

User's Attitude and Continuance Intention toward Mobile Wallets:

A UTAUT – Cultural Values Perspective

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Abstract:

This study aims to review the driving factors behind the intention to use and keep using mobile wallets (m-wallets). To this effect, it develops and tests a comprehensive research model based on a modified Unified Theory of Acceptance and Use of Technology (UTAUT) that integrates two cultural variables, namely future orientation (FOR) and gender egalitarianism (GEE). Specifically, the study examines how FOR and GEE influence users' attitudes (AIT) and continuance intention (CINT) to use mobile wallets, as well as their moderating roles in the relationship between AIT and CINT. Data from 621 m-wallet users surveyed served to test the proposed model. The results, analyzed through partial least squares structural equation modeling (PLS-SEM), showed that FOR has a non-significant effect on AIT but a strong and significantly positive effect on CINT. In contrast, GEE does not exhibit a significant effect on either AIT or CINT. These findings suggest that while individuals' FOR plays a crucial role in shaping their long-term intention to keep using m-wallets, GEE values do not directly influence users' attitudes or continuance behavior. Furthermore, the moderation analysis revealed that the interaction between FOR and AIT significantly affects CINT but in a negative way, indicating that higher levels of FOR may weaken the relationship between AIT and CINT. Conversely, the moderating effect of GEE on this relationship was proven to be not significant. By explaining 64.4% of the variance in CINT and 68.8% of the variance in AIT, the proposed model demonstrates its ability to effectively predict attitude toward using m-wallets, which, in turn, predicts continuance use intention. Theoretical and practical implications are also discussed herein.

Keywords:

mobile wallet, m-wallet, UTAUT, future orientation, gender egalitarianism, continuance intention.

1. Introduction:

Mobile wallet (M-wallet) is typically referred to as “an app on a smartphone which stores personal details, such as payment card data, and enables payment transactions to take place securely and wirelessly” (p. 2) (Shaw et al., 2022). It allows for the so-called contactless payments across the world (Malaquias et al., 2018; Amoroso and Ackaradejruangsri, 2024). M-wallets are steadily playing a central role in the transition toward a cashless society, where individuals increasingly rely on mobile devices rather than physical wallets to conduct financial transactions (Das and Shekhar, 2024; Fosso-Wamba, 2024). M-wallet is often considered a disruptive innovation in payment systems, as it enables secure, real-time transactions across diverse contexts worldwide, thereby enhancing consumer autonomy, person-to-person transactions, and financial management, regardless of place or time (Gupta et al., 2025; Rahi et al., 2025). While both developed (Amoroso and Ackaradejruangsri, 2024) and developing (Chawla and Joshi, 2021; Khan, 2025) countries are witnessing this trend, the latter are more impacted by its deeper social and economic implications, with underserved populations integrating formal financial systems, which contributes to advancing financial inclusion, narrowing the rural – urban divide, and reducing poverty (Singh and Sinha, 2020).

The high potential of m-wallets to reshape the financial ecosystem is considerable, as illustrated by the explosion in monthly m-wallet transactions worldwide. In fact, out of a total of 2 billion accounts recorded globally, more than half a billion rely on these services not only for the purchase of goods and services but also for savings and money transfers within and between countries (GSMA, 2025). In 2024 alone, the value of mobile money flows reached about US \$1.7 trillion, representing an average of US \$3.2 million transacted per minute (GSMA, 2025). The economic impacts of mobile money expansion on gross domestic product (GDP) are significant. For example, at the global level, the mobile money’s added value reached US\$720 billion in 2023, up from US\$650 billion in 2022, thus representing a year-on-year growth of about 12%. Sub-Saharan Africa recorded the most significant gains, with mobile money’s contribution to GDP going from about US\$150 billion in 2022 to US\$190 billion in 2023 (GSMA, 2025). About half of the global mobile money accounts are located in that region, which drives an estimated US\$2.5 billion in daily transactions and thus demonstrates its central role in the global mobile money ecosystem (Smires, 2025). The economic impacts of a

scaling use of m-wallets include financial inclusion (Fosso Wamba et al., 2023; Ghouse et al., 2024; UNDP, 2024; Smires, 2025), important revenue stream for mobile network operators (GSMA, 2025), a significant contribution to empowering users through increased savings, access to microloans and insurance products, and the potential for domestic and international remittances. (Smires, 2025). Other benefits of m-wallet use include enhancing economic participation, contributing to poverty reduction (UNDP, 2024), capacity development for microfinance institutions, and improving the customer base for retailers and merchants by including underserved and disadvantaged populations in both urban and rural areas (Singh and Sinha, 2020). While these statistical trends and perceived benefits underscore an increased adoption of mobile wallets, they do not adequately explain why users migrate toward mobile-based financial services nor how these technologies differ conceptually from traditional banking systems. The increasing popularity of M-wallets must be interpreted through established theories and frameworks on information systems and technology adoption. For instance, theoretical frameworks such as the Technology Acceptance Model (TAM) and the Unified Theory of Acceptance and Use of Technology (UTAUT/UTAUT₂) posit that adoption and usage are driven not merely by market availability or penetration, but by users' perceptions of usefulness, ease of use, performance expectancy, social influence, and facilitating conditions [e.g., (Bommer et al., 2022), (Fosso-Wamba, 2024), (Ghouse et al., 2024)2024, and (Gupta et al., 2025)]. From this perspective, the statistical growth of mobile wallets reflects deeper behavioral mechanisms: the ability of M-wallets to reduce transaction friction, provide ubiquitous access, and integrate multiple financial functions into a single interface enhances perceived utility relative to conventional branch-based or card-centric banking systems (Bommer et al., 2022; Fosso Wamba et al., 2023; Ghouse et al., 2024).

Although prior research on M-wallet adoption has identified key technological and individual determinants of acceptance (Alalwan et al., 2017; Bommer et al., 2022; Das and Shekhar, 2024), most studies implicitly assume that these relationships are stable across cultural contexts (Picoto and Pinto, 2021; Rahi et al., 2025). This assumption underplays the role of culture as a contextual force shaping how users interpret and respond to technological attributes (Rahi et al., 2025). From a theoretical perspective, culture operates as a higher-order value system that moderates baseline behavioral mechanisms by influencing risk perceptions, temporal preferences, and social norms

(Hofstede, 2001; House et al., 2004; Rahi et al., 2025). Consequently, established adoption relationships derived from classic theories and frameworks may vary systematically across cultural settings rather than applying uniformly (Picoto and Pinto, 2021). The moderating role of culture is theoretically grounded in extant m-wallet studies, which suggest that technology perceptions translate into behavioral intentions only when they are congruent with culturally embedded values (Picoto and Pinto, 2021; Rahi et al., 2025). For example, TAM or UTAUT(2)-based relationships (e.g., perceive usefulness, performance/effort expectancy, facilitating conditions, user's habit, attitude/intention, and use) are often treated as baseline effects that generalize uniformly, even though cultural value systems shape how users interpret utility, risk, and time trade-offs in financial technologies (Picoto and Pinto, 2021; Gupta et al., 2025; Rahi et al., 2025). This leaves a theoretical gap: we know relatively little about which cultural logics condition (i.e., strengthen or weaken) the standard adoption–attitude–continuance pathway in m-wallet contexts, especially in developing economies.

