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Antecedents of Post-Adoption Continuous Usage Intention of E-wallet (Easy Paisa) in Pakistan: A UTAUT Perspective

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Abstract

This study investigated the antecedents influencing the intention to continue using the Easy Paisa E-wallet in Pakistan through the lens of the Unified Theory of Acceptance and Use of Technology (UTAUT). The main goal is to analyze the impact of six independent variables Social Influence, System Quality, Self-Efficacy, Effort Expectancy, Performance Expectancy, and Habit on users' post-adoption continuous usage intention of Easy Paisa. A quantitative research approach was employed, and data were gathered from 316 respondents. The analysis was performed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with Smart PLS software. Findings from the Structural model showed that System Quality, Habit, and Performance Expectancy have a significant and positive effect on continuous usage intention. However, Effort Expectancy, Self-Efficacy, and Social Influence were not found to be significant predictors. These findings provide practical insights for Fintech developers, marketers, and policymakers to enhance user retention by focusing on key technical and also behavioral determinants that impact the continuous use by Easy Paisa users.

Keywords: Fintech**,** Easy Paisa, Social Influence, System Quality, Self-Efficacy, Effort Expectancy, Performance Expectancy, Habit

Introduction

Information technology is growing day by day, it has big role in the business, particularly in payment process, Payment system first started from a barter system in which people make purchases through the exchange of goods and services, and then the payment system changed and people make purchases through cash and now in tech-world people, business, entities make payments through any E-wallet. Before the "incorporation of automated clearing," house people of the United States had not used the technology it incorporated in 1972. And the passage of time, money started electronically and it helped the United States banks with the alternative of a check system. Since the early 2000's growth rate of adoption of mobile technology positive and collecting information about consumer behavior is helpful in understanding customers' usage and tendencies it will be helpful for companies to provide value-added services to technology users which will result in acceptance and continued usage of services. (Raihan, T., & Rachmawati, I. 2019). According to (Mahboob, F., & Khaskhely, M. K. 2022), During COVID-19 people took advantage of the E-wallet because it was operating 24/7 because it was difficult for people to go for shopping or buy some food to outside their homes. In Pakistan mobile wallet-based transactions

are low compared to other countries of the world but another payment system, according to the State Bank of Pakistan out of 100 billion transactions there is only 0.2 percent usage of online transactions further mobile wallet service provides have to use marketing tools to attract audience toward digital payment Many problems faced regarding the cashless country because Low-income economies are riskier for financial exclusion because people don't have access to mobile phones (Bayero, M. A 2015). Pakistan is going quickly toward the digitalization of its payment system and it will be the world's fourth digital economy by 2030. Easy Paisa, jazz cash, Upaisa, Ubl Omni most of E-wallet belong to the telecom industry, Cashless activities always support of electronic methods like Credit cards, Debit cards, and digital systems also help to check transaction records of digital means, and credit cards will reduce cash base transaction (Podile, V & Rajesh, P (2017). Increasing digital services in Jordan is because of 10 years of efforts of the central bank to increase users of E-wallets and their efforts increase users but also helped people to solve their transaction problems and Jordan is among Middle Eastern countries with high mobile and telecommunication technology (Alalwan, 2019). Financial institutions always support the development of any country and help in growth, banks are involved in the trade system, investment in projects, saving, and their services in advising people for investment, by giving the best payment services to customers banks are contributing efficiently in financial market, Banks are introducing new payment methods for secure and efficient, launching of plastic money is example of bank's innovation in cashless payment debt, credit cards (ATM) these all are plastic money, and these means help reduce risk of large amount of money. Banks always support their customers by issuing debt cards so the customers can withdraw money to make purchases. These payment methods provide an ease to people because they can use it to pay bills, pay the payment of hotels, gasoline, and shopping purposes (Qureshi, J. A et al 2018). Payment through an E-wallet is most applicable and it's possible for people they make payments online and offline and its very convenient for the users and it will be very useful for businesses. (Basu, A., & Muylle, S 2011). A Study examined by researchers by collecting data from 210 Malaysians, In research the UTAUT model was used, after analysis of the collected data they found that another variable which is Social influence is the reason for behavioral intention to adoption of E-Wallet, so the Retailers should focus on factors which impact on customer's behavioral intention of E-wallet (Olsen, M., Hedman, J., & Vatrapu, R. 2011). The increasing acceptance of smart phones and their extensive applications has shown significant growth in the use of NFC technology. Dissimilar SMS-based payment systems, NFC, and QR payments happen in person at a store or consonant terminal by easy escort of the mobile device close by the terminal. This technology has acquired considerable focus for it is explained in facilitating data exchange, needing just proximity in the middle of devices. Furthermore, NFC technology provides limitless possibilities, as it can be effortlessly incorporated into a variety of features. (Luna, 2017). E-commerce is a major and E-based business and it's defined as the use of computer-mediated networks mostly through the internet people buys and sells their products (E, Turban et al 2008). The main purpose of electronics used in commerce is that businesses can access any time for all their business activities Tiwari et al. (2008). In many countries the number of mobile phones is greater than the computers because of Improvement of mobile and wireless services and it is commonly known as mobile commerce (Hsieh, C. T. 2007). Positive Growth in recent years has been seen in online Mobile and E-payment, the "central bank" of Jordan has attention in the past ten years to increase E-wallet users who also helped consumers to fulfill their financial needs Baabdullah, A. M et al., (2019).

As usage of the internet is increasing, E-commerce industry is getting bigger, and in Indonesia developing e-commerce market is influencing both old and new start-ups, through making business websites companies are getting involved in increasing their sales (W & S Research 2014). When we compare the noncash payment method with the traditional method we will find a big difference because E-payments have security, acceptability, privacy, efficiency, reliability, and convenience,

