed in Scopus. Its limitations (no quality control, opaque ranking, and no structured export) were mitigated by verifying bibliographic data on each article page. One reviewer (the author) screened the records in three steps: title, abstract, and keywords; full-text reading; and a final relevance check. Every decision and exclusion reason was logged in a spreadsheet.

Screening was applied in two stages with the following decision rules. At the title, abstract, and keyword stage, a record was excluded when it dealt only with initial adoption, concerned a non-banking service (for example e-wallets or e-commerce), or was not an empirical journal article. At the full-text stage, a record was excluded when it did not apply ECM or an extension of it, did not measure continuance intention, or fell under another

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exclusion criterion above. Scopus, Web of Science, IEEE Xplore, and ScienceDirect were not searched. A single-source search may omit eligible studies and limits reproducibility, because Google Scholar rankings change over time; the retrieval date and the full search strings are therefore reported so that the search can be repeated. Screening and eligibility assessment were carried out by three reviewers (the three authors). All decisions and exclusion reasons were recorded in the screening spreadsheet so that the process can be audited [21]. These constraints are acknowledged as limitations in Section 4.

2.4. Study Selection

The search returned 207 records (65, 87, 55, and 0 for the four combinations). After removing 112 duplicates, 95 records were screened by title, abstract, and keywords, and 75 were excluded. No sampling was applied, because all retrieved records were screened. Twenty full-text articles were then assessed for eligibility; five were excluded (one conference paper and four that did not apply ECM or did not measure continuance intention, for example an ECM study that measured satisfaction and acceptance rather than continuance [22] and models built on the Technology Acceptance Model [23], [24]), leaving 15 included studies (Fig. 2).

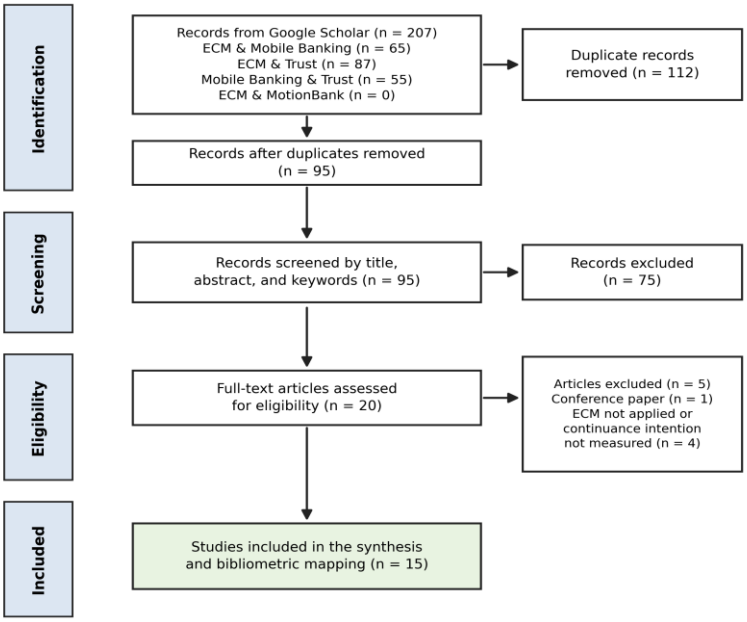


Figure 2. PRISMA 2020 flow diagram of the study selection

Fig. 2 shows that the screening stage removed most records, which mainly reflected studies on initial adoption or on non-banking services. The combination "ECM" AND "MotionBank" returned no records, so no study on MotionBank could be included.

2.5. Data Extraction and Synthesis

For each included study we extracted bibliographic data, country and context, bank scale (capital group or application downloads) when reported, theoretical base, extension variables, the positions of trust and e-service quality, analysis technique, sample size, and the direction and significance of paths A1–A5, T1–T2, and E1–E2, together with any other reported roles of trust. Because constructs and models differ across studies, we used narrative synthesis based on the reported direction and significance of relationships rather than pooled effect sizes. A relationship was coded as significant when the original authors

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reported it as supported at their chosen significance threshold. Records and extraction decisions were managed in a spreadsheet. Bibliometric mapping followed established guidelines [25]and used VOSviewer version 1.6.20 [18] with a co-occurrence analysis of terms extracted from the titles and abstracts of the 15 studies, binary counting, and a minimum of two occurrences, which yielded 71 terms.

