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A Conceptual Model of Intention of Using DuitNow QR Payment from Domestic to Cross-border

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Abstract:
QR-based payments in Southeast Asia have gone a long way to facilitate the adoption of cashlessness and integration of payments in the regions. Despite the popularity, it is not evident that Malaysians will use DuitNow QR to carry out international transactions. The current paper bridges this gap because it hypothesizes a conceptual model of the continuance intention to use DuitNow QR to users in ASEAN. The model includes the Extended Expectation-Confirmation Model (EECM) and the Trust Theory and UTAUT in the bid to reclose the distance between cognitive appraisals (confirmation, perceived usefulness, perceived ease of use), relational appraisals (perceived security, trust), and social influence. Experienced satisfaction and trust are empirically modeled as sufficient mediations in transformation of post adoption experience to continuance intention during cross-jurisdictional uncertainty. It presents primary data (surveyed domestic DuitNow QR users in Malaysia) and presupposes the structural equation modelling (SEM) to prove the direct and indirect (mediation) influences. The results will inform the providers and policymakers on operation and governance activities they need in order to make the regional QR interoperability sustainable.

Keywords Fintech, DuitNow QR, Continuance Intention, Cross-Border Payments, Expectation–Confirmation Model, ASEAN

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INTRODUCTION

With the digital financial services, the payment systems are rapidly changing due to enhanced efficiency, access and convenience (AFI, 2024; Sathvik S, 2022). Fintech has been a source of financial inclusion and offer customer-centric solutions in most developing economies (Hasan et al., 2024; Zahiruddin & Musa, 2024). In mobile payments, technologies have shifted in the SMS and simple internet banking to the NFC and the QR-based framework that allows making a transaction without contacts and near-real-time (Lucia Nugraheni Harnaningrum & Kristoforus Nanda Mahardhian, 2024; Shaikh et al., 2023). As compared to NFC, which is fast and secure, it needs specialised Point-of Sales (POS) terminals; the QR solutions are more economical to install and scale, which has contributed to their adoption in the region. (Rafi et al., 2024).

QR codes soon became very popular in Asia, where they are used in the retail and food sectors because they are low-cost and convenient; QR codes were initially used in inventory, but they were modified to payments and marketing (Hewawasam et al., 2022). Efforts of interoperability and regional standardisation, including national initiatives like DuitNow QR have been able to speed up adoption in Malaysia (Bank Negara Malaysia, 2023). DuitNow QR enjoyed wide domestic coverage, particularly of micro and small traders, with more than two million registered QR codes in 2023 and increasing volumes of transactions in 2022-2023, which was also partly supported by COVID-19-induced changes to the cashless payment model (Bank Negara Malaysia, 2023; Fintech News Malaysia, 2024; Hardiyanto et al., 2023; Khoirul Umam & Puspawati, 2024).

Nonetheless, local knowledge of a payment system does not necessarily mean readiness to use it on an international level. The cross-border application also brings the regulatory, settlement, consumer-protection, and perceived-security disparity which may alter the post-adoption judgments and continuance intentions of users (Jahangir & Segumpan, 2025). The retail cross-border payment in ASEAN is still rather ineffective and fragmented even with interoperability movements (Allurentis, 2023; Mancini Griffoli et al., 2023). DuitNow QR, a domestic ecosystem in Malaysia, has already achieved an extensive domestic ecosystem and regional connectivity (Bank Negara Malaysia, 2023; Fintech Malaysia, 2023), although the actual cross-border use of QRs and the understanding of their functionality differ between the countries (Li Lian Ong, 2023). Current studies fill almost all gaps in regard to first adoption or domestic continuance but are still deficient on how domestic post-adoption cognitions (e.g., confirmation, perceived usefulness, ease of use), perceived security and trust are transformed into cross-border continuance intention (Ubaidillah et al., 2023; Utomo, 2025). The gap is addressed in this paper since it suggests a hybridized model to understand continuance intention where a domestic QR system (DuitNow QR) is used in cross-jurisdictional ASEAN contexts.