Kim, S. H. (2008). Also, another benefit of E-payments is that E-wallets work through mobile applications and further link individual banking accounts to the E-wallet (Singh, G 2019). The World Bank has a positive view of about digitalization economy, predicting its value of $36 billion with a potential 7% increase in GDP and growth depending on making a number of retail payment systems and usage of more users. (Saeedi, 2019). The main focus of fintech technologies is to break barriers that cash or traditional markets have not done. Now F.T. is attractive worldwide also in Indonesia, Indonesian technological innovation is the "E-wallet" which is a new payment Prawirasasra, (K. P 2018). In previous times customers found the product and inspected it by giving cash on hand or credit, Debit card but in today's world people don't see the physical product when they make purchases this payment of buying is through electronically, 'EPSs" also gives customers to ease of use and security (Kalakota, R 1997). When customers make a decision about whether E-wallet purchase or not they evaluate factors like risk and rewards, the motivation factor comes from rewards and risk factors make barriers to not use. (Ahmad Ramli, F. A. & Hamzah, M. I. 2021). Financial services of different companies have made it easier ways for the public to make payments fast or in the buying process through the digital wallet and smart phones are the main mediators for this process of transaction (Soegoto, D. S., & Tampubolon, M. P. 2020, July). E-wallets are planned to replace all other physical wallets, through notes, coins, photos, plastic cards, loyalty cards, etc. (Olsen, M. Hedman, J. & Vatrapu, R. (2011). Converting people from cash payment to digital is not easy because most people still make the payment through cash payment it also identified that companies that provide E-wallet services provide more benefits to their users to make decisions of transactions by E-wallet instead of making payments in cash. (Sarkar, M. P. 2019). Research conducted to know the E-wallet's impact on people's lives identified that through facilities offered, the community will accept easier e-wallets Research also identified that 65% audience from data are using Electronic wallet and its proof of consumer changing behavior, companies increase their users by providing promotions and offers (ulantika, L., & Zein, S. R. 2020). Mansoor, I. 2023, stated that the most of the Pakistani public is still unbanked so the government should launch easy usable and secure payment methods which link with intercity transportation, social media, business apps, OLX, DARAZ. (Mansoor, I. 2023) According Shaikh, R., & Sharif, S. (2024). They knew through their research that the socio-demographic level affects the level of literacy Finance, it cleared man have more financial literacy compared to female and these ('socio-demographics factors such as Age, gender, education') and ascertain that people who have higher knowledge about financial literacy are more likely they will use E-wallet contrasted with low knowledge audience. Mobile wallet payment services are unique from Internet banking applications in many ways, even though both are connected to a user's bank account. While apps can be utilized for various payments, they basically serve as an extension of an existing bank account. Banks provide their own mobile wallets according to their capability, (George & Sunny, 2021).

The electronic wallet is one of the simple online payment methods that allow consumers to make payments at anytime and anywhere in the world. It serves as a framework for leading everyday transactions of money, where money is kept digitally, and transactions are seamlessly executed through a mobile device. (Phuong, N. N. D et al 2020). The Researcher Proposed the further expansion of (UTAUT2) model to investigate in depth about the adoption and utilization of technology regarding phone applications from a user perspective, and UTAUT2 increased variables like price value, and habit, Hedonic motivation, factors impact either directly or indirectly on use behavior and behavioral intention (Venkatesh, V et all,. 2012). Acceptance theory of technology was presented firstly by (DAVIS 1989), this model is often used models in the acceptance of technology and applications, clarifies the adoption of technology, ease of using new technologies and perceived usefulness of technology then more chances that people will adopt the new tech-based system. The main purpose of the users toward the use of tech is dependent on the

influence of their attitude to technology (Davis, F. D. 1989). Another research found that the variables that influence people's adoption behavior of fintech, the main point was seriously on platforms like wealth management of internet through incorporating perceived value, perceived risk with core constructs models like "UTAUT". Fin-Tech model of adoption of technology explained individuals' adoption intention with 65% variance. After obtaining the outcomes, it is noted that there's a meaningful association among perceived value & social influence on intention toward adoption, and perceived risk negatively impact on intention to adoption. "PE", "EE", and perceived risk has found influencing variables on individual's perceived value of the FinTech platform. (Xie et al., 2021). If companies want to be successful in their E-wallets, especially in the context of Gen-z, they must have a crucial point of view regarding Technology, it should be easy to use means that user user-friendly and incentives encourage consumers to the usability of E-wallets. Before consumers begin utilizing E-wallets people have to perceive them as it's simple and useful (Rosli, M. S 2023). Background of the study

Background of the Study

In recent years, in Pakistan digital payment has grown with speed and is transforming way from cash-based transactions to cashless transactions, Easy Paisa is a brand that has more popularity in Pakistan, Easy Paisa provides innovative banking services and through E-wallet, people can funds transfer to each other, make bills payments and consumers make a transaction of different buying, Pakistan's economy is growing technological economy, and it has a positive growth in make making their payments digitally, Fintech bring easier ways for businesses and consumers, customer can send money easily with safety measures. According to the statement, the Retail payment in FY24 increased, the volume of payments surged from 4.7 billion to 6.4 billion, and the growth of 403 trillion to 547 trillion in value of payments, it seems that the overall growth in volume and value was 35%, and the share of digital payments grown from 76% in FY23 to 84% in 2024. (State Bank of Pakistan). The highest growth in payment through E-wallet because it surged 85% yearly in FY24, and other mobile banking users grew is 16% internet banking users increased by 25% and branchless banking mobile app wallet users rose by only 2%, (State Bank of Pakistan FY24). Mobile Services are an easy way to usable to less educated and educated people who prefer formal banking systems and these account holders also use mobile banking, another thing is that illiterate people avoid banking because it takes more procedure and documentation to open an account, the study also confirmed that the old audience uses more formal banking instead of mobile money because these people have no awareness about the use of mobile phones. Mansoor, I. (2023). There are many studies regarding the adoption of E-wallets but there's a Gap in Pakistan, in Pakistan, there's limited research on post-adoption of e-wallets so we want to know which factor will be helpful for continuous usage intention. Our main focus is to understand which factor is more helpful to the continuous usage intention of E-wallet specifically Easy Paisa because Easy Paisa has a large number of users and it is the first E-wallet in Pakistan that launched in 2009, even though a large number of users initially use the Easy Paisa app but they face difficulty to (CUI). Main purpose of this study investigates the factors influencing (CUI) in the context of Easy Paisa. These are variables Social influence, self-efficacy, system Quality, habit, performance expectancy, and effort expectancy.

Problem Statement

In Pakistan, E-wallets particularly Easy-Paisa have a large number of users providing a useful, cashless means of payment for a broad range of financial transactions. Easy-Paisa has significantly contributed to the country's financial inclusion, especially in underserved and unbanked communities. However, while initial adoption rates of e-wallets have increased, a continuous challenge is found in ensuring continuous usage intention of Easy Paisa users. Various users of e-wallets disconnect after initial adoption, this inconsistency weakens the sustained success of e-wallet service providers and limits their ability to transform Pakistan's financial landscape

continuously. Research in the field of online payment systems points out the importance of post-adoption behaviors, and especially the continuous usage intention toward technology. Variables such as "PE", "EE", "SI", facilitating conditions, and habit—key components of the (UTAUT) are important in influencing the usage behavior. Furthermore, perceived ease of use, satisfaction, Trust, and system quality has appeared as additional variables in influencing user engagement with e-wallet platforms, (Kah Boon, L. et al 2023, Mishra, A., et al 2023, Noviyasari, C, Whereas these determinants have been examined in different contexts, their relationship remains under-investigated in Pakistan's E-wallet ecosystem, especially for Easy-Paisa. This current research seeks to bridge these gaps by exploring the factors of post-adoption continuous usage intention for Easy-Paisa in Pakistan with the usage of the "UTAUT" framework. By incorporating additional variables such as SE, Habit, SI, PE, and EE, study aims to provide holistic understanding of user continuous usage intention. The findings will be helpful for "Easy-paisa" service firms to enhance user retention strategies. This will ultimately contribute to the broader goal of achieving financial inclusion and a more robust digital economy in Pakistan.

Research Objectives

1. To study the factors influencing on continuous usage intention of Easy-Paisa.

Research Questions.