VOSviewer procedure. Terms were extracted only from the titles and abstracts of the 15 included studies; full texts and reference lists were not used. Binary counting was chosen so that a term is counted once per article, which prevents a term repeated within one abstract from dominating a corpus of only 15 documents. The minimum of two occurrences was set because a threshold of one retains every term, including those that appear in a single article and therefore cannot show co-occurrence across studies; the 71 terms that met this threshold were mapped. Clusters were interpreted in three steps: the terms of each cluster were listed in descending order of occurrences; terms were grouped into a theme according to their meaning and their links in the network visualization; and each theme was compared with the evidence in Tables 2–4 to check that it reflected the content of the included studies. Generic terms that arise from abstract structure (for example addition, design methodology approach, literature, and research) were not interpreted as topics. Because the corpus is small, the map is indicative and is not used for statistical inference.

3. RESULT AND DISCUSSIONS

The results are organized by research question (Sections 3.1–3.4) and are followed by the discussion (Sections 3.5–3.7).

3.1. Characteristics of the Included Studies (Result, RQ1)

Table 2 lists the 15 included studies. They were published between 2021 and 2026 (two in 2021, two in 2023, four in 2024, six in 2025, and one in 2026).

Table 2. Characteristics of the included studies

No	Study	Year	Country	Context	Method (N)
1	Hidayat-ur-Rehman *et al.* [26]	2021	Saudi Arabia	Mobile banking users	PLS-SEM; interviews (390)
2	Rabaa'i and Abu ALMaati [1]	2021	Kuwait	Mobile banking users	PLS-SEM (303)
3	Lee *et al.* [4]	2023	China	AI-enabled mobile banking	PLS-SEM (365)
4	Ginting *et al.* [27]	2023	Indonesia	Mobile banking users	PLS-SEM (100)
5	Bhatnagr *et al.* [5]	2024	India	AI-enabled digital banks	PLS-SEM (400 surveyed)
6	Nguyen and Dao [11]	2024	Vietnam	Customers of large banks	PLS-SEM (523)
7	Tsui *et al.* [2]	2024	US and Canada	Internet-only banks	PLS-SEM (233)
8	Toli and Bharata [16]	2024	Indonesia	MyBCA	Path analysis (120)
9	Habib *et al.* [28]	2025	Indonesia	Mobile banking users	CB-SEM, AMOS (424)

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No	Study	Year	Country	Context	Method (N)
10	Rizvee *et al.* [29]	2025	Bangladesh	Rural mobile financial services	SEM, R (400)
11	Nurdiansyah and Abas [30]	2025	Indonesia	BCA Mobile	PLS-SEM (250)
12	Zulaikha and Faricha [3]	2025	Indonesia	Islamic digital bank	PLS-SEM (302)
13	Khudzaeva *et al.* [31]	2025	Indonesia	BCA Mobile	PLS-SEM (100)
14	Natalia *et al.* [32]	2025	Indonesia	Superapps mobile banking	PLS-SEM (268)
15	Neviana and Warganegara [33]	2026	Indonesia	Mobile banking users	PLS-SEM (306)

As Table 2 shows, eight studies were conducted in Indonesia and seven elsewhere. Three focused on digital banks [2], [3], [5]. Twelve used PLS-SEM, two used covariance-based or other SEM [28], [29], and one used path analysis [16]; one study combined interviews with a survey [26]. Sample sizes ranged from 100 to 523, with three studies below 121 respondents [27], [16], [31]. All relied on questionnaires. Every study was grounded in ECM or a post-acceptance derivative. The most frequent extension was trust (12 studies), followed by perceived security or privacy (seven studies), AI characteristics (two studies) [4], [5], and e-service quality (one study) [16].

3.2. Core ECM Relationships (Result, RQ2)

Table 3 maps the core ECM paths (A1–A5) of Fig. 1 for each study.