LITERATURE REVIEW

Theoretical Foundation and Model Development

This paper formulates a unified theoretical model that can explain why the users will acquire continuance intention to use DuitNow QR as it goes beyond the domestic country to its cross-border setting. The framework is mostly based on the ECM with the addition of Trust Theory and UTAUT. The logic of this integration is to take into consideration not only post-adoption assessment but also relational assurance and social support that gains more significance in the environment of fintech that has greater uncertainty and scepticism.

ECM offers the basic conceptual explanation of continuance intention through a focus on post-adoption cognitions, that is, confirmation, perceived usefulness, and satisfaction with concrete application (Bhattacherjee, 2001; Ubaidillah et al., 2023). In contrast to adoption models, ECM is meant to describe long-term dynamics and thus would be appropriate when considering the shift in system usage between a domestic to cross-border user, who will re-evaluate system performance in new circumstances. These measures in this paper would give confirmation, the comparison between expectations and experience that are being measured, functional value represented by perception, and satisfaction, which would convert the evaluations into the intention to continue use.

Nevertheless, the concept of ECM is inadequate when it comes to relational issues that govern the cross-border payment systems, whereby the doubts are increased due to the lack of security, safeguarding of institutions, and resolution of disputes. To mitigate this drawback, Trust Theory is also integrated, which focuses on the willingness of users to accept vulnerability because they are sure that the systems are well-integrated and the institutions reliable (Al-Dwairi & Al-Ali, 2022; Habib et al., 2025). Trust is a post-adoption relational process that transforms cognitive assessments into long-term behavioral goals (Bergmann et al., 2023; Indarini et al., 2024). Perceived security, in this case, is an antecedent of the constituent of trust, intermediating the connection between security perception and continuance intention, specifically cross-border cases when the institutional security is less visible (Koloseni & Mandari, 2025).

In addition to relational mechanisms, the social processes are factored in via UTAUT which entails the construct of social influence indicating the perceived social normative pressure and social acceptance (Tian & Wu, 2022). The social influence is strengthening the failure to abandon it in a post-adoption environment, generating uncertainty and justifying actions, particularly in the context of new cross-border QR payment environments where users depend on peer experiences and social endorsement (Sleiman et al., 2022; Ubaidillah et al., 2023).

Combined, the two viewpoints create a two-path continuance intention mediation model. The former one is cognitive-affective, according to which confirmation, perceived usefulness and perceived ease of use affect continuance intention indirectly via satisfaction. The second mechanism is a relationship, where, under the influence of perceived security, trust increases as a result, and the intention remains at an increased uncertainty and risk (Ahmed et al., 2024;

Bergmann et al., 2023). With the mediation that confirmation is made with support provided by social influence, the same enhances the sustained action without dominating the roles of satisfaction and trustfulness. In general, the offered model provides a comprehensive explanation of the further use of DuitNow QR both in domestic and international pay settings.