To address this M-wallet boundary-condition problem, this study extends UTAUT2 (Venkatesh et al., 2012b) by theorizing culture as a moderating layer that systematically alters the translation of technology beliefs into (a) attitude toward m-wallet adoption and (b) continuance use intention. Specifically, drawing on the GLOBE framework (Hofstede, 2006), our model focuses on gender egalitarianism and future orientation because they map directly onto two mechanisms central to m-wallet use (Picoto and Pinto, 2021). Gender egalitarianism captures societal expectations about equitable access and role-based participation (Hofstede, 2006; Picoto and Pinto, 2021), which can shape the perception of m-wallets as legitimate, accessible and worth learning tools. Future orientation captures intertemporal preferences (Hofstede, 2006; Picoto and Pinto, 2021), which are salient because m-wallet benefits (e.g., cumulative convenience, habit formation, financial literacy, m-wallet ecosystem utility) often require short-term learning and trust calibration before yielding sustained value (Hofstede, 2006). This targeted selection is therefore theoretically motivated rather than ad hoc, because it isolates cultural traits that plausibly moderate access/role norms and time-horizon trade-offs, two foundational pathways in digital financial adoption. Therefore, the study offers a more nuanced understanding of how cultural orientations interact with technology adoption models to explain both attitudes toward M-wallets and continuance intention.

This research work pursues three objectives: (i) identify the key determinants of attitude toward m-wallet adoption, (ii) assess the influence of attitude on continuance intention, and (iii) examine the direct and moderating effects of cultural dimensions. Accordingly, the study seeks to answer the following research questions:

RQ1: What are the key predictors of attitude toward m-wallet adoption?

RQ2: How does attitude toward m-wallet adoption influence continuance intention?

RQ3: What are the direct and moderating effects of gender egalitarianism and future orientation on the attitude toward m-wallet adoption and continuance intention?

To address these research questions, we review the existing literature on M-wallets and IT adoption to develop a research model. Besides, the study introduces novelty not by re-testing UTAUT2 per se, but by advancing understanding of a culturally contingent adoption–continuance mechanism for m-wallets. In particular, the study specifies when and why baseline technology-adoption relationships vary across cultural value orientations. Empirically, our model is tested on survey data from 621 active m-wallet users in Cameroon, a setting in which M-wallet usage is economically meaningful and inclusion-relevant (UNDP, 2024; GSMA, 2025). By integrating UTAUT2 with theoretically selected GLOBE dimensions, the study contributes to showcasing (1) a clearer account of cross-context heterogeneity in m-wallet attitudes and continuance, and (2) a boundary-condition extension that helps reconcile mixed findings in prior adoption research by locating them in culturally grounded moderators.

Following this introduction, we present the research model and set hypotheses in Section 2 and describe the research method in Section 3. The results of our study are presented in Section 4, while Section 5 discusses the findings and underscores the research practice and policy implications, as well as the study's limitations. Section 6 serves as the conclusion.

2. Literature review and hypotheses development:

2.1. Literature review

First, it should be noted that the literature focusing on concepts, scope, and socio-technical architectures often uses the terms M-wallet, digital wallet, and e-wallet interchangeably (Bommer et al., 2022; Gupta et al., 2025), while sometimes distinguishing between functions (e.g., payment, credential storage, coupons/loyalty), technologies (NFC, Bluetooth, the camera, QR, and in-app), and ecosystems (banks, operators, Big Tech, super-apps) (IUT, 2025). Apart from serving as a means of payment, the m-wallet is conceptualized as an orchestration infrastructure that connects users, merchants, payment networks, and ancillary services (Bommer et al., 2022). As acknowledged by practitioners and researchers, m-wallets bring about diverse implementation models (device (app)-based vs. cloud-based wallets) and unique security requirements (strong authentication, data protection, credential and key management) (Bommer et al., 2022; IUT, 2025). From an industrial and competitive standpoint, m-wallets are also being studied as two-sided platforms whose diffusion depends on network effects (acceptance density, interoperability, switching costs), which makes platform governance and competition particularly decisive (Kumar et al., 2020; OCDE, 2025). In emerging economies, m-wallets are often discussed as a lever for financial inclusion (e.g., access, transfers, savings, payments) (Avom et al., 2023; Grzybowski et al., 2023; Ghouse et al., 2024; UNDP, 2024). Empirical studies link usage to infrastructure (mobile network, proximity to banking services), costs, and access constraints. For example, multi-country analyses in sub-Saharan Africa show the joint importance of telecommunications and banking infrastructure in the use of M-money services (Grzybowski et al., 2023). Similarly, other studies have explored the societal impacts of M-wallets, sometimes considering them as levers for financial inclusion (access, transfers, savings, payments) (Grzybowski et al., 2023; Ghouse et al., 2024; Osabutey and Jackson, 2024). The contribution of m-wallets to attaining sustainable development objectives is regularly highlighted (Wamba-Taguimdje and Kala Kamdjoug, 2024).

Second, the adoption (intention to use/use) of m-wallets remains the most extensive field of research in this domain. Research on the topic draws primarily on established IS/IT theories such as the TAM, UTAUT (2), the innovation diffusion theory, the theory of reasoned action, and the theory of planned behavior (Baptista and Oliveira, 2015;

Bommer et al., 2022; Das and Shekhar, 2024; Hidayat-ur-Rehman et al., 2025). Prior studies consistently identify performance expectancy, perceived usefulness, perceived ease of use, social influence, effort expectancy, facilitating conditions, hedonic motivation, trust, perceived risks, or habit as key predictors of users' attitudes and intentions toward m-wallet adoption (Bommer et al., 2022; Das and Shekhar, 2024; Gupta et al., 2025; Hidayat-ur-Rehman et al., 2025). Such factors are often supplemented by others (e.g., perceived value, convenience, compatibility, financial autonomy, financial competence, and incentives) in order to better capture the value of customer experience in adopting and using M-wallets (Hidayat-ur-Rehman et al., 2025; Valencia-Arias et al., 2025). The mediating role of convenience in the intention to adopt m-wallets has been investigated in recent studies, suggesting that technical benefits mainly influence adoption by reducing transactional and cognitive friction (Shaw and Eschenbrenner, 2024). Overall, this body of research provides solid empirical grounds for supporting and explaining the adoption of m-wallets as a technology.

Furthermore, persistent contextual heterogeneity regarding technologies also affects m-wallets, as highlighted by recent reviews of digital/m-payments. Heterogeneity components include the variation by country, market maturity, infrastructure, and user profiles (e.g., age, gender, experience) when it comes to the strength of links between IS/IT theories (Baptista and Oliveira, 2015; Picoto and Pinto, 2021; Valencia-Arias et al., 2025). This fuels a theoretical tension: while average intention is well explained by "universal" models, these struggle to specify when and for whom certain variables dominate (Kaur et al., 2020; Aprilia and Amalia, 2023). The continuity (continued use) and discontinuity (resistance, abandonment) of intention is a fast-evolving area of concern that should not be overlooked. In this work, we draw specifically on classical theories and extensions that incorporate satisfaction, perceived value, habit, risk, and trust (Singh and Sinha, 2020; Gupta et al., 2025).