1. What are the factors influencing on continuous usage intention of Easy-paisa?

Scope of the study

Our research will give complete information about 'CUI' of E-wallet users in Pakistan, through investigating the influencing independent variables, system quality, self-Efficacy, habit, social influence, effort expectancy and performance factor, Habit result of this research paper will be beneficial for academics, researchers, i.t companies, software houses also will be helpful for policy makers. They will know about how users feel about E-wallet after using it. And what is intention of users after using it.

Significance of the Study

Our research paper is significant as it fill the gap in comprehend continuous usage intentions of Easy-paisa users in Pakistan. Through investigation Essential factors namely**,** PE, SE**,** SI**,** EE, and SQ, Habit, Result of this research paper will Support e-wallet companies similar in Easy-paisa in enhancing their service quality, Enhancing financial services, and helping the increase of a digital economic system in Pakistan. Further, it will supports to the wider understanding of post-adoption continuous usage intention in Pakistan.

Literature Review

Theoretical background

The Unified Theory of Acceptance and Use of Technology (UTAUT), proposed by Venkatesh et al. (2003), it is among the leading comprehensive models for understanding how technology is accepted and used. Similar to the technological acceptance model (TAM), motivational model (MM), theory of planned behavior (TPB), theory of reasoned action (TRA), model of PC utilization (MPCU), innovation diffusion theory (IDT), social cognitive theory (SCT), and a mixed theory of planned behavior/technology acceptance model (C-TPB-TAM) E-wallet, (Neves et al., 2025). Analyzing the effect of four primary independent variables related to acronyms and abbreviations might help explain variations in goals. These variables includes; pe (PE), (EE), (SI), and (FC), which directly influence the intention to user behavior (Misraini & Muda, 2024),

This study examines the post-adoption continuous usage of e-wallets (specifically Easy Paisa) in Pakistan**,** the UTAUT framework offers a robust theoretical basis for evaluating user behavior

beyond initial adoption. The Research aims to identify how the UTAUT constructs, in combination with other relevant factors such as**,** habit**,** self-efficacy**,** and system quality**,** influence users' continued intention to use Easy-paisa.

E-Wallet

E-wallet is a medium that connects with the internet for the use of transactions, E-wallet also familiar with another name which is Digital wallets, physical wallets that are all in digital form like membership cards, and credit and debit card. Moreover, E-wallets deliver the easiness to combining different cards into smart card, erasing the need for many cards, they enable users to make payments quickly and also have secure transactions, and many problems are solved while using digital payments and also encourage the point of interest of digital payment economy (Cao, T. K 2016). Because of government support, regulation of procedures, and legalized system through government officials' about E-wallet, it is a safe method for the transaction because of the concerned of government officials while the other side traditional system is very different. (Iman, N. 2018). An innovational in technology E-payments encourage startups, financial tech companies and users to jointly provide to the development and plan accept of modern payment solutions (Gu, E., & Page-Jarrett, I. 2018). Furthermore, Chatterjee, D. & Bolar, K. (2019), explained that the E-wallet software application is downloaded on smart phones and perform as banking. The main focus of E-payments is to replace the old period's way of transactions with technological advancement for daily purchasing, still old minded people think that cash in hand is safe compared to E-payments and the new generation's mindset is not like the old generation new generation believes in cashless society. According to (Subaramaniam, K et al 2020), E-payments had built to facilitate businesses payment between buyer and seller. The significant Evolution in this area is to introduce to payment system through smart phones, it helps customers to check all their transaction and balance and to customer use for shopping purpose and bill payments (De Luna et al 2019). And advancement has made possible through the online payment in which consumer can make purchases and store small amount of money, (Flavián, C, Guinaliu, M and Lu, Y. 2020) Electronic wallet decreases the carry of physical transaction with users and when users make shopping using device and after putting information and saving the information of credit and debit cards or bank account, consumer can pay for their purchases, (Kagan, J. 2024). Digital transformation has a positive impact on Indian economy, mainly in the banking sector, utilization, and also customer experience. A. I block chain and mobile banking are the main technological advancements and due to changes in technology customers' needs are also changing and the competition in the market is high so the customer's help efforts will be better help customers (Sharma, S. 2023) and (Chresentia, S., & Suharto, Y. 2020). Found that the OVO E-wallet is very helpful for consumers to make transaction easily purchases for shopping through an E-commerce platform in Indonesia, Users can easily learn to use of E-wallet for shopping because of its low level of complexity, also they consider it a good value provider, also is that users are ready to pay some amount for using an E-wallet for purchases, it also knows that people are familiar about E-wallet in E-commerce like Tokopedia, it gives surety to consumers about accurate expectancy about using it. Daily usage of OVO increases people of Indonesia's motivation. Also study was performed on 576 Egyptian people who use mobile E-wallets and research used in his research partial least square structural model, he executed the research by distributing an online questionnaire to explain which are helpful elements that influence the B.I (behavioral intention and E-wallet usage. The outcome of the study pointed out the model has a variance of 58.8% in B. I and 53.8% variance in E-wallet usage and also they found that ("EE") has not Significant influence role on (CBI). And also facilitating has not significant effect on "BI" further explained that Self-efficacy has a strong positive impact on perceived enjoyment also perceived enjoyment has a significant influence on EE, PE and satisfaction, Research also cleared that from the findings of the paper, companies can make healthy strategic decisions. (Esawe, A. T. 2022). During the

COVID-19 pandemic, a study involving 256 individuals from Malaysia utilized the ASE model in their research. Data was collected from Labuan and Kota Kinabalu in Sabah, focusing specifically on the E-wallet payment behavior of Millennials. The study concentrated on three key variables self-efficacy, attitude, and social influence to understand their effect on E-wallet usage during the pandemic. The findings indicated that all three variables significantly influenced consumer behavior toward E-wallets amid the COVID-19 crisis, with attitude also serving a mediating role. (Amin, H. et al 2023)