Conceptual Framework and Hypothesis Development

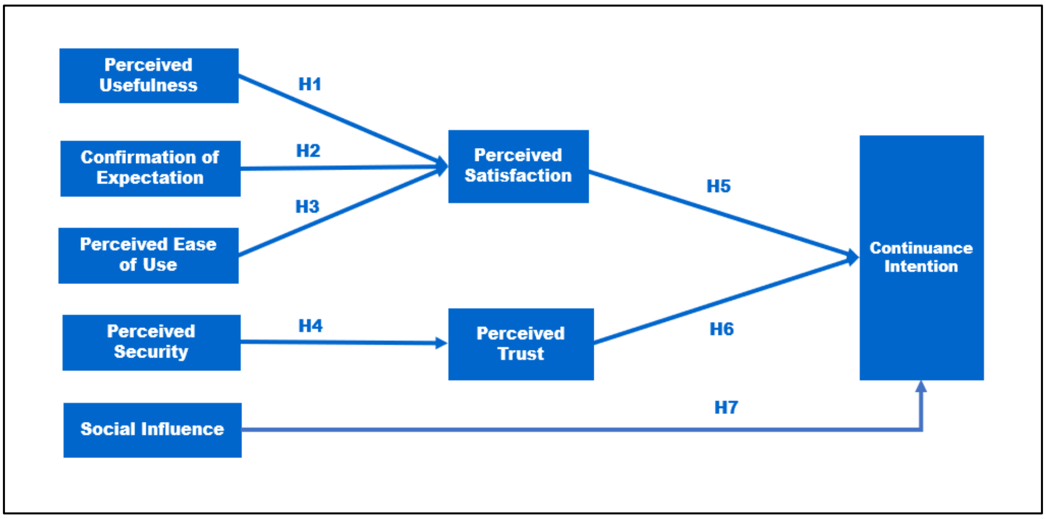

Figure 1: Conceptual Framework of the Research

Continuance Intention

The continuance intention (CI) is what the user personally decides to continue using the technology despite having earlier adopted it based on continued interaction and not initial interest. In contrast to adoption intention, CI increases after users reconsidering the performance of systems, benefits and reliability, and is therefore a superior predictor of long-term sustainability than original acceptance (Al Amin et al., 2024; Ramadhan et al., 2022). According to the ECM, CI becomes the result of post-adoption assessment that users compare expectations before and after usage and develop new perceptions of usefulness and satisfaction and when expectations are fulfilled more inclined to use it again (Franque et al., 2021). ECM so addresses post-use drivers, as opposed to models such as TAM and UTAUT which explain early adoption. Fintech and mobile payment empirical studies conclude that satisfaction is the most predictive of CI. The satisfaction and consequently CI are increased by system efficiency and convenience (Franque et al., 2021). Perceived usefulness also enhances further use but the effect decreases when the security concerns are salient (Kumari & Biswas, 2023). It is implied that cognitive appraisals maintain usage, not only by themselves but also by the fact that they yield positive affect (satisfaction). A relative significance of determinants is dependent on context. In high-technological markets, satisfaction usually has more weight than (Liu & Au-Gsb E, 2023). The institutional conditions and relationship guarantee (trust in government and stability) play a more significant role in higher-uncertainty environments to be further used. Trust is highly important in fintech that it gives system features an eye at the end of the run, and sustainability relies on trust in system integrity and reliability, which are important where users are exposed to both economical and data risk (Bergmann et al., 2023). This is supported by Malaysian evidence when perceived usefulness, satisfaction and trust in system security have a strong influence on CI to make QR payments (Chaw et al., 2024). The literature of most sources deals with domestic settings with familiar regulation and minimal perceived risk. When DuitNow QR extends its operation to cross-border payments, ambiguity concerning the security of transactions, cross-jurisdictional coordination and dispute resolution can cause a shift of the determinants of CI to trust and perceived security. The mentioned difference creates a gap that necessity to research on why Malaysian users continue using DuitNow QR in cross-border contexts in terms of a time-consuming ECM.

Perceived Usefulness

Perceived usefulness (PU) as a continuance attribute is a post-adoption thought that a system still enhances the performance of tasks and is providing required functions. According to empirical research, PU has a major effect on continuance intention through satisfaction when increased PU increases satisfaction leading to continuity in use (Ubaidillah et al., 2023; Wicaksono, 2021). Cognitive evaluations are also more likely to work on affective reactions and not directly influence behaviour. The PU to CI relationship is conditional in the uncertain payment setting. The effect of PU is usually mediated by satisfaction, and the relational elements like trust balance user ratings when there is high risk (Bergmann et al., 2023). In digital fintech ecosystems, continued usefulness needs to be enforced on a consistent basis by providing system performance (Liu & Au-Gsb E, 2023), and trust reduces uncertainty, which boosts perceived utility (Geidam & Hassan, 2024). In the cas of cross-border QR payments, PU changes to domestic speed, convenience and the accuracy of settlement, system reliability, and security. PU will translate into continuance only in case a long-term satisfaction is founded on reliable post-adoption performance, which corresponds to post-use logic of ECM.

H1: Perceived usefulness positively influences perceived satisfaction with cross-border DuitNow QR code–based mobile payment systems.