Despite some cumulative progress, two notable tensions persist in the relevant literature. First, empirical findings regarding the strength and significance of core adoption predictors remain inconsistent across contexts. For instance, while performance expectancy and effort expectancy are often strong predictors in some settings, their effects weaken or even disappear in others, particularly in developing economies (Picoto and Pinto, 2021; Rahi et al., 2025; Wirba et al., 2025). Second, although m-wallet usage increasingly

involves long-term engagement rather than one-time adoption, much of the literature remains focused on initial intention, offering limited insight into continuance use behavior and its antecedents (Fosso Wamba et al., 2023). These inconsistencies suggest that existing models may be theoretically incomplete rather than being empirically flawed. Specifically, by treating adoption relationships as universal, prior research under-theorizes the contextual forces behind the interpretation of technological attributes and their translation into attitudes and sustained usage (Ajina et al., 2023; Malaquias et al., 2024; Schoefer et al., 2025). Regarding M-wallet literature, it is specifically limited in terms of engagement with contextual heterogeneity. While some theories, such as UTAUT2, TAM, and related frameworks, acknowledge moderating variables (e.g., age or gender), most empirical applications operationalize moderators at the individual or technological level, leaving broader socio-cultural structures largely unexamined (Ajina et al., 2023; Malaquias et al., 2024; Schoefer et al., 2025). This omission is theoretically consequential because financial technologies are inherently embedded in social norms, value systems, and time orientations that vary across societies (Malaquias et al., 2024; Schoefer et al., 2025). Indeed, culture, as conceptualized in cross-cultural and institutional theory, represents a higher-order system of shared values that shapes cognition, risk tolerance, and intertemporal decision-making (Hofstede, 2006; Malaquias et al., 2024). From this perspective, culture does not merely exert a direct effect on technology use; instead, it conditions the meaning and salience of core m-wallet adoption drivers (Ajina et al., 2023; Malaquias et al., 2024; Mihařlová et al., 2025; Schoefer et al., 2025). The lack of culturally informed theorization, therefore, constrains the explanatory power of current models, limiting their ability to account for cross-context variation in m-wallet attitudes and continuance intention. The main gap isn't just in adoption predictors but in a framework explaining when and why their effects vary across cultures, especially in developing countries where m-wallets are economically and socially significant. To address this gap, the present study proposes a culturally contingent extension of UTAUT2 by conceptualizing culture as a moderating boundary condition rather than as an exogenous background variable.

2.2. User acceptance of M-wallet: Focus on UTAUT for m-wallet continuance adoption

Venkatesh et al. (2003) introduced the Unified Theory of Acceptance and Use of Technology (UTAUT) by integrating eight well-established models of user acceptance following a comparison. Since its validation by the authors, the UTAUT and UTAUT2 model has been extended and applied across diverse technological contexts by other researchers (Balakrishnan et al., 2022; Blut et al., 2022; Bommer et al., 2022). For example, UTAUT has been used to examine adoption of social commerce by consumers (Sarker et al., 2025), pharmacists' intentions to adopt telemedicine (Cobelli et al., 2023), societal acceptance of automated vehicles (Bellet and Banet, 2023), the use of digital technology to address COVID-19 (Akinnuwesi et al., 2022), adoption of IoT in e-health (Arfi et al., 2021), acceptance of mobility-as-a-service (Ye et al., 2020), electric vehicle adoption (Enkel and Wintgens, 2025), continuous use of AI virtual assistants by employees (Zhang and Hao, 2025), blockchain adoption in the banking and finance sector (Gan and Lau, 2024) and in agriculture (Lavaei Adaryani et al., 2024), smart government usage (Hujran et al., 2023), e-voting (Powell et al., 2012), m-payment in Gulf countries (Alkhowaiter, 2022). Based on extant studies and extended UTAUT empirical studies, we explain user acceptance and use of M-wallet by means of five core constructs: performance expectancy, effort expectancy, subjective norm, hedonic motivation, and perceived trust. These constructs have already been used in several studies as predictors of attitude and intention to use a technology (Alkhowaiter, 2022; Bommer et al., 2022; Mukhtar and Barre, 2024). To fill the identified research gap, we extend UTAUT2 with the GLOBE framework (Hofstede, 2006; Baptista and Oliveira, 2015). Specifically, we enrich our model with two cultural dimensions from the GLOBE framework (gender egalitarianism and future orientation), both of which account for core foundational mechanisms in the use of m-wallet technologies and alike (Ajina et al., 2023; Malaquias et al., 2024; Schoefer et al., 2025). Gender egalitarianism reflects the extent to which societies promote equal access and minimize role-based constraints (Hofstede, 2006), which is theoretically relevant for digital financial services that lower entry barriers and redistribute financial agency (Ajina et al., 2023; Malaquias et al., 2024; Schoefer et al., 2025). Future orientation captures the degree to which individuals prioritize long-term outcomes over immediate costs (Hofstede, 2006); this is critical in m-wallet adoption, where learning efforts and trust development precede the realization of cumulative benefits (Malaquias et al., 2024; Schoefer et al., 2025). By embedding these cultural

dimensions into the UTAUT2 structure, the study theorizes that culture systematically alters the way continuance use intention is influenced by attitude formed from variables such as performance expectancy, effort expectancy, subjective norm, hedonic motivation, and perceived trust. This framework shifts the theoretical focus from testing universal effects to explaining cross-context variability through culturally grounded mechanisms.

This study develops and tests a comprehensive research model that integrates performance expectancy, effort expectancy, perceived trust, hedonic motivation, and subjective norm as both antecedents of attitude toward M-wallets and influencing factors of the intention to keep using M-wallets (continuance intention). In the model, such constructs are added to contextual variables such as future orientation and gender egalitarianism to examine their direct effects on both ATT and CINT, as well as their moderating roles in the relationship between attitude toward M-wallets and continuance intention (Figure 1).