Table 3. Results for the core ECM paths (A1–A5)

No	Study	A1	A2	A3	A4	A5
1	Hidayat-ur-Rehman *et al.*	✓	✓	✓	✓	✓
2	Rabaa'i and Abu ALMaati	✓*	✓*	✓	✓	✓*
3	Lee *et al.*	✓	✓	✓	✓	✓
4	Ginting *et al.*	✓	✓	✓	✓	✓
5	Bhatnagr *et al.*	–	–	–	–	–
6	Nguyen and Dao	✓	✓	✓	✓	✓
7	Tsui *et al.*	✓*	–	–	–	✓*
8	Toli and Bharata	–	–	✓	–	–
9	Habib *et al.*	✓	✓	✓	✓	✓
10	Rizvee *et al.*	–	–	✓	–	–
11	Nurdiansyah and Abas	✓	✓	✓	✓	✗
12	Zulaikha and Faricha	✓	✓	✓	✓	✓
13	Khudzaeva *et al.*	✓	✓	✓	✗	✓
14	Natalia *et al.*	✓	✓	✓	✓	–
15	Neviana and Warganegara	–	–	–	–	–
	Significant / tested	11/11	10/10	12/12	9/10	9/10

Note: ✓ significant; ✗ not significant; – not tested. A1: confirmation → perceived usefulness; A2: perceived usefulness → satisfaction; A3: satisfaction → continuance

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intention; A4: confirmation → satisfaction; A5: perceived usefulness → continuance intention. * Substitute for perceived usefulness (performance expectancy in study 2; perceived economic benefit in study 7). Study 5 modified ECM to confirmation → customer experience → continuance intention (both significant), so it cannot be mapped to A1–A5.

Table 3 shows that the core relationships were supported consistently among the studies that tested them. A1 was significant in 11 of 11 studies, A2 in 10 of 10, and A3 in 12 of 12, while A4 and A5 were each significant in 9 of 10. The two exceptions arose in Indonesian studies of BCA Mobile. Khudzaeva *et al.* [31] (N = 100) found confirmation not significant for satisfaction, and Nurdiansyah and Abas [30] (N = 250) found perceived usefulness not significant for continuance intention (p = 0.180) even though it influenced satisfaction. Five studies modified or reduced the ECM structure [2], [5], [16], [29], [33], so only some paths were comparable.

Sensitivity to substitute constructs. Two studies measured perceived usefulness with a substitute construct (performance expectancy in study 2 and perceived economic benefit in study 7). To check whether this mapping affected the conclusions, the paths that involve perceived usefulness were recounted without these two studies. A1 was significant in 9 of 9 studies, A2 in 9 of 9, and A5 in 7 of 8, so the pattern is the same as in Table 3, and the only non-significant A5 remained that of Nurdiansyah and Abas [26]. A3 and A4 do not involve perceived usefulness and are unaffected. The consistency of the core relationships therefore does not depend on the substitute constructs.

Comparison across contexts and sample sizes. Both non-significant core paths came from Indonesian studies of BCA Mobile: A4 was significant in 5 of 6 Indonesian tests and 4 of 4 tests elsewhere, and A5 in 4 of 5 Indonesian tests and 5 of 5 tests elsewhere, whereas A3 was significant in all seven Indonesian and all five non-Indonesian tests. The two exceptions came from studies with 100 and 250 respondents, which are two of the five studies with 250 or fewer respondents [24], [16], [2], [26], [27]; the other three small studies reported no non-significant core path among the paths they tested. Because these differences rest on a handful of studies, on one bank's application, and on paths that many studies did not test, they are descriptive and do not establish a country or sample-size effect.

3.3. Positions and Roles of Trust and E-Service Quality (Result, RQ3)

Trust was included in 12 of the 15 studies, but with different structural positions (Table 4). E-service quality is treated at the end of this section.

Table 4. Position of trust and results for the trust paths (T1–T2)

No	Study	Position of trust in the model	T1	T2
1	Hidayat-ur-Rehman *et al.*	Antecedent of satisfaction; direct predictor; shaped by security concerns	✓	✓
2	Rabaa'i and Abu ALMaati	Outcome of confirmation and performance expectancy; direct predictor	–	✓
6	Nguyen and Dao	Moderator of adaptation → continuance intention	–	–
7	Tsui *et al.*	Outcome of confirmation; direct predictor	–	✓
8	Toli and Bharata	Antecedent of satisfaction; direct predictor; mediator of service quality	✓	✓
9	Habib *et al.*	Direct predictor; outcome of perceived security	–	✓
10	Rizvee *et al.*	Antecedent of satisfaction	✓	–