Confirmation

Confirmation (CO) is a post use judgment where users decide on the performance of the systems as either per expectation or higher. It indicates the distance between expectations and experiences users had experienced after interacting with them on many times. Confirmation is paramount in the society of ECM when the confirmation process enhances the results of post-adoption expectations that satisfying expectations solidify beliefs about usefulness and satisfaction, whereas disillusioning ones undermine and increase the rate of dropouts. CO in turn influences continuance intention indirectly by influencing thoughts and emotions, rather than by leading to (Bhattacherjee, 2001; Ubaidillah et al., 2023). This type of mediating role is backed by empirical studies of fintech. Confirmation enhances perceived usefulness and satisfaction which in turn enhances continuance intention in mobile and QR payment (Jangir et al., 2023; Simbolon & Klesia, 2024; Sleiman et al., 2022; Ubaidillah et al., 2023). These results place satisfaction as the affective pathway transforming confirmation to stable post-adoption use. In the case of DuitNow QR, the local experiences developed based on a clear regulation and moderate reliability is used as a foundation of cross-border evaluation. In the cases where cross-border performance meets the expectations made on efficiency, reliability and transparency, confirmation will assist in sustaining satisfaction and continuance; if they fall short, satisfaction and long-term confidence will be destroyed.

H2: Confirmation positively influences perceived satisfaction with cross-border DuitNow QR code–based mobile payment systems.

Perceived Ease of Use

The perceived ease of use (PEOU) is a post adoption belief that a continued use of the system would entail minimum effort. In QR-based payments, it seizes the impressions of interface simplicity, clarity of the transactions and easy use daily. On continuance contexts, PEOU seldom has direct influence on continuance intention. It harmonizes its influence than in terms of perceived usefulness and satisfaction. Value usefulness and satisfaction enhance continuance intention by increasing operational simplicity (Ubaidillah et al., 2023). Likewise, effort expectancy promotes post-adoption engagement indirectly and not a motivational driver of behaviour (Sleiman et al., 2022), which is logical to the ECM. The fact that QR payment studies collected evidence supports this mechanism. The system design should be intuitive, resulting in higher satisfaction and perceived usefulness, which eliminates the need to abandon the use of QR (Thi Binh Minh et al., 2022). Malaysian data also indicates that reduced complexity of interfaces and easy flows of transactions can lead to higher levels of satisfaction and post adoption engagement (Reza et al., 2024). PEOU therefore influences continuance intention using mainly affective considerations.

PEOU is more critical in the cross-border payments because of complexity and uncertainty. Apart from the interface design, it includes procedural clarity, fee transparency and uniformity across jurisdictions. Increased usability instils the confidence in the reliability of the system, which indirectly boosts satisfaction and trust (Bergmann et al., 2023), and more usable design decreases anxiety due to perceived risk (Tripathi, 2023). Therefore, considers PEOU as an element of the antecedent of post-adoption which affects continuance intention indirectly through satisfaction particularly where cross-border transaction does not cause the loss of simplicity and consistency that users expect when they use it at home.

H3: Perceived ease of use positively influences perceived satisfaction with cross-border DuitNow QR code–based mobile payment systems.

Perceived Security

Perceived security (PS) refers to the belief that users have in a digital payment system that is able to withhold fraud, unauthorized access to and misuse of the data. PS in mobile and QR payments represents subjective judgments of users concerning protection and not technical aspects. Although the initial adoption schemes did not emphasize security, PS has now been the focus of a post adoption fintech studies as an increasing number of financial and privacy risks arise (Ubaidillah et al., 2023). In continuance mode, PS does not have a direct effect on usage; but instead, it works through trust. The empirical research demonstrates that when security perceptions are strong, they generate trust, because of which continuance intention emerges (Ahmed et al., 2024; Ubaidillah et al., 2023). Therefore, PS acts as a pre-requisite to trust-building instead of a direct conditioning of proceeding use. Such an indirect contribution is supported by the fact that insufficient security perceptions may undermine post-adoption processes that cannot then be followed by positive cognitive and affective judgments to translate into long-term usage (Bergmann et al., 2023; Kumari & Biswas, 2023). It is unlikely that the lack of perceived security would foster the engagement in the long term when satisfaction and usefulness are involved. PS particularly plays a significant role in cross-border QR payments whereby regulatory disparities, data protection disparities, multi-currency settlements and cross-border payments add to the uncertainty. It has been demonstrated by Malaysian evidence that an increase in the perceived security enhances the continuance intention in e-wallets (Tay et al., 2022). When DuitNow QR goes regional in ASEAN, the users will need to re-evaluate the reliability of the security controls implemented in different jurisdictions. In terms of post adoption, PS offers institutional assurance transforming technical protection into a relational faith. To this end, it fulfils that role by placing trust as a mediating factor that perceived security may exhibit in continued use.