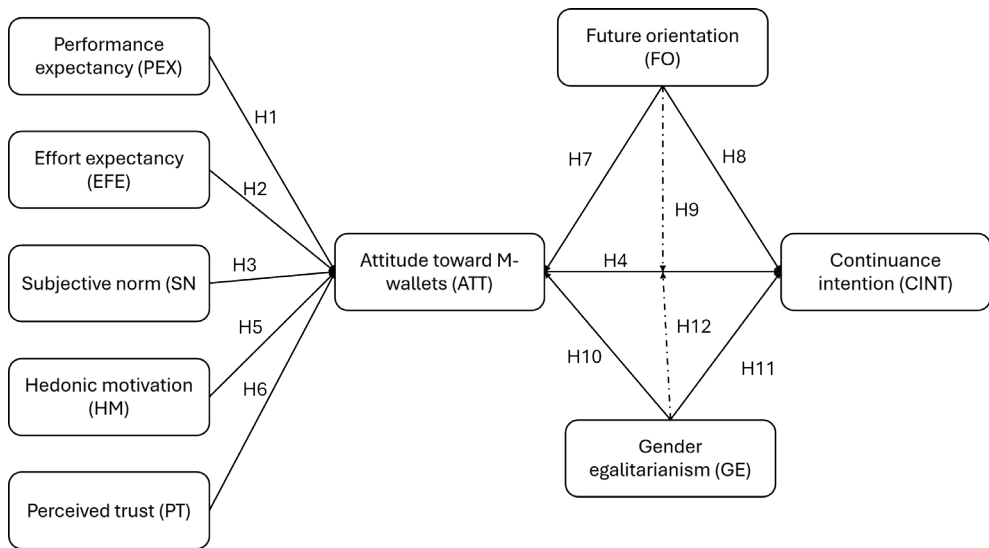


Figure 1: Proposed research model.

2.3.The formation of attitudes toward the M-wallet and continuance intention:

M-wallet features

First, performance expectancy reflects “the degree to which an individual believes that using the system will help him or her to attain gains in job performance” (p. 447) (Venkatesh et al., 2003). Globally, performance expectancy reflects the extent to which individuals believe that using a system or technology enhances task performance or delivers functional benefits (Baptista and Oliveira, 2015; Alkhowaiter, 2022). For m-wallet users, these benefits include faster transactions, improved financial management, reduced reliance on cash, and greater access to payment services and e-commerce platforms (Bommer et al., 2022; Gupta et al., 2025). When users perceive that m-wallets meaningfully improve the efficiency and effectiveness of their daily financial activities, they are likely to evaluate the technology more positively (Das and Shekhar, 2024; Gupta et al., 2025). Thus, perceived performance gains constitute a central cognitive basis for creating favorable attitudes toward m-wallet adoption. For example, (Chawla and Joshi, 2019) showed that consumer attitudes and intentions to adopt M-wallet in India are determined by performance expectancy. Similarly, based on an extended meta-UTAUT and data from 402 social commerce users from Bangladesh, Sarker et al. (2025) demonstrated that performance expectancy directly influences consumer attitude. By applying a modified UTAUT model to M-payment adoption in Gulf countries, Alkhowaiter (2022) found that performance expectancy is one of the primary constructs that predict attitude toward M-payment and behavioral intention. (Bommer et al., 2022) reported the same observation following a meta-analysis of eWallet adoption using a UTAUT model based on data from 14,802 subjects. The extant studies therefore lead us to propose the following hypothesis:

Performance expectancy has a significant, positive effect on users' attitudes toward m-wallets.

Second, effort expectancy is defined as “the degree of ease associated with the use of the system” (p. 450) (Venkatesh et al., 2003). Effort expectancy captures the degree to which a system is perceived as easy to use (Venkatesh et al., 2012b). In M-wallet contexts, ease of navigation, simple onboarding, and reduced cognitive effort during transactions are critical, especially given the frequency and immediacy of payment activities (Bommer et al., 2022). When users perceive M-wallets as effortless and convenient,

they are more likely to develop positive evaluations of the technology (Bommer et al., 2022). Conversely, complexity and usability barriers tend to generate frustration, negatively affecting attitudes. Therefore, higher perceived ease of use should translate into more positive attitudes toward m-wallets. Exploring M-wallet adoption in tourism economies, Gupta et al. (2025) show that effort expectancy is one of the constructs that shape satisfaction and behavioral intentions. Various previous studies led to the same observations. They include a meta-analysis of eWallet adoption (Alalwan et al., 2017), use, and behavioral intention of m-payment in GCC countries (Alkhowaiter, 2022), as well as studies focusing on M-banking adoption factors influencing Jordanian bank customers (Bommer et al., 2022). Based on observations from the extant studies, we propose the following hypothesis:

H2: Effort expectancy has a significant, positive effect on users' attitudes toward m-wallets.

Third, subjective norm refers to an individual's perception that essential others, such as family members, peers, or colleagues, approve or disapprove of a given behavior (Douglass, 1977; Ajzen, 1991). In M-wallet adoption, subjective norm is particularly salient because payment technologies are often embedded in shared social and commercial practices (Bommer et al., 2022; Shaw and Eschenbrenner, 2024). When users perceive that significant others endorse or commonly use m-wallets, this social validation can positively shape their evaluations of the technology (Bommer et al., 2022; Shaw and Eschenbrenner, 2024). As a result, a favorable subjective norm (social influence) is expected to strengthen positive attitudes toward m-wallet usage, as demonstrated by (Bommer et al., 2022), (Gupta et al., 2021), (Malaquias et al., 2018), (Shaw and Eschenbrenner, 2024), (Singh et al., 2020), and (Yong et al., 2023).

H3: Subjective norm has a significant, positive effect on users' attitudes toward m-wallets.

Fourth, hedonic motivation, defined as "the fun or pleasure derived from using a technology" (p. 161) (Venkatesh et al., 2012b). In UTAUT 2, hedonic motivation is considered a key predictor of consumers' behavioral intention to adopt and use technology (Venkatesh et al., 2012b). These observations were also reported by (Alalwan et al., 2017), (Baptista and Oliveira, 2015), and (Bommer et al., 2022) in studies exploring

the adoption and use of M-wallets and related technologies (M-money or M-banking). In the context of M-wallets, hedonic motivation arises from features such as intuitive interfaces, seamless transactions, rewards, and gamified elements (e.g., cashback, loyalty/ambassador programs) (Alalwan et al., 2017; Bommer et al., 2022). These pleasurable experiences can enhance users' emotional engagement and generate positive feelings toward technology. As attitudes reflect evaluative effects associated with system use, enjoyment derived from m-wallet usage is expected to foster a more favorable attitude toward m-wallets (Alkhowaiter, 2022; Amoroso and Ackaradejuangsri, 2024; Shaw and Eschenbrenner, 2024). Drawing on these existing studies' arguments, we propose the following hypothesis:

H5: Hedonic motivation has a significant, positive effect on users' attitudes toward m-wallets.

Fifth, defined as "an emotional state that encourages one to trust another, which is based on satisfactory behavior of the other" (p. 5) (Singh et al., 2020), perceived trust is widely considered a critical factor that shapes beliefs about safety in online transactions (Singh and Sinha, 2020; Gupta et al., 2021; Hidayat-ur-Rehman et al., 2025). Empirical evidence supports its role in fostering favorable user evaluations across digital contexts. For example, Ha and Stoel (2009) demonstrated that perceived trust has a significant, positive impact on users' attitudes toward e-shopping. Similarly, Suh and Han (2002) reported that perceived trust significantly enhances users' attitude toward using Internet banking. Toward a comprehensive understanding of m-wallet (m-banking and m-payment) adoption, (Alalwan et al., 2017), (Alkhowaiter, 2022), (Chawla and Joshi, 2019), (Gupta et al., 2025), (Hidayat-ur-Rehman et al., 2025), (Malaquias et al., 2018), (Singh and Sinha, 2020) identified perceived trust as one of the main predictors of user attitude and intention to use. Building on this extant empirical research, we propose the following hypothesis:

H6: Perceived trust in m-wallets has a significant, positive effect on users' attitudes

toward m-wallets.