Effort expectancy

According to Olsen, M., Hedman, J., & Vatrapu, R. (2011), effort expectancy, which is an independent variable in their study, significantly impacts behavioral intention to use E-wallets. Their research aimed to assist businesses and government officials, indicating that both companies and governmental entities should concentrate on the factors that influence customer behavior to boost the adoption of E-wallets in Malaysia. At that time, there was a lack of promotions and educational efforts regarding E-wallets in Malaysia, and people were not adequately informed about E-payments. (Intarot, P., & Beokhaimook, C. 2018) conducted research from people of Thailand and identified that Effort expectancy and one another variable affect positively to behavioral intention use of E-wallet. In previous research, Researchers examined that (PE) has a positive impact on "BI" behavioral intention to usage of banking through internet. (Morosan, C. & DeFranco, A. 2016). According to Idrees, M. A., & Ullah, S. (2024). They identified consumer behavior toward the usage of Fintech in banking sectors in Pakistan, they knew that Effort expectancy influences customers to use Fintech technology in Karachi. Their research is beneficial for top management people to avoid fake profiles capturing their system. Effort expectancy plays a helpful role in increasing of usability of Fintech in banking in Karachi. (Chresentia, S., & Suharto, Y. 2020). Effort expectancy has a positive impact on influencing consumer behavior toward actual use of OVO E-wallet in E-commerce. Another research conducted by researcher S, Junaid (2015). The study found that EE has significantly influences the willingness to adoption an electronic payment system. Nawi et al. (2024) Highlighted that a user-friendly system increases confidence and behavioral intention. Alsyouf and Ishak (2018) further did research and found the positive impact of ("EE") on the sustained usage intention electronic health records. This is especially positively impact in system of healthcare, where skilled people such as nurses continuously engage with patients and may reject systems that are consuming of time. Likewise, merchants who give considerable time interacting with customers might be discourage from wallets usage if they discover them complicated or more Lengthy than traditional systems, likely reducing their willingness to adopt them long-term. Another study conducted by Ramos (2016). He conducted research in banking industry to understand the influence of ("EE") on the (IOS) means aim of fintech services usage. He found through collected sample from audience studies that EE has positively on behavioral IOS. also Researchers have Highlighted that "EE", analyzed by perceived ease of use, associated with PE, plays vital role estimating intentions to adopt and make shopping in online shopping.. (Pavlou, P. A., & Fygenson, M. 2006). Tan, S. H., et al. (2024) performed research by data collection from 146 respondents and data analyzed through PLS-SEM software found that effort expectancy positively influences satisfaction as well as continuous usage intention, making it a core determinant in UTAUT. According to Sakina, R. C. (2025), A study conducted through data collection from 60 Seabank Shopee E-payment users who actively use the E-payment. Analysis found that Effort Expectancy has a positive impact on the usage of ("Seabank Shopee" e-payment).

Social Influence

In "SI" people's influential behavior is caused by perception and it effect on acceptance of new technology and they further explained that its key factors in affecting the new technology adoption (Venkatesh et,. al. 2003). In this tech-world Audience are available at social platforms on mobile

phones and they can easier understand behavior of other people they collect feedback easily, the main reason of adoption of new technology people who are attached with friends and people, (Nysveen, H 2005). Furthermore, They found that social influence the important independent variable that affects the people who have the potential to be interested in using new technology, and it proved that there exists significant association between social influence and consumer behavioral intention to use technology Yang et al. (2012), and In Covid 19 research was conducted in India, They found out that factors of continuous use of Peer to Peer online payments and they knew through the result of data that normative acceptance (social influence) also discovered behavioral intension but also influence users to continuous intention. (Savitha, B 2022) For instance, in research conducted by Teoh Teng Tenk, M (2020) In Malaysia researchers collected data through an online survey with and sample size were 210 respondents they found after interpretation they know that social influence is key variable that highly influence BI to adopt E-wallet. Researchers found that social features in as Gamification context of exercise with the main focus of increasing the number of physical activity. They did research with social conditions of cooperation, competition, and a hybrid setting with attribution of both of the prior. In their research, growing factors like physical activity are caused by social conditions when compared to exercising alone. Social conditions, the cooperation setting leads to the most positive effects (Hamari, J., & Koivisto, J. 2015) And (Lee, Murphy, & Swilley, 2009; Hsu and Lu, Hong and Tam, 2006; Lu, Liu,. Yu,. And Wang, 2008; Miao & Jayakar 2016) their studies discovered that is a positive effect of SI on consumer behavior in the acceptance of new technology Yang et,. al (2012) identified that the Social influence is one of those factor which attract people toward adoption of behavioral intention in china. Moreover, Hongxia, P et al (2011). Investigated from different demographic like age, gender and experience of using payment by mobile and they filled questionnaire by 85 males and 101 females and age of respondents were 20 to 23 years and further 60% audience had experience of 2 to 4 years to usage of mobile payment and 65% people were no usage of mobile payments, after the analysis of sample through SPSS and Amos they identified that social influence have strong positive impact on user's acceptance of mobile payment. In the Baking sector behavioral usage of Fintech is mostly attracted by a group of people, colleagues and it means influenced by social circle and usability is also increased by social influence, (Idrees, M. A., & Ullah, S. 2024). In addition, according to Xie et al, (2021). There is a strong positive significant relationship among SI that effect the adoption of Fintech technology, there research showed the social behavior of people is highly and main factor in the adoption of Technology like Fintech in internet wealth management.

Another research conducted by Researchers and found that ("SI") has been insignificant effect impact on Behavioral intention to use o E-wallets usage, they suggested that big companies, software houses, governments must strongly focus on and improve this variable which influences people toward the usage of E-wallets and government should make payment system through postal facility, Mass trans, and services to improve the E-wallet because after audience will use it. (Intarot, P., & Beokhaimook, C. 2018). Tan, S. H., et al. (2024), however, replaced the independent social influence variable with network externalities, which evaluate value derived as more people adopt the system. Network externalities were discovered to positively significantly impact satisfaction and continuous intention. For instance, previous researchers suggested the need for fintech adoption in businesses. Fintech companies must take advantage of the independent variable that was analyzed in research SI and also found that people will use more technological products when companies introduce easy-to-use and simple-use applications. People's feedback is also important to further increase in usability (Idrees, M. A., & Ullah, S. 2024). Moreover, in a study conducted by Adsilin, A (2025), in the context of electronic wallet adoption, social influence has been widely considered a critical factor in technology acceptance models. However, recent evidence from Danang City, Vietnam, reveals a nuanced perspective. Data obtained from 311

people by analyzing the data in statistical software found that SI has insignificantly influence behavioral usage intention of E-wallets in this Danang City, Vietnam. This research also implies that, in contrast to routine assumptions in technology adoption literature, also found that the people in Danang do not accept the digital E-wallet through social norms peer pressure, and external social factors.

Performance expectancy

Research conducted in Thailand to know the cause of low usage of E-wallets, researchers collected data from 400 individuals in metropolitan areas, after analysis result of the collected data they knew that PE had a considerable positive impact on behavior intention to usage of E-wallets and the after using of E-wallet 70% people are expected safety more than cash carry or through cash payments. Intarot, P. and Beokhaimook, C. (2018). Moreover, a Study was conducted in Karachi to know Fintech Adoption in conventional and Islamic banking users, data were gathered from 382 respondents with moderating education factors. They know that in both conventional and Islamic banking systems ("PE") had a positive influence on the (BI) of FinTech users. They know that this factor not only increases knowledge but also they found that in-depth understanding of the behavioral intention of FinTech users in Karachi Pakistan. (Idrees, M. A., & Ullah, S. 2024) In Addition, Tan, S. H., et al. (2024) explained through conducting research in Malaysia among merchants they identified that the performance expectancy significantly increases satisfaction but was not a direct influence of continuous intention. Another research conducted in the Indonesian market by users of a leading E-commerce company Tokopedia to explore the drivers that influence the usage of digital payment when people shopping by using an E-wallet, they collected data from Indonesian people and after running data through a statistical tool SEM-PLS they finally, found that the PE favorably and significant impact E-wallet utilization. (Chresentia, S., and Suharto, Y. 2020). Further research found that the High-performance expectations enhance the user intention an E payment. (Junadi, S. 2015). And further researchers recommended that PE and EE variables are very influential that influence the intention to ongoing usage of web base learning Chiu and wang (2008). Research conducted in Vietnam to investigate the outcome of PE influencing the usage intention of Electronic wallets, it found that (PE) significantly influences user adoption when aligned with perceived usefulness within TAM and UTAUT frameworks Le Thanh Truc (2024). Furthermore, research conducted on Seabank Shopee's e-payment system, and data collected from 60 users Revealed that Performance Expectancy significantly impacted continued usage. Consumers had a greater tendency to be involved with the application when they considered it as helpful and efficient. This emphasizes the significance of perceived benefits in inspiring toward adoption. Sakina, R. C. (2025),