H4: Perceived security positively influences perceived trust with cross-border DuitNow QR code–based mobile payment systems.

Social Influence

Social influence (SI) means how much users think of important other people to support their further use of a technology that are family, peers, colleagues or social networks. SI is derived of UTAUT and includes normative expectations and social validation especially in times of uncertainty or perceived risk (Tian & Wu, 2022). It is commonly studied in the context of the adoption research, but less common in the research about post-adoption. In continuance contexts SI also acts less as an inducement of use and more as a mechanism of reinforcement. It provides users with the assurance of the client that they will continue using mobile payment systems (Ubaidillah et al., 2023). Peer encouragement helps users gain confidence in the reliability and appropriateness of the system on a situation when the personal judgment is limited by the perceived risk (Sleiman et al., 2022). This role is supported by evidence of QR payment studies. Social approval offers signals of reliability and safety and promotes one to use it further (Hong Ren et al., 2024). SI is not used as a mode of enforcement; instead, it turns to reassurance and mutual acceptance to complement cognitive and affective assessments of users. SI is more salient when the level of uncertainty is high. Final performance does not dismiss the impact of SI on continuance intention, with transaction setting unfamiliarity or ambiguity increasing otherwise (Tian & Wu, 2022). As DuitNow QR grows throughout

ASEAN, positive experiences of peer users can convince users and justify the use across the borders. This defines SI as a determinant of continuance intention after an adoption, particularly in unpredictable cross-border settings, in which a social acceptance promotes continued domestic and cross-border use.

H5: Social influence positively influences continuance intention toward cross-border DuitNow QR code–based mobile payment systems.

Perceived Satisfaction

The perceived satisfaction (SAT) is a statement of how users judge their evaluation feelings with regards to whether the technology fulfilled or surpassed their expectations, when used in the first place, in effect. Satisfaction is always mentioned in empirical studies as a good predictor of continuance intention in mobile and QR payments. High-quality, fast and convenient standard of transaction boosts satisfaction and induces repeat usage (Liu & Au-Gsb E, 2023; Nadinta & Kusumawati, 2023), which is in line with the position of ECM which observes that expectations that are met lead to repeat usage. Studies also indicate that satisfaction incorporates functional performance and user experience. Only in the case of positive experiences and satisfaction, usability and service quality can contribute to continuance (Mao et al., 2023; Ngo et al., 2025; Novira et al., 2024). Therefore, sustained usage has more to do with the emotional responses rather than with technical quality alone. Nonetheless, the role of satisfaction differs according to circumstances. At a greater uncertainty, satisfaction tends to be in concert with other post-adoption variables, in particular, trust (Bergmann et al., 2023; Ramadhan et al., 2022). Emotional relief and perceived control are also a stronger factor in enhancing satisfaction by mitigating transaction-related (Dang et al., 2023). There are even more complexities and uncertainty which make satisfaction even more significant in the field of cross-border QR payments. At this point, this study assumes satisfaction as a conclusive post adoption issue of continuance intention in cross-border QR payment settings.

H6: Perceived satisfaction positively influences continuance intention toward cross-border DuitNow QR code–based mobile payment systems.