Finally, attitude represents an individual's overall evaluative judgment (favorable or unfavorable) regarding the use of a technology (Chawla and Joshi, 2019). In technology adoption research, attitude functions as a key affective response that integrates beliefs about usefulness, ease of use, and enjoyment. Within the m-wallet context, attitude captures users' general disposition toward mobile-based financial transactions and reflects their readiness to embrace such services. A more positive attitude toward m-wallets indicates stronger acceptance and openness to their use (Chawla and Joshi, 2019; Amoroso and Ackaradejruangsri, 2024; Shaw and Eschenbrenner, 2024). Beyond initial adoption, attitude plays a pivotal role in explaining continuance intention, defined as the user's intention to persist in using a technology over time (Bhattacharjee, 2001). Indeed, favorable attitudes reinforce sustained usage by stabilizing users' evaluations and reducing the likelihood of post-adoption dissonance (Bhattacharjee, 2001; Chawla and Joshi, 2019; Shaw and Eschenbrenner, 2024). In M-wallet and M-money contexts, empirical evidence consistently shows that users who hold positive attitudes toward these services are more likely to continue using them, as a positive effect strengthens habit formation, trust, and perceived long-term value (Chawla and Joshi, 2019; Amoroso and Ackaradejruangsri, 2024; Joshi and Chawla, 2024). In developing countries, positive attitudes toward m-wallets are particularly important for continuance, as users often face ongoing learning costs and contextual uncertainties that require sustained motivational support (Joshi and Chawla, 2024; Mukhtar and Barre, 2024). Accordingly, a favorable attitude toward m-wallets is expected to influence users' intention to keep using these services positively (Joshi and Chawla, 2024).

H4: Users' attitudes toward m-wallets have a significant, positive effect on the intention to keep using m-wallets.

2.4. The impact of future orientation and gender egalitarianism on users' attitudes and continuance intention toward m-wallets

First, future orientation is defined as "the degree to which individuals in organizations or societies engage in future-oriented behaviors such as planning, investing in the future, and delaying individual or collective gratification" (p. 12) (House et al., 2004). It has been shown that future-oriented individuals are more likely to evaluate their present actions with an emphasis on long-term outcomes, which shapes both their attitudes and their

behavioral intentions (Picoto and Pinto, 2021; Schoefer et al., 2025). In m-wallets, this focus on the future encourages users to look beyond immediate costs and learning efforts, emphasizing long-term benefits like convenience, efficiency, and financial inclusion to help develop cashless societies (Picoto and Pinto, 2021; Schoefer et al., 2025). High future orientation encourages users' positive attitudes toward m-wallets, leading to ongoing use as they see long-term benefits in aligning their financial practices with digital payment innovations (Schoefer et al., 2025). In the context of M-wallets, future-oriented users are more likely to develop positive attitudes because m-wallets offer cumulative and forward-looking benefits, such as sustained convenience, improved financial management, and long-term inclusion in digital financial ecosystems. Empirical evidence from M-wallet and M-payment studies indicates that long-term orientation positively influences the perceived value of the technology by users and their overall evaluation of mobile financial services, which are closely related to attitude formation (Picoto and Pinto, 2021; Malaquias et al., 2024; Schoefer et al., 2025). Accordingly, future orientation is expected to affect users' attitudes toward m-wallets positively.

H7: Future orientation has a significant, positive impact on users' attitudes toward m-wallets.

Beyond attitude formation, future orientation also plays a role in post-adoption behavior. Studies on m-banking and m-payments demonstrate that individuals with higher long-term orientation are more likely to translate favorable evaluations into sustained use, as they perceive continued use as an investment that yields future returns (Picoto and Pinto, 2021; Schoefer et al., 2025). In M-wallet contexts, this implies that future-oriented users are more inclined to maintain usage over time despite contextual uncertainties or adjustment costs, thereby strengthening continuance intention.

H8: Future orientation has a significant, positive impact on users' intention to continue to use m-wallets.

Furthermore, future orientation is expected to moderate the relationship between attitude and continuance intention (Schoefer et al., 2025). Prior empirical work shows that long-term orientation enhances the consistency between users' positive evaluations and their actual continued usage of digital financial services (Picoto and Pinto, 2021; Schoefer et al., 2025). Thus, for users with higher future orientation, favorable attitudes

toward m-wallets are more likely to translate into sustained usage behavior.

H9: Future orientation positively moderates the relationship between attitude and the intention to keep using m-wallets.

Second, gender egalitarianism is referred to as “the degree to which an organization or a society minimizes gender role differences while promoting gender equality” (p. 12) (House et al., 2004). It has been perceived as being instrumental in enabling individuals to freely pursue their intrinsic interests (Pampel, 2011; Mihaľová et al., 2025). It encompasses both attitudinal and behavioral dimensions, reflecting societal values and actions geared toward gender and equality (Mihaľová et al., 2025). Gender egalitarianism is considered a predictor and moderator of various relationships. In a study on financial inclusion, Asli et al. (2022) report that gender equality correlates with the broader adoption of digital financial services. In fact, societies that promote egalitarian norms reduce barriers to women’s access to M-money and digital wallets (Asli et al., 2022)2022. In the context of M-wallets, (Joshi and Chawla, 2024) found that gender moderates the relationships between trust and behavioral intention, and between attitude and behavioral intention. While investigating how persistent gender disparities hinder women’s progress in Tajikistan in earnings, political representation, and labor force participation, (Yong et al., 2023) found that gender has an impact on the ways that attitudes, intentions, and subjective norms affect the use of e-wallets. (Ajina et al., 2023) and (Wirba et al., 2025) show that attitude significantly influences intention, with a greater contribution of men than women in the adoption of M-wallet apps. Beyond attitude formation, gender egalitarianism also influences post-adoption behavior. Empirical evidence from m-banking and m-payment studies indicates that in more gender-egalitarian contexts, users exhibit stronger continuance intentions, as inclusive norms support sustained engagement and reduce discontinuation driven by social or role-based constraints (Picoto and Pinto, 2021; Malaquias et al., 2024; Rahi et al., 2025; Schoefer et al., 2025). In such environments, continued m-wallet use is more likely to be normalized and socially supported, reinforcing long-term usage behavior. Based on these arguments, we propose the following hypotheses:

H10: Gender egalitarianism has a significant, positive effect on users’ attitudes toward m-wallets.

H11: Gender egalitarianism has a significant, positive effect on the continuance intention.

Furthermore, gender egalitarianism is expected to moderate the relationship between attitude and continuance intention. Prior research suggests that egalitarian cultural contexts strengthen consistency between users' favorable evaluations and their subsequent behavior, as social norms reinforce the translation of positive attitudes into sustained use (Picoto and Pinto, 2021). Accordingly, high levels of gender egalitarianism are more likely to trigger positive attitudes toward m-wallets and lead to continued use. Based on these extant studies' arguments, the following hypothesis is proposed:

H12: Gender egalitarianism positively moderates the relationship between users' attitudes toward m-wallets and their intention to use continuously.