Habit

According to Chresentia, S., & Suharto, Y. (2020). They did research in Indonesia to analyze by taking Habit as an independent variable for (Ovo) E-wallet in the E-commerce industry. Their research proved which habit plays a key role in consumer adoption behavior of e-wallets (OVO). (Hsiao et al. 2016) conducted research on continuous usage of social apps in Taiwan and data collected from 378 respondents, they found that the variable which is habit had a positive key role on continuous user behavior, and consumers who had created a habit of payments made through mobile were found to be more interested in using it. Research suggests that the service provides main concentration on inspiring development of habit to enhance loyalty and long term usage. Habit influences the usage of technology both way directly & indirectly, with its effects varying based on individual characteristics. The finding of research indicates that both the TPB-based perspective of habit (as stored intention) and the more the latest perspective of habit as an automatic response (a direct link between stimulus and behavior) work collectively in creating usage of consumer technology. Their research found a significant positive role of habit in the usage of technology, as described in UTAUT2, which is described to know how consumers accept

technology and use it. (Venkatesh, V. Thong, J. Y and Xu, X 2012). Another research discovered that the there is strong relationship among habit, switching cost and intention to continuous usage. (Kim et al. 2014). Furthermore, researcher cleared is that habit have positive moderator role among perceived value, trust, purchase intension and satisfaction. (Hsu et al 2015). Habit has been cleared as a "push" variable driving loyalty, Repurchase, and consequently level of satisfaction. (Amroso & Ogawa, 2011). And Research conducted by Amoroso, D., & Lim, R. (2017). To investigate behavioral cognitive behavior habit, satisfaction, and attitude affect user's intention toward continuous usage of existing mobile technology. They found after collecting data from 528 people while satisfaction is connected to consumer attitude and habit, the result showed that there is no direct relationship between habit and consumer attitudes. Attitude emerges as the strongest predictor of continuance usage intention. Further, when users perceive competitors as largely similar, they may keep on with the similar product. These difficult interactions among variables may not be altogether gained through a simple variance model. However, this study expands research on habit and continuance intention, further research should be future exploration into the role of habit compared to satisfaction and the dominant impact of consumer attitudes in estimating continuance intention. Research conducted by Chen et al (2021) about habit factors on the constant usage of cloud services as a result of they found that habit has a strong impact on the continuous usability of cloud services. In Brazil, 950 questionnaires were distributed among Brazilian people who use food delivery apps and after gathering data their research found a significant association between habit and continuous use of when consumers use food delivery apps. They suggested that companies should focus on people's habit to increase sustainable customers in food apps. (Zanneta et al 2021).

Research has identified habit as a positively significant factor affecting the sustained usage intention of E-wallets. In a study conducted among Malaysian population, during the COVID-19 pandemic, researchers analyzed that habit, as well as enjoyment, incentive, and convenience, positively enhances users' continuous participation with e-wallet services (Yapp, E. H. Husna, N and Yeap J, A 2022). Also, two variables, incentive, and convenience play a strong influence on continuous usage, habit was found to be an important influencing factor, revealing that habitual usage plays a helpful part a still an important role in continuous user behavior. The survey was conducted to find out the (CI) of e-wallet usage within Malaysia and data collected from consumers using the (UTAUT2) model. Based on data collection from 160 E-wallet users through Google Forms, and data analysis using SPSS and Smart PLS software, the study discovered habit is among five major elements influencing users' willingness to continue using (E-wallet). The result suggests that habit plays a very important part in influencing user behavior, especially within the framework of constant and habitual utilization of e-wallet. When users build a habitual use of an E-wallet, they are more likely to continue using it instead of conscious decision-making. This habitual action increases convenience and user experience Therefore, the role of habit is key for e-wallet service providers and developers to review when creating systems and strategies to promote long-term user retention and satisfaction. Kah Boon, L et al (2023). Another study was conducted by Lakshmanan, K., & Shanmugavel, N. (2025). Data was collected in South India from 295 e-wallet users that habit plays a significant vital role influencing (CI) to make use of digital wallets in rural South India. Habit, along with factors like (trust), (incentives), and consumer satisfaction with technology, strongly affects digital payments adoption among individuals in regions with low finance knowledge. With the help of extended UTAUT2 and validated by methods like "CB-SEM" and "BSEM", indicated that habit is an important factor in continuous usage. According to Adsilin, A. (2025), research conducted the within domain of electronic wallet usage behavior in Danang City and data gathered from 311 users of E-wallet, the habit has been found as a positive significant variable contributing to users' behavioral intention. Also, result of research unveiled that habit (HB) holds a positive and significant relationship to using e-wallets,

revealing that users who have knowledge with using digital wallets are higher chances to prolong their usage over time. Also reinforces the idea that habitual behavior, constructed through frequent usage of E-wallets, further increases user retention and continuous usage of digital financial services. The result of the research highlights the influence of enhancing usage of E-wallet trends to strengthen the role of habit as a variable of continuous adoption.