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No	Study	Position of trust in the model	T1	T2
11	Nurdiansyah and Abas	Moderator of satisfaction → continuance intention	–	–
12	Zulaikha and Faricha	Outcome of confirmation, usefulness, and data security; antecedent of satisfaction; direct predictor; mediator	✓	✓
13	Khudzaeva *et al.*	Direct predictor; outcome of perceived security	✗	✓
14	Natalia *et al.*	Antecedent of satisfaction; direct predictor; outcome of perceived security	✓	✓
15	Neviana and Warganegara	Antecedent of engagement and financial empowerment	–	–
	Significant / tested		5/6	8/8

Note: ✓ significant; ✗ not significant; – not tested as a direct path. T1: trust → satisfaction; T2: trust → continuance intention. Roles outside Fig. 1 (outcome of confirmation or usefulness, moderator, mediator) appear only in the position column. Numbers follow Table 2; studies 3, 4, and 5 did not include trust.

As a direct predictor of continuance intention (T2), trust was significant in eight of eight studies; the coefficients reported ranged from 0.204 [26] to 0.415 [32]. As an antecedent of satisfaction (T1), it was significant in five of six studies, the exception being Khudzaeva *et al.* [31]. Trust as an outcome of confirmation and usefulness, which lies outside Fig. 1, was tested in only three studies: confirmation → trust was significant in all three [1]– [3], and perceived usefulness → trust in two, the exception being Tsui *et al.* [2]. As a moderator, trust appeared in two studies with different results: Nguyen and Dao [11] found that it moderated the effect of adaptation on continuance intention (β = 0.133) but not that of satisfaction, whereas Nurdiansyah and Abas [30] found that it strengthened the satisfaction–intention link. Zulaikha and Faricha [3] and Toli and Bharata [16] reported mediating roles. Perceived security or privacy significantly influenced trust in all six studies that tested it [1], [3], [26], [28], [31], [32].

Comparing the trust evidence across contexts, T2 was significant in all five Indonesian and all three non-Indonesian tests, and T1 in three of four Indonesian and two of two non-Indonesian tests, so the one non-significant T1 is isolated. The reported coefficients for T2 span roughly a twofold range (0.204 to 0.415), and the one reported moderation effect was small (β = 0.133) [11]; trust is therefore consistently significant but not uniformly strong, and its role differs in structure from study to study (Table 4). The coefficients come from models with different constructs and estimators (PLS-SEM, covariance-based SEM, and path analysis) and were not compared statistically or pooled; the comparison reported here is based on direction, significance, and the coefficients stated in the primary studies.

E-service quality (E1–E2) was tested as a construct in only one of the 15 studies. Toli and Bharata [16] (N = 120, path analysis, MyBCA) found that it significantly influenced both satisfaction (E1) and trust (E2), and a Sobel test indicated that trust mediated its effect on continuance intention, so E1 and E2 were each supported in one of one study. That study did not model confirmation or perceived usefulness, so it cannot show how e-service quality fits into the full ECM chain. The other studies did not provide comparable evidence. Zulaikha and Faricha [3] modelled data security, not service quality, as the antecedent of trust and satisfaction; Neviana and Warganegara [33] treated experience quality as an antecedent of engagement and financial empowerment, a different outcome; and Bhatnagr et al. [5] used customer experience as a mediator of confirmation. None of these was coded as E1 or E2.

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3.4. Bibliometric Mapping (Result, RQ4)

The co-occurrence map of 71 terms formed four clusters (Fig. 3).