3. Methodology:

3.1 Study design

The current study was conducted in Cameroon, which is considered the economic hub of Central Africa. The country is strategically located at the Gulf of Guinea and hosts major cities such as Yaoundé and Douala. Data from Countrymeters (2025) shows that Cameroon is home to some 30.2 million people living on a land spanning 475,442 km² (Ministère de l'Europe et des Affaires Etrangères, 2025). French and English are the official languages, reflecting the country's bilingual institutional environment (Familysearch, 2025). Cameroon's telecommunications sector plays a central role in economic and digital connectivity and is characterized by a highly concentrated market structure dominated by four operators (MTN Cameroon, Orange Cameroun, Viettel, and CAMTEL), with MTN and Orange collectively accounting for approximately 80% of mobile subscribers (Mordor Intelligence, 2025). The country has a vibrant m-money ecosystem, with an estimated 19.5 million active accounts conducting daily transactions valued at approximately \$67.7 million (Mordor Intelligence, 2025).

The empirical data used in this study were collected in 2019, a year marked by the progressive institutionalization of m-wallet services in Cameroon. At the time of data collection, the country had a mature M-money ecosystem with millions of active users and extensive agent networks, making it an appropriate context for examining both

attitudinal formation and continuance intention rather than early-stage adoption. Notably, although the m-wallet (m-money) ecosystem has continued to evolve between 2020 and 2025, through increased merchant acceptance, interoperability initiatives, and regulatory refinements (Ndassi Teutio et al., 2021; Wirba et al., 2025), the core functional characteristics of m-wallets (e.g., peer-to-peer transfers, bill payments, merchant payments, and airtime purchases) have remained largely stable (Mordor Intelligence, 2025). As such, the theoretical mechanisms examined in this study, rooted in UTAUT2 and the GLOBE framework, are expected to remain structurally relevant as ecosystems grow.

To address potential concerns about temporal validity, we frame our findings as explaining the behavioral mechanisms underlying m-wallet continuance rather than short-term market outcomes. Prior IS research suggests that technology acceptance relationships grounded in perceptions of usefulness, effort expectancy, performance expectancy, social influence, and trust tend to be relatively robust once a technology reaches institutional maturity (Venkatesh et al., 2012a). This observation is also reported in a study exploring m-wallet adoption through a meta-analysis (Bommer et al., 2022). Moreover, recent industry and policy developments in Cameroon (e.g., enhanced interoperability, expanded merchant networks, and supportive regulatory frameworks) are more likely to reinforce (rather than invalidating) the continuance dynamics observed in 2019 (Ndassi Teutio et al., 2021; Mordor Intelligence, 2025; Wirba et al., 2025). These developments strengthen the study's external relevance by indicating that the ecosystem has evolved along the same trajectory rather than undergone a disruptive structural change.

To mitigate potential biases, we improved robustness and reduced risk. This was done by ensuring the sample consisted exclusively of active m-wallet users, which reduced the risk of capturing outdated or exploratory usage patterns, and by conducting standard checks, including alternative model specifications and multicollinearity diagnostics, to ensure the robustness of the structural model and the stability of the estimated relationships.

3.2. Sampling, data collection, and common method bias evaluation

As part of this study, we conducted a cross-sectional bilingual survey (in French and English) to collect data from active m-wallet users in Cameroon. Questionnaires were administered in both electronic and paper formats. Following pre-testing and a pilot, the final data collection was conducted in December 2019. A modest reward of €1.52 (CFA 1,000) was transferred directly to each respondent's m-wallet account, serving both as an incentive and a verification tool to ensure authenticity and prevent duplication. After screening and attention checks, 621 valid responses were retained from a sample of 741 participants, yielding a response rate of 83.81%.

The sampled population was predominantly male (65.5%) and young, with 61.7% aged 18–25 and 24.8% aged 26–33, reflecting the concentration of m-wallet adoption among Gen Z and millennials. In terms of education level, over half of the respondents were undergraduates (51.7%), with smaller proportions holding secondary school diplomas (20.5%) or postgraduate degrees (Master's/Ph.D.) (19.3%). Geographically, the majority of respondents resided in metropolitan areas (55%), followed by regional (36%) and rural areas (9%). This demographic profile is consistent with prior evidence that mobile financial services are primarily driven by younger, urban, and relatively educated populations, thereby reinforcing the representativeness of the study sample for examining m-wallet usage.

To assess potential common method bias in our study, we followed the full collinearity approach proposed by Kock (2015), whereby common method bias can be detected if the variance inflation factor (VIF) of any latent construct exceeds the threshold of 3.3. Based on our analysis, all VIF values ranged between 1.385 and 2.554, which are well below the suggested cutoff value. Therefore, common-method bias is unlikely to threaten the validity of our results.

In terms of explanatory power, the model shows a strong fit, with $R^2 = 0.688$ for ATT and $R^2 = 0.644$ for CINT, indicating that a substantial proportion of the variance in both constructs is explained by their predictors. Regarding the effect size (f^2), the strongest effect is ATT → CINT ($f^2 = 0.460$), indicating a large and substantively important contribution of attitude to continuance intention. All other effects are small to modest (e.g., FOR → CINT = 0.129 is moderate; most others < 0.06), suggesting limited incremental explanatory

power beyond the core path. All endogenous constructs display positive Q^2 values (AT: $Q^2 = 0.663$; CINT: $Q^2 = 0.587$), indicating that the model has predictive relevance rather than merely explanatory power. Moreover, the magnitude of the Q^2 values suggests meaningful out-of-sample prediction, reinforcing the robustness of the structural model beyond in-sample fit.

3.3. Measures

The survey instrument was developed by adapting measurement items from established studies to fit the context of M-wallet usage. Specifically, the constructs retained were derived and refined from several prior sources: performance expectancy, effort expectancy, and subjective norm (Venkatesh et al., (2003); attitude (Davis et al., 1989; Karjaluoto et al., 2002; Suki and Ramayah, 2010); perceived trust (Singh et al., 2020); hedonic motivation (Venkatesh et al., 2012a; Alalwan et al., 2017); continuance intention (Liébana-Cabanillas et al., 2019); future orientation (Hofstede, 2006); and gender egalitarianism (House et al., 2002; Braun, 2008; Pampel, 2011). A 7-point Likert scale was leveraged to ensure consistency in measurement.

3.4. Analysis and results

3.4.1. Data analysis

During data analysis, we used the software package SmartPLS 4.0, version 4.1.1.5, in order to apply variance-based partial least squares structural equation modeling (PLS-SEM) (Ringle et al., 2024). We followed a classic two-step approach proposed by Chin (2010) and Hair et al. (2019), which involves assessing both the measurement and structural models.