System quality

According to (Gao et al, 2015) An m-payment service provider that Integrates these features and matches with consumer's perceived system quality can enhance their expectations, make easy engagement with transaction by mobile, and high importance of quality system can increase usage as well as user satisfaction. And after the user's initial expectations may also cause toward encourage sustained, for a longer period adoption of m-payment services. Poor system quality may affect the user's purchasing experience. Many people are finding a specific item that means product knowledge through their smart phones. If the website is slow or Inconsistent, not well established, and has low system speed, users will face difficulty in receiving information and services and it will expand their complication of using the mobile site. Consumers cannot feel enjoyment due to the lack of contribution when obtaining the site. They may also face a lack of control of the system. In specific situations, services may be interrupted suddenly. Such conditions will helpful in enhance users' irritation and reduce their perceived Authority over the purchase of mobile, and will additionally weaken their experience (Zhou, 2013, Lee and Chung (2009), knew that quality of system determines the trust in mobile banking. Suyanto, A., & Pawestri, D. W. (2025. Conducted research in Indonesia from 400 respondents and identified the role of system quality in shaping the strategy of five market leaders of e-wallet services: Ovo, ShopeePay, Dana, LinkAja, and Gopay, Using a quantitative research design, responses were gathered from 400 people and analyzed through Multidimensional Scaling (MDS) to measure e-service quality factors. The findings indicated that Gopay showed the maximum level of system quality, leading its competitors in regard to responsiveness, reliability, and overall system performance. Shopee Pay and Ovo follow whereas Dana and LinkAja indicated comparatively lower performance in factors. The perceptual mapping suggests that system quality positively significantly played a role in Gopay's favorable brand positioning, reinforcing its status as the most preferred-to-use e-wallet in Indonesia. Moreover, research conducted by Haedar, S., & Marsasi, E. G. (2025), researchers identified that System Quality influencing both Perceived Trust, Perceived Usefulness of e-wallet usage among Generations Y and Z. High-quality systems Particularly specifically interface design, reliability, and security contribute to users perceiving the e-wallet as more useful and trustworthy and indirectly supports their intention to use e-wallet services. Improving system performance, user experience, and security features is therefore crucial for increasing adoption and satisfaction among young users. Data was collected from young students in Yogyakarta city because that city is called a student city Many young people easily adapt the new technology like E-wallets, data collected from 150 people after analyzing the data they identified the SQ had a significant positive effect on E-wallet user interest, conducting calculation on coefficient of determination it found that the service Quality and promotions have an impact of 32.9% on E-wallet Suryaningsum, S., & Ayusulistyaningrum, D. (2025, January).

Self-efficacy

A study was conducted to find out the initial and post-adoption phases of digital technology, mainly focusing on M-wallet technology. Model utilized in research presents unique broadened expectation confirmation to analyze how before adoption perception and confirmations influence after initial use of satisfaction and ongoing intentions. After collecting data analysis, it was found that self-efficacy is a main factor in consumers' continuous intentions. (Gupta, A., Yousaf, A., & Mishra, A. 2020).

In addition, Research by (Daragmeh, A., Sági, J., and Zéman, Z. 2021) examined users' usage continuously of E-wallet services they used two main models one was model of health belief also the second theory of continuous technology, a questionnaire distributed through medium through electronically way in covid-19, finding of paper showed that in covid-19 people were influencing more toward e-wallet usage. The essential factor influencing continuous use is based on consumer self-efficacy. Moreover, the Researcher carried out a study involving a sample size of 539 participants in Lome which is the capital of Togo country because in the capital the number of users of the smart phone was high compared to other cities the respondents were students and academic seniors, they investigated that continuous usage of mobile-based money transactions is main cause is self-efficacy (Gbongli, K., Xu, Y et al 2019) and also a study conducted by Esawe, A. T. (2022) to know the which are factors which affect the behavioral intention and usage behavior of Electronic E-wallet to taking self-efficacy variable and also other factors and they used UTAUT model for evaluation, they collected data from Egyptian consumers to understand the behavioral usage of people in Egypt, a researcher known from their finding that (SE) had a positive impact on enjoyment perception in perspective of (E-wallet) in EGYPT.

Additionally study by Amin, H. et al (2023). They examined that (SE), attitude had contributing variable on millennia's e-wallet payment behavior they further explain that the other researcher should use other variables to predict more variables. The researcher performed research regarding the acceptance of E-wallets in the context of Gen-z, they filled a gap in their research by selecting new variables like self-efficacy and motivation and Gen-z, their sample size was 233 and they filled out the questionnaire and examined self-efficacy regarding E-wallet usage are impact full than individual efficacy in consuming digital devices (Rosli, M. S 2023). And Consumers possess self-confidence and self-efficacy get involved easily and technology like mobile phones requires knowledge, talent, and competence different research papers that a positive correlation associated between (SE) and perceived ease of use. (Jeong, B. K., and Yoon, T, E. 2013). In a study conducted by (Nur, T 2022) identified (BI) usage regarding E-wallet, and found that SE had a notable impact on perceived ease of use, perceived usefulness and perceived usefulness as perceived ease of use has a positive effect on perceived ease of use each of them influencing consumers to the usage of E-wallet application. In Bangladesh where technological infrastructure and digital literacy are very important factors, (SE) is noteworthy contributor. In Bangladesh indicated that digital literacy, closely aligned with self-efficacy, substantially influence the utilization of mobile financial services, thereby promoting financial inclusion Emon et al. (2025) Moreover, A study conducted in Malaysia from Malaysian mobile payment users, research conducted because of a growing mobile payment consumers. They collected data from 371 respondents by using the (TAM) and found moderating effect of self-efficacy was not ascertained Tian, Y., & Chan, T. J. (2024).

Continuous usage intention

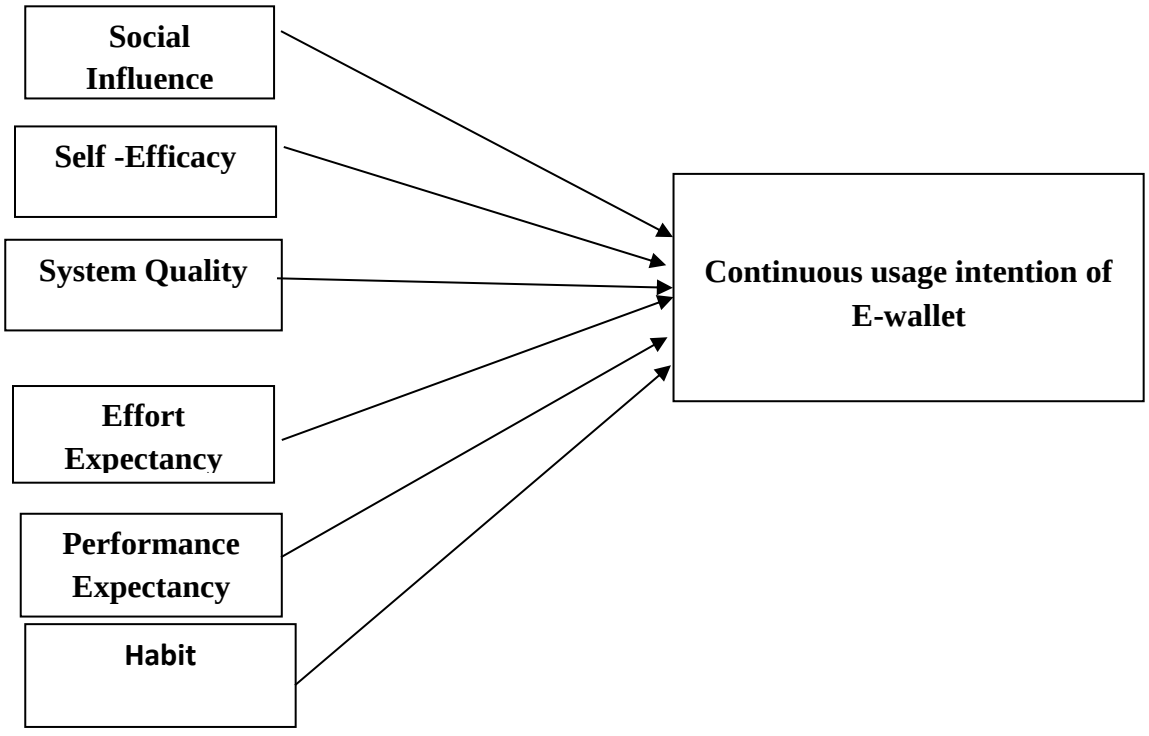
The word CUI was first time introduced by Bhattacherjee, A. (2001). The term I.S. continuous intention means the consumer's desire to continue usage of a new information system apart from initial use. In their field of study, he took a key part in dividing the concepts of technological acceptance and continuous user behavior. Research conducted by Akter, M. S et al 2023). To know what were the influencing drivers that impact on continuous intention to use. Research was conducted in Bangladesh through data collection from university students. They used both TAM and TPB models and they collected data primary and secondary they used in their research SPSS and SmartPLS, Results of the research found that the attitude toward E-wallets and high perception of their usefulness are positively significantly linked with long term intention Moreover, Liao et al 2009 the technology continuance theory provides a solid foundation for analyzing a continuous intention of individuals. The theory contains six factors from previous models which include confirmation, Attitude, perceived ease of use, and continuous intention.