Perceived Trust

Perceived trust (TR) is the trust in the reliability of a digital payment system under uncertainties or risky situations by users under the leadership of reliability, security and integrity. Trust plays a crucial role in post-adoption fintech studies to convert the positive assessment to the commitment to behaviour in the long term (Al-Dwairi & Al-Ali, 2022; Habib et al., 2025). Trust, in contrast to satisfaction, which implies the emotional reaction to past performance, is the capacity of users to acknowledge an eventual vulnerability in advance and thus paid special attention in financial technologies. Trust is always found to be a significant determinant of continuance intention through empirical evidence. Trust lessens the holding impact of perceived risk, which permits through use even when there are doubts (Indarini et al., 2024). Furthermore, ease of use and usefulness determine continuance intention indirectly through trust which implies that positive beliefs should be converted into confidence to remain in use (Aprilia & Amalia, 2023). Trust makes up, not substitutions of satisfaction. Trust is also needed to stabilize continuance intention even in high-risk situations even when the level of satisfaction is high (Bergmann et al., 2023). The strongest trust antecedents define perceived security, where trust on safety of transaction, protection of privacy, and reliability of system have a strong influence on trust and subsequently continuance intention (Koloseni & Mandari, 2025). There is also contextual trust. In unknowledgeable or inadequate institutional structures, it is decisive; to the contrary, where there are a robust regulation and security in sophisticated ecosystems creates a perceived risk (Alhajjaj & Ahmad, 2022; Sleiman et al., 2021). For DuitNow QR, trust is first based on confidence in domestic institutions and becoming more complicated in ASEAN cross-border conditions where the uniformity of security, reliability of settlement assurances, and consumer protections need to be guaranteed across the jurisdiction. In line with this, trust was conceptualized in this study as a post-adoption predictor of continuance intention, which has direct as well as indirect functions by transforming the perceived security into long-term commitment to cross-border QR payment systems.

H7: Perceived trust has a positive and significant effect on consumers' continuance intention to use cross-border QR code–based mobile payment systems.

RESEARCH METHODOLOGY

To investigate which determinants of continuance intention led to use QR-based mobile payments, this research will use a quantitative, cross-sectional survey design, the change in the utilization of DuitNow QR domestic to cross-border. The quantitative methodology will help to empirically test theoretically supported relationships between latent constructs based on post-adoption theories like ECM, Trust Theory and UTAUT (Creswell, 2018; Hair et al., 2019). The cross-sectional design is appropriate when it comes to research on post-adoption due to the focus of key constructs such as satisfaction, trust and continuance intention as an expression of accrued user experience as opposed to acute behavioral expression. Similar to the previous literature on mobile payment, this design records user judgments at one time in a dynamic digital payment setup. The target population will be adults who use DuitNow QR to make domestic payments recently. To rid the sample of old users, only those that had used DuitNow QR in the last six months were permitted to take part. There were no cross-border QR users since the cross-border usage is based on intention readiness as opposed to the real action. In order to minimize the threat of common method variance (CMV) researcher takes procedural precautions during the gathering of data with anonymous feedback, neutral phrasing of questions and breaking out major antecedent and criterion measures in the survey (Podsakoff et al., 2003). The participants will understand that no right and wrong responses are possible and their responses would only be used in research. These are the procedures to minimize social-desirability and evaluation apprehension biases.

As the research involves cross-sectional self-reported, research will be tested on common method bias (CMB) through various statistical remedies. In particular, the research will conduct (i) a one-factor test of Harman (exploratory factor analysis), (ii) a common latent factor test of confirmatory factor analysis to test the amount of variance accounted by an unmeasured method factor, and (iii) the full-collinearity VIF method to perform a robustness check. Since there is no public sampling frame, purposive sampling will be used. Data will gather in the form of online self-administered questionnaire which will be shared through the social media, professional and university networks and fintech-related subgroups in order to increase coverage of samples. The duration of data collection is two months, which target to be produced around 400 usable responses, which is more than the minimum PLS-SEM requirements. For measurement item, there are based on literature on existing information system and mobile payment, but contextualized to the conceptual meaning of DuitNow QR. The cross-border dimensions are put in terms of the behavioral intention. In the case of responses, a five-point Likert scale will be used to measure them. There are three or four indicators to be used to measure each construct to make it reliable and valid without straining the respondents (Hair et al., 2019). The application of the PLS-SEM tool was informed by predictive nature of the model, use of mediating relationships, its applicability in complicated models where the sample size is moderate with non-normal findings. The data will be analyzed using a two-phase method, which consisted of an evaluation of the measurement model (relationships and validity) and evaluation of the structural model to test the hypothesis and the mediation effect through bootstrapping.