3.4.2. Measurement model assessment

For measurement model assessment, we assessed internal consistency by means of Cronbach's alpha (α) and composite reliability (CR) (Hair et al., 2017), convergent validity through the item loadings and average variance extracted (AVE) (Hair et al., 2017), and discriminant validity using the heterotrait-monotrait ratio of correlations (HTMT) (Henseler et al., 2014; Hair et al., 2017)2014; Hair et al., 2017. As can be seen in Table 2, all constructs displayed strong internal consistency, with Cronbach's alpha (α) values exceeding the recommended threshold of 0.70 (Hair et al.,

2019) and composite reliability (CR) values greater than 0.70 (Hair et al., 2019). Moreover, item loadings ranged from 0.666 to 0.946, with the majority above 0.70 (Hair et al., 2019). One item (GEE4, loading = 0.666) fell slightly below this threshold. However, it was retained since its removal did not significantly improve CR or AVE, and the construct still demonstrated satisfactory reliability (CR = 0.916) and convergent validity (AVE = 0.624). All average variance extracted (AVE) values exceeded the 0.50 cutoff (Hair et al., 2019), confirming suitable convergent validity. In conclusion, these results indicate that the measurement model meets the requirements for reliability and construct validity.

Table 2: Internal consistency and convergent validity assessment

Constructs	Items	Loadings	Cronbach's alpha ()	Composite reliability (CR)	Average variance extracted (AVE)
AIT	AIT1	0.848	0.951	0.952	0.746
	AIT2	0.884			
	AIT3	0.851			
	AIT4	0.901			
	AIT5	0.871			
	AIT6	0.855			
	AIT7	0.885			
	AIT8	0.810			
CINT	CINT1	0.916	0.911	0.911	0.849
	CINT2	0.916			
	CINT3	0.932			
EFE	EFE 1	0.896	0.913	0.919	0.794
	EFE2	0.828			
	EFE3	0.923			
	EFE4	0.913			
FOR	FOR1	0.931	0.865	0.874	0.880
	FOR2	0.946			

Constructs	Items	Loadings	Cronbach's alpha ()	Composite reliability (CR)	Average variance extracted (AVE)
GEE	GEE 1	0.747	0.902	0.916	0.624
	GEE2	0.831			
	GEE3	0.791			
	GEE4	0.666			
	GEE5	0.832			
	GEE6	0.812			
	GEE7	0.837			
HM	HM1	0.923	0.914	0.918	0.853
	HM2	0.915			
	HM3	0.933			
PEX	PEX1	0.889	0.856	0.871	0.699
	PEX2	0.875			
	PEX3	0.800			
	PEX4	0.773			
PT	PT1	0.896	0.942	0.942	0.851
	PT2	0.935			
	PT3	0.938			
	PT4	0.920			
SN	SN1	0.852	0.898	0.901	0.767
	SN2	0.894			
	SN3	0.881			
	SN4	0.875			

Table 3 : Heterotrait-monotrait (HTMT) analysis

		.1	.2	.3	.4	.5	.6	.7	.8
.1	AIT								
.2	CINT	0.813							
.3	EFE	0.751	0.708						
.4	FOR	0.602	0.698	0.588					
.5	GEE	0.424	0.418	0.315	0.534				
.6	HM	0.640	0.636	0.481	0.536	0.364			
.7	PEX	0.767	0.666	0.805	0.623	0.441	0.526		
.8	PT	0.676	0.626	0.571	0.607	0.483	0.678	0.642	
.9	SN	0.703	0.661	0.547	0.654	0.522	0.627	0.670	0.730

Table 3 shows that all HTMT values ranged between 0.315 and 0.813, that is, a performance below the conservative threshold of 0.85 (Henseler et al., 2014; Hair et al., 2017)2014; Hair et al., 2017. Therefore, the discriminant validity of the measurement model is guaranteed.

3.4.3. Structural model evaluation

Table 5 features the results of the structural model evaluation. We note a significantly strong effect of attitude toward M-wallets (AIT) on the intention to keep using M-wallets (CINT) ($\beta = 0.553$, $t = 15.355$, $p < 0.001$). The following antecedents of AIT were found to display strongly positive impacts: effort expectancy (EFE) ($\beta = 0.321$, $t = 7.190$, $p < 0.001$), performance expectancy (PEX) ($\beta = 0.200$, $t = 3.950$, $p < 0.001$), hedonic motivation (HM) ($\beta = 0.181$, $t = 5.606$, $p < 0.001$), subjective norm (SN) ($\beta = 0.183$, $t = 4.332$, $p < 0.001$), and perceived trust (PT) ($\beta = 0.094$, $t = 2.522$, $p = 0.012$). These results support H1, H2, H3, H4, H5, and H6.

Conversely, there was a negligible impact of future orientation (FOR) ($\beta = 0.010$, $t = 0.252$, $p = 0.801$) and gender egalitarianism (GEE) ($\beta = 0.037$, $t = 1.211$, $p = 0.226$) on AIT. Therefore, H7 and H10 were not supported.

Regarding continuance intention, it was found to be strongly impacted by FOR ($\beta = 0.277$, $t = 6.642$, $p < 0.001$) and almost not influenced by GEE ($\beta = 0.006$, $t = 0.191$, $p = 0.849$). Therefore, H8 is supported, whereas H11 is not.

The moderation analysis revealed that the interaction between FOR and AIT had a significantly negative effect on CINT ($\beta = -0.073$, $t = 2.272$, $p = 0.023$), suggesting that high levels of future orientation may weaken the strength of the relationship between AIT and CINT. In contrast, the moderating effect of GEE on this relationship was not significant ($\beta^2 = 0.007$, $t = 0.210$, $p = 0.834$). Therefore, H9 and H12 were not supported.

Table 5: Results of the structural model evaluation

Path	Path coefficient	T-statistics	P-values
AIT -> CINT	0.553	15.355	0.000
EFE -> AIT	0.321	7.190	0.000
FOR -> AIT	0.010	0.252	0.801
FOR -> CINT	0.277	6.642	0.000
GEE -> AIT	0.037	1.211	0.226
GEE -> CINT	0.006	0.191	0.849
HM -> AIT	0.181	5.606	0.000
PEX -> AIT	0.200	3.950	0.000
PT -> AIT	0.094	2.522	0.012
SN -> AIT	0.183	4.332	0.000
FOR x AIT -> CINT	-0.073	2.272	0.023
GEE x AIT -> CINT	0.007	0.210	0.834

4. Discussion

In this study, we develop and propose a research model by integrating performance expectancy (PEX), effort expectancy (EFE), perceived trust (PT), hedonic motivation (HM), and subjective norm (SN) as predictors of attitude toward m-wallet (AIT), which in turn predicts continuance intention toward m-wallet (CINT). In addition, we aim to investigate the direct effects of future orientation (FOR) and gender egalitarianism (GE) on both AIT and CINT, as well as their moderating influence on the relationship between AIT and CINT. The findings highlight the significant predictive effects of performance expectancy (PEX), effort expectancy (EFE), subjective norm (SN), and hedonic motivation (HM) on attitude toward M-wallets (AIT). These results underscore

the relevance of employing a modified UTAUT framework (Venkatesh et al., 2003), enriched with elements from UTAUT2 (Venkatesh et al., 2012b), to better explain M-wallet adoption and usage behavior. Furthermore, the study confirms that perceived trust (PT) in M-wallets has a significant, positive effect on users' attitudes toward M-wallets (ATT), and that attitude toward M-wallets (ATT) has a strong and significant effect on the intention to continue to use M-wallets (Wu and Chen, 2017).