Researchers confirmed that in the banking industry decision authorities should mainly concentrate on perceived usefulness, expectation confirmation, and satisfaction to confirm users' continuous usage of E-banking services. (Rahi and Khan 2021). And also Khayer, A., & Bao, Y. (2019) designed a unified model involving context awareness and technology continuous theory to study consumers' ongoing intention on the Alipay payment application, the result of the paper showed that All TCT variables had influencing impact on user's (CU) excepting variable (PEOU). Research conducted in Malaysia to reveal the what are key important factors that play major role to influence people to the sustained intention to usr of E-wallet in context of Malaysian E-wallet they conducted research in research E-Tunai Rakyat and another wallet E-pendant found that perceived usefulness, PEOU, PS and P.E are very major variable that influence (CUI). (Wong, C. Y., and Mohamed, M, I, P. 2021). A research examined by Yapp, E. H (2022). By collecting data from 417 E-wallet users in Malaysia' during COVID-19, findings show that people use E-wallets continuously because of t, incentives, enjoyment, convenience, and other reasons is habit of using E-wallet. And also gave direction to companies that Technology companies pay more attention to variable incentives, convenience, habit of continuous usage, and enjoyment.

Research framework

In this research we used (UTAUT) model for post-adoption phases, in addition of (Social influence, Habit, Self-efficacy, Effort expectancy, performance expectancy, and effort Expectancy) could improve the usability and outcomes. In 2003, first introduced (the UTAUT) model by Venkatesh, he gave four elements that influence usage behavior of individuals, PE, EE, SI, and facilitating conditions, high performance regarding technology increases adoption of technology and people will adopt technology when there is no difficult to use of technology and if it will provide easy usage process of that technology then the user will user more and more and again and again, other is influencing factor, the customer will accept new technology based on social circle from peers, family, and supervisors. In last facilitating condition in this main thing is support system must be available to users. (UTAUT) Models establish eight Acceptance theories ("TRA, TPB, TAM, MPCU, DOI, MM SCT, and C-TAM-TPB"). (Venkatesh et al 2003).

Theoretical Framework.



Proposed Hypothesis

H1: Social influence has a positive impact on the continuous usage intention of E-wallet.

H2: Self Efficacy has a positive impact on the continuous usage intention of E-wallet.

H3: System Quality has a positive impact on the continuous usage intention of E-wallet.

H4: Effort Expectancy has a positive impact on the continuous usage intention of E-wallet.

H5: Performance Expectancy has a positive impact on the continuous usage intention of E-wallet.

H6: Habit has a positive impact on the continuous usage intention of E-wallet.

Methodology

This study adopts a positivist research philosophy, emphasizing scientific rigor and quantitative analysis to objectively test relationships between variables, guided by established theories and literature. Using a deductive approach, hypotheses were developed to examine the relationship between social influence, self-efficacy, system quality, habit, effort expectancy, performance expectancy, and continuous usage intention (CUI) of the Easy Paisa app in Karachi, Pakistan. An explanatory, cross-sectional research design was employed, collecting data at a single point in time via an online, self-administered questionnaire based on a five-point Likert scale, targeting existing Easy Paisa users. The study utilized probability random sampling to ensure representativeness, determining a minimum sample size of 98 through G*Power software; however, data was collected from 316 respondents to strengthen the reliability and generalizability of findings. The unit of analysis comprised post-adoption Easy Paisa users in Karachi. Data collection was conducted online, with the instrument adapted from established studies, validated through a pilot test and literature review to ensure content validity. Data analysis involved descriptive statistics, demographic analysis, and advanced statistical techniques using SmartPLS and Structural Equation Modeling (SEM). Measurement models were assessed for reliability and validity through composite reliability, average variance extracted (AVE), outer loadings, and discriminant validity using the Fornell-Larcker criterion. Collinearity was checked via Variance Inflation Factor (VIF), and model fitness was evaluated using Goodness of Fit and R^2 values. Hypothesis testing was conducted through p-values and t-values to determine the significance of relationships. Ethical considerations were addressed through informed consent, anonymity, and academic integrity, while limitations included reliance on self-reported, cross-sectional data. The research instrument consisted of 27 items across six independent variables and one dependent variable, offering a structured approach to understanding factors influencing the continuous usage intention of Easy Paisa services in Karachi.

Data Analysis

Descriptive Analysis

In Table 1, in this research data was collected from 316 Respondents in Terms of Gender, among 316 Respondents 248 are Male (78.48%) and 68 Respondents are Female (21.52%). Also, data was collected in terms of Age group, 113 (35.76%) respondents are from the age bracket of 18-25, 110 (34.81%) are from the 26-33 age group, 53 (16.77%) Respondents are from 34 to 41 Age group and 25 (7.91%) Respondents are in this research in 42 to 49 Age group and remaining 15 (4.75%) respondents are in Age group Above 50. Also below table shows respondents in terms of Marital Status out of 316 respondents 135 (42.72%) are Married and 181 (57.28%) Respondents are Single. According to Table 1, audience with references to Level of education, out of a Total of

316 respondents 14 (4.43%) completed their Matriculation, and 36 (11.39%) held intermediate, 131 (41.46%) respondents possessed a Graduation degree, and 105 (33.23%) had a Masters degree and in last 30 (9.49%) held MPhil or PhD Degree. Lastly Respondents in terms of Income Level, out of 316 respondents Highest portion of respondents 154 (48.73%) indicated a monthly income between 30000 to 50000 as well as 59 (18.67%) respondents fell in between 50001 to 70000, and 38 (12.03%) reported earning between 70001 to 90000, and a notable portion (20.57%) earned above 90,000 declared that presence of higher income level in the sample.