Data Analysis Techniques

The estimation and testing of the hypothesis thus involve a two-step PLS-SEM design- SmartPLS to estimate the model and test hypotheses and SPSS to screen and provide descriptive statistics heterogeneous with prediction and mediation-oriented behavioral research. The measurement model will be tested regarding reliability and validity. The external loadings check the reliability of the indicators (acceptable ≥ 0.70). Internal consistency will be measured by the use of Composite Reliability and Cronbach alpha (good 0.70). The convergent validity will be evaluated using average variance extracted (AVE ≥ 0.50). The discriminant validity test will be carried out based on Fornell Larcker and HTMT (HTMT < 0.90; bootstrapped HTMT versus unity). Constructs that passed this test were subjected to structural testing.

Then, the model of structure will be evaluated. Bootstrap path coefficients (β) will be bootstrapped with 5,000 resamples and bootstrapped two-tailed significance tests. R^2 has been reported as explanatory power in endogenous constructs (interpolated as weak/moderate/substantial per behavioral research traditions) and effect sizes to measure exogenous contributions to the endogenous meaning each. Stone Geisser Q^2 will be used to evaluate predictive relevance through blindfolding ($Q^2 > 0$ predictive relevance).

Bootstrapped confidence interval (indirect effects significant when the 95% confidence interval does not include zero) will be used to analyze the mediation. Types of mediation are based on Zhao et al. (2010) in full (indirect-only), partial (complementary), or/and non-significant. Mediation strength will be measured by VAF. In detail, SAT is theorized to mediate between PU, CO, PEOU as well as CI (cognitive-affective route), and between PS and CI (security-trust route). Bootstrapping was selected because of being robust to non-normality and complicated mediation patterns, which give an estimate of the empirical standard error and confidence interval of direct and indirect effects.

The PLS-SEM is focused on making a prediction, but model quality diagnostics have also been provided to be transparent therefore SRMR to the approximate quality of the fit, Q^2 to predictive relevance, and in some cases PLS-predict comparisons with naive benchmarks. The predictive validity of the model is in terms of continuance intention of DuitNow QR in both a domestic and cross-border setup which is backed up on these diagnostics.

DISCUSSION, RESULT, IMPLICATION, LIMITATION AND FUTURE RESEARCH

The payment environments in the domestic and cross-border contexts have some crucial differences in the discussion on the contrast of the two contexts and the differences, which influence how the familiar constructs are to be interpreted. For institutional differences, an action taken in one domestic jurisdiction is subject to only one regulator and harmonized protection, whereas when a user takes action on-the-international, they have to deal with multiple regulators and different consumer-protection regimes Domestically, users enjoy more information and better information channels to seek redress, whereas when acting internationally, they must be satisfied with more information asymmetry and the inability to recover their money through refunds/chargebacks. Perceived risk and formation of trust may also be distorted due to cultural and linguistic differences. These situational differences enclose the mechanisms which we are testing; the empirical findings which will be obtained thereafter will demonstrate to what extent one or other of these situational variables is supported by our sample.

The measurement and structural model results will be performed to test the proposed conceptual framework. In particular, the analyses address the hypothesis of (i) a cognitive route, which explains the continuance intention toward cross-border DuitNow QR based on (ii) confirmation, perceived usefulness, perceived ease of use, and satisfaction and (iii) relational route based on (ii) perceived security and trust.

Theoretical Contributions

The article generalizes the EECM to the domestic to cross-border transition and demonstrates that continuation intentions can be developed due to the perceived rather than actual cross-border conditions. It gives in the two parallel mediation paths which is cognitive-affective pathway (CO, PU, PEOU → SAT → CI), as well as a type of security -trust road (PS into TR and the CI).

Practical Implications

In the case of banks, to cross-border uptake, technical interoperability is inadequate with fintech and payment providers. Derivation of domestic service quality is the benchmark and investment in international expansion, which is defined as always functioning, usability, and understandable procedures. Service provider is also supposed to transform security functions to the perceived trust (readable dispute policies, privacy statements, institutional support, and homogenous communication). Social evidence (testimonials, published use cases) can help eliminate the uncertainty in