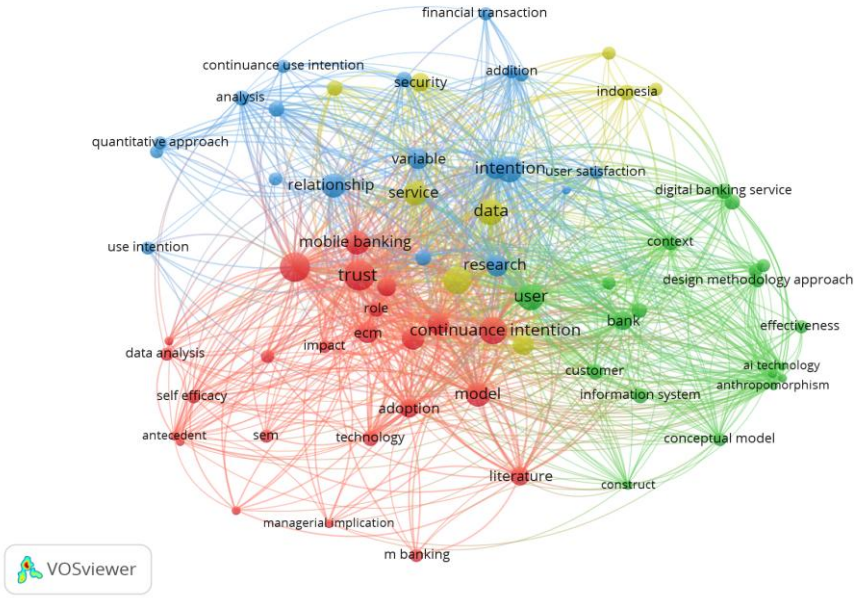


Figure 3. Network visualization of terms from the 15 included studies (VOSviewer)

In Fig. 3, the red cluster is the core and contains satisfaction, trust, continuance intention, mobile banking, ECM, model, adoption, self-efficacy, antecedent, and SEM. The blue cluster concerns relationships among variables and quantitative approaches (intention, relationship, variable, user satisfaction, analysis, quantitative approach). The green cluster covers the digital banking context and users (user, bank, digital banking service, customer, context, information system, conceptual model) together with AI technology and anthropomorphism at its edge. The yellow cluster contains service, data, security, and Indonesia. The largest nodes are satisfaction, trust, continuance intention, mobile banking, and intention. Generic terms such as *addition*, *design methodology approach*, *literature*, and *research* come from abstract structure and are not interpreted as topics. No term refers to MotionBank, e-service quality, or smaller banks.

3.5. Interpretation and Comparison with Prior Reviews (Discussion)

The evidence supports the structural logic of ECM in banking: confirmation and usefulness lead to satisfaction, and satisfaction is the most consistent predictor of continuance intention (12 of 12 tests). The few exceptions came from two Indonesian studies with relatively small samples [30], [31]; in the second, usefulness may act on intention through satisfaction rather than directly. These findings agree with Huda *et al.* [8], who identified ECM as the most used framework and satisfaction as the most consistent determinant, and with Poromatikul *et al.* [9].

Trust is best supported as a direct predictor of continuance intention (8 of 8) and as an antecedent of satisfaction (5 of 6). The single non-significant relationship from usefulness to trust occurred in internet-only banks [2], where economic benefit alone may not build trust. Security reliably builds trust (6 of 6), and in one study security affected satisfaction only through trust [32], which supports a trust-centred mechanism. The map in Fig. 3 is consistent with this reading, because satisfaction, trust, and continuance intention are the

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largest terms and share one cluster, while AI themes remain peripheral. Huda *et al.* [8] note mixed evidence on the direct effect of trust when studies based on other theories are included; the consistency observed here therefore partly reflects our ECM-specific scope and should not be generalized beyond it.

E-service quality is the least tested extension. The only study that tested it [16] found significant effects on both trust and satisfaction, and trust carried its effect to continuance intention. This is consistent with placing e-service quality upstream of trust and satisfaction (E1, E2) rather than directly on continuance intention, as in Fig. 1, and with the view that ECM alone does not capture the quality of service delivery. Because the evidence comes from one small study of a single application that omitted confirmation and perceived usefulness, it is a signal rather than an established position.

Our contribution differs from [8] and [13]. Rather than counting how often determinants appear across theories, we examine path-level support within a single theoretical structure and combine it with a bibliometric map. Because our criteria require both ECM and continuance intention, our corpus (15 studies) is smaller than that of Huda *et al.* (35 studies), although nine of our studies also appear in their review.

3.6. Research Gaps and Agenda

Four gaps emerge. First, context: no included study examined MotionBank or a comparable small-scale bank channel, and none reported bank scale by capital group or downloads. Nguyen and Dao [11] explicitly sampled customers of large banks, and three of the eight Indonesian studies centred on BCA applications [16], [30], [31]. Second, structure: e-service quality was tested as a construct in only one study, and never together with confirmation and perceived usefulness, while trust as an outcome of confirmation and usefulness (three studies) and as a moderator (two studies) is under-tested; future models should therefore embed e-service quality and trust in the full ECM chain and compare alternative positions of trust within one model. Third, evidence: the inconsistent results in two small-sample studies call for replication with larger samples, and because all studies relied on questionnaires, future work should combine surveys with app-review or usage-log data and adopt longitudinal designs, as Habib *et al.* [28] also suggest. Fourth, technology: AI characteristics were examined in only two studies and sit at the periphery of the map, so future work should test how AI features shape trust and satisfaction.