On the other hand, this study investigated the direct effects of future orientation (FOR) and gender egalitarianism (GE) on both ATT and CINT, as well as their moderating roles in the relationship between attitude and continuance intention. Results show a negligible effect of FOR on attitude toward M-wallets (ATT) but a strong and significant positive influence on the intention to keep using M-wallets (CINT). In contrast, neither ATT nor CINT is strongly affected by gender egalitarianism (GEE). These findings suggest that while individuals' future orientation plays a critical role in shaping their long-term intention to continue to use M-wallets, gender egalitarian values appear to have no direct influence on users' attitudes or continuance behavior. Also, the moderation analysis revealed that the interaction between FOR and ATT significantly and negatively influenced CINT, suggesting that high levels of future orientation may weaken the relationship between ATT and CINT. In contrast, the moderating effect of GEE on this relationship was not significant.

The model explains 64.4% of the variance of CINT ($R^2 = 0.644$) and 68.8% of the variance of ATT ($R^2 = 0.688$). As a result, the proposed model is suitable for predicting attitude toward m-wallet (ATT), which in turn predicts continuance intention toward m-wallet (CINT).

4.1. Theoretical contributions

The findings of this study offer several essential contributions to the literature on M-wallet acceptance and continuance.

Firstly, this study's findings validate the implementation of an Extended UTAUT2 in a new context. They indicate that the modified UTAUT2 framework, enriched with cultural variables (future orientation and gender egalitarianism), is suitable for examining both users' attitudes and continuance intentions toward m-wallets. The model's applicability in a new context (Cameroon) is therefore validated. In addition, the study responds to

calls to incorporate extra-individual factors, such as culture, into technology adoption research beyond the use of developing samples (Bommer et al., 2022; Amoroso and Ackaradejruangsri, 2024).

Secondly, our results confirm that performance expectancy, effort expectancy, subjective norm, hedonic motivation, and perceived trust are significant predictors of attitude toward m-wallets. Attitude, in turn, strongly influences continuance intention. These findings reaffirm the robustness of the core UTAUT constructs and their extensions (UTAUT2) in explaining m-wallet adoption and continued use (Baptista and Oliveira, 2015; Bommer et al., 2022; Gupta et al., 2025).

Thirdly, this study reveals the role of temporal and cultural values. The inclusion of future orientation provides new insights into temporal cognition as a determinant of sustained technology use. While future orientation does not significantly affect users' initial attitudes, it has a strong, positive direct influence on continuance intention. This suggests that forward-looking users, those considering the long-term benefits of m-wallets, are more likely to keep using technology. Moreover, the minimal moderating effect of FOR on the attitude–continuance link implies that future-oriented users rely more on rational expectations of long-term utility than on immediate emotional attitudes when they concretize their continuance intentions. In contrast, gender egalitarianism showed no significant direct or moderating influence on attitude or continuance, indicating that cultural beliefs about gender roles may have a limited impact on m-wallet use once the technology becomes widely institutionalized in society. Overall, these results provide a more nuanced understanding of how temporal and cultural value systems interact with established technology acceptance mechanisms in the post-adoption phase, address cross-context heterogeneity, and highlight culturally contingent boundary conditions in m-wallet adoption and continuance use.

4.2. Limitations

Despite the important contributions of this study, it holds some limitations. First, the use of a cross-sectional survey design, which captures data at a single point in time, may limit the generalizability of our results across contexts and time periods. Second, the sampled population for data collection was selected in a single country. Third, the study relies on self-reported data, which may introduce common-method bias. Future studies

should consider employing a mixed-method approach (Venkatesh et al., 2013) or using a longitudinal or experimental design to expand data collection across multiple countries.

4.3. Practical contributions

From a managerial standpoint, the findings offer several practical implications for fintech firms, banks, and mobile service providers. The strong predictive power of attitude toward mobile wallets on continuance intention suggests that enhancing users' affective experience remains critical for sustained engagement. Firms should therefore focus on user-centered design, emphasizing simplicity, reliability, and hedonic appeal (Venkatesh et al., 2012b). Specifically, favorable attitudes toward m-wallets can be concretized through intuitive interfaces, seamless transactions, and visible efficiency gains to improve effort and performance expectancy. Similarly, trust-building mechanisms, such as robust authentication and transparent data privacy policies, could help retain users in increasingly competitive fintech ecosystems. The significant role of future orientation suggests that long-term, value-driven communication strategies could increase user loyalty. For example, firms could develop some reward programs to attract users' future-oriented motivations. In contrast, the non-significant role of gender egalitarianism calls for reframing strategies for m-wallet adoption and continuance around inclusive value propositions rather than around gendered marketing appeals. Promoting equal access and usability for all users, regardless of gender, can further enhance adoption in diverse demographic groups.

4.4. Policy contributions

This study also provides several implications for policymakers, regulators, and institutions promoting digital financial inclusion. A significant influence of future orientation on continuance intention means that financial education programs may be necessary to cultivate forward-thinking financial behavior. So goes for design awareness programs on the role of M-wallets in financial inclusion that can be implemented by policymakers in partnership with educational institutions and fintech actors (Avom et al., 2023; Fosso Wamba et al., 2023; Osabutey and Jackson, 2024) as well as exploring the contribution of AI in fostering M-wallets adoption and continuance intention of M-wallets (Balakrishnan, 2024). Such initiatives may also help bridge the gap between initial adoption and sustained use, particularly in emerging economies transitioning toward cashless societies. Furthermore, the lack of a significant effect of gender

egalitarianism should not be interpreted as gender parity in access or outcomes. Instead, it highlights the importance of structural and institutional interventions to ensure equal opportunities for women and marginalized populations to participate in digital finance (Asli et al., 2022)2022. Therefore, policies aimed at improving digital infrastructure, reducing transaction costs, and enhancing security and interoperability standards can foster greater public trust and long-term engagement (Osabutey and Jackson, 2024). Finally, regulators should collaborate with fintech providers to develop frameworks that promote ethical data use, user protection, and inclusive innovation. In doing so, policymakers can help create an enabling environment that supports both technological advancement and equitable financial participation.

5. Conclusion:

This study contributes to the technology acceptance and continuance literature by enriching the UTAUT with constructs such as cultural and temporal dimensions, future orientation, and gender egalitarianism, in order to explain users' attitudes and continuance intentions toward m-wallets. The findings confirm the enduring relevance of UTAUT constructs while revealing how cultural values shape post-adoption behavior. By demonstrating that future orientation significantly drives continuance intention and moderates the relationship between attitude and continuance intention, this study advances theoretical understanding of sustained technology use. It offers valuable insights for practitioners seeking to promote long-term engagement with digital payment technologies.

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