Table 1: Demographic characteristics of the participants

Sample Characteristics	N	%
Gender		
Male	248	78.48
Female	68	21.52
Age		
18-25	113	35.76
26-33	110	34.81
34-41	53	16.77
42-49	25	7.91
50 Above	15	4.75
Marital Status		
Married	135	42.72
Single	181	57.28
Education Level		
Matric	14	4.43
Intermediate	36	11.39
Graduation	131	41.46
Masters	105	33.23
MPhil/Phd	30	9.49
Income Level		
30000-50000	154	48.73
50001-70000	59	18.67
70001-90000	38	12.03
Above 90000	65	20.57

Note: N= 316, N= No of Respondents

Measurement Model.

Outer loadings, reliability, and AVE

Initially, to determine the reliability of indicators through outer loading through outer loading and threshold must be greater than 0.708 (Wong, 2013). All identified items with outer loading the threshold higher than 0.708 is acceptable, showing that the associated construct shows more than 50% of the clarified variance of the indicator. Composite reliability is evaluated to verify internal consistency, and threshold must be greater than 0.70 (Hair et al., 2019). All measured constructs have reliability higher than 0.70, revealing high reliability and item's relationship with other items of the same construct is shown by convergent validity (Bagozzi and Yi, 1988). In the underlying investigation, the findings of AVE statistics to analyzed of convergent validity, it must be greater

than 0.50 (Hair et al., 2019). The finding reveal that all constructs have an AVE higher than 0.50; convergent validity is verified. The outer loading, CR, and AVE output are presented in table 2.

Table 2: Outer Loadings, Composite Reliability, and Average Variance Extracted

Construct	Item Code	Outer Loading	Composite Reliability	Avg Variance Extracted (AVE).
CUI	**CUI1**	0.968	0.924	0.87
	CUI2	0.858		
	CUI3	0.968		
EE	**EE1**	0.844	0.897	0.76
	EE2	0.877		
	EE3	0.897		
	EE4	0.868		
H	**H1**	0.84	0.858	0.699
	H2	0.821		
	H3	0.882		
	H4	0.798		
PE	**PE1**	0.799	0.856	0.691
	PE2	0.834		
	PE3	0.837		
	PE4	0.855		
SE	**SE1**	0.736	0.792	0.613
	SE2	0.794		
	SE3	0.838		
	SE4	0.76		
SL	**SL1**	0.797	0.822	0.653
	SL2	0.86		
	SL3	0.832		
	SL4	0.74		
SQ	**SQ1**	0.818	0.893	0.744
	SQ2	0.887		
	SQ3	0.874		
	SQ4	0.87		

In table 3**,** Square root of average variance extracted (AVE) is The Fornell-Larcker criterion, these results show that the study's constructs are adequately unique. Based on favorable findings in both convergent validity and discriminate test of validity, in the current research construct validity is considered satisfactory. (Fornell & Larcker, 1981)

Table 3 Fornell Larcker criterion

	SQ	CU	EE	H	PE	SE	SI
SQ	0.862						
CU	0.794	0.933					
EE	0.814	0.753	0.872				
H	0.716	0.712	0.713	0.836			

PE	0.621	0.652	0.698	0.678	0.831		
SE	0.669	0.631	0.72	0.732	0.683	0.783	
SI	0.599	0.567	0.654	0.591	0.722	0.617	0.808

According to Hair et al. (2019), The Variance Inflation Factor (VIF) is parameter that evaluates co linearity among indicators, and it should be less than (3.3) In Table 4, all VIF values for constructs within the formative model are lower than (3.3), and current research shows the absence of co linearity.

Table 4: Collinearity (VIF).

	VIF
CU1	2.332
CU2	1.965
CU3	1.876
EE1	2.188
EE2	2.554
EE3	2.928
EE4	2.358
H1	2.072
H2	1.837
H3	2.524
H4	1.811
PE1	1.812
PE2	2.066
PE3	1.993
PE4	2.039
SE1	1.463
SE2	1.553
SE3	1.921
SE4	1.522
SI1	2.021
SI2	2.569
SI3	2.051
SI4	1.564
SQ1	2.186
SQ2	2.878
SQ4	2.374
sQ3	2.488

Table 5 Model Fitness

Coefficient of determination.

Table 5 shows that 69.7% variance is resulting from independent variables in the model, which is good. Value of R square 0.75 as strong, 0.5 as moderate, and 0.25 as weak predictive power (Hair et al,. 2019).

Model Fitness

	R-Square	**R-Square Adjusted**
CU	0.697	0.691

According to Hair et al,. 2019). Hypothesis whose T-values are greater than 1.96 and P-Values are less than 0.05 are acceptable. According to the below table, three independent variables System Quality, Habit, and PE have a positive impact on the (CUI) of E-wallet (Easy Paisa) in Pakistan. T-value of three variables are greater than 1.96 and their P values are lower than 0.05, Three Hypothesis are acceptable, first independent variable which is System Quality it has 5.38 T values which are higher than 1.96 and the p-value is 0 which is less than 0.05 and second independent variable is acceptable Habit it has T value 2.902 and the P value is 0.004 which is less than 0.05 and last independent variables which is Acceptable is PE it has T value of 2.483 and p-value is 0.013. T-values of three variables are not significant because values are exceeds 1.96 and their P values are not below than 0.05, EE, SE, and SI have insignificant effects on the CUI of Easy Paisa in Pakistan. The first independent variable that is not supported is (EE) which has (T-value =1.953 and P value = 0.051) and second independent variable is SE which has a (T value = 0.574 and P-value = 0.566) and the last not supported variable is SI which has a (T value = 0.547 and P value = 0.584).

Table 6 Hypotheses Testing.

	T statistics (|O/STDEV|)	**P values**	**Result**
SQ -> CU	5.38	0	Supported
EE -> CU	1.953	0.051	Not Supported
H -> CU	2.902	0.004	Supported
PE -> CU	2.483	0.013	Supported
SE -> CU	0.574	0.566	Not Supported
SI -> CU	0.547	0.584	Not Supported

Implications and Conclusion

Research investigated the ("CUI") of the Easy Paisa e-wallet utilizing the (UTAUT) model. In this study, data obtained from 316 respondents, with the sample mostly consisting of male users (78.48%), and a significant part falling within the age group of 18–33 (70.57%). Most participants were single (57.28%) and held at least a graduate-level education (74.69%), whereas nearly half of respondents indicated a monthly income between PKR 30,000 and 50,000 (48.73%). The study of the research indicated that (SQ), Habit (H) and (PE) had an important and positive effect on (CUI) of Easy Paisa. These findings suggest that when users find the system reliable, have developed habitual usage behavior, and perceive the service to offer clear performance benefits, they are more likely to continue using the Easy Paisa App. However, Effort Expectancy (EE), Self-Efficacy (SE), and Social Influence (SI) did not have a significant impact on continuous usage. This indicates that once E-wallet users have adopted the service independent variables like the ("perceived ease of use"), their confidence in usage of E wallet, and influence from others are less critical in determining whether they will continue using it. In conclusion, for service providers like Easy Paisa, it is essential to focus on maintaining system reliability, strengthening the habits of users, and providing strong functional benefits to enhance post-adoption engagement. These components play a pivotal role in driving long-term user satisfaction and sustained usage within Pakistan's evolving digital payment landscape.

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