3.7. Implications

Theoretically, the findings support positioning trust as an antecedent of satisfaction and a direct predictor of continuance intention within ECM (Fig. 1), with e-service quality as a candidate upstream antecedent of both, while trust as an outcome of confirmation and usefulness and the role of e-service quality need more evidence. Practically, because security consistently builds trust and because trust and satisfaction sustain intention, banks can treat security assurance and the confirmation of user expectations as retention levers, and the quality of service delivery is a plausible further lever. Smaller banks, for which evidence is missing, should validate these relationships locally before generalizing.

4. CONCLUSION

This study synthesized 15 empirical studies, selected following PRISMA 2020 from 207 records, to examine continuance intention in mobile and digital banking through the Expectation-Confirmation Model (ECM). ECM-based studies were dominated by partial least squares structural equation modeling surveys, and eight of them were conducted in Indonesia (RQ1). The core ECM relationships were consistently supported, with satisfaction significant for continuance intention in all 12 studies that tested it (RQ2). Trust, included in 12 studies, was a significant direct predictor of continuance intention in eight of eight

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studies and an antecedent of satisfaction in five of six, whereas its role as an outcome of confirmation and usefulness or as a moderator was tested rarely and inconsistently. E-service quality was tested in only one study, which found significant effects on trust and satisfaction (RQ3). Bibliometric mapping showed four clusters with satisfaction, trust, and continuance intention at the core, and no study examined small-scale bank channels such as MotionBank (RQ4). The scientific contribution is a path-level, evidence-based positioning of trust and e-service quality within ECM. Practically, the results suggest that banks can treat security assurance, which consistently builds trust, and the confirmation of user expectations as levers for retaining users.

The review has limitations. The search used only Google Scholar; no formal quality appraisal was performed, the synthesis is narrative and based on reported significance rather than effect sizes, and the bibliometric map rests on the abstracts of only 15 articles and is therefore indicative. Because a single database was searched, eligible studies indexed only in Scopus, Web of Science, IEEE Xplore, or ScienceDirect may have been missed. Mapping substitute constructs to perceived usefulness is a further judgment, although the sensitivity check in Section 3.2 shows that it did not change the conclusions, and coefficients were compared only descriptively. E-service quality was not a search term, so studies of it may be under-represented. Future research should add databases such as Scopus, report inter-rater agreement for study selection, and appraise study quality. It should also test the extended ECM in the digital channels of smaller banks such as MotionBank, test e-service quality and trust jointly within the full ECM chain, compare alternative positions of trust, use larger samples, combine surveys with app-review or usage data, and examine how AI features shape trust and satisfaction.

CRediT AUTHORSHIP CONTRIBUTION STATEMENT

Rinda Hesti Kusumaningtyas: Methodology (guidance on the draft), Investigation (study selection), Validation, Supervision, Funding acquisition, Writing – review & editing. **Sarip Hidayatuloh:** Methodology (guidance on the draft), Investigation (study selection), Validation, Supervision, Writing – review & editing. **Mohammad Al-Habsie:** Conceptualization, Methodology, Investigation (literature search, study selection, and data extraction), Data curation, Formal analysis, Visualization, Writing – original draft.

DECLARATION OF COMPETING INTEREST

The authors declare that they have no known competing financial interests or personal relationships that could have appeared to influence the work reported in this paper. For transparency, one included study [28] was co-authored by one of the authors (R. H. Kusumaningtyas); it was screened, extracted, and coded with the same criteria as every other study

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DECLARATION OF GENERATIVE AI AND AI-ASSISTED TECHNOLOGIES IN THE WRITING PROCESS

During the preparation of this work, the authors used generative AI tools only to assist with the writing of the manuscript, namely improving language and drafting and revising text in response to the reviewers' comments. Generative AI was not used for the research design, literature search, screening, or data extraction, which were carried out by the

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authors. After using this tool, the authors reviewed and edited the content as needed and take full responsibility for the content of the published article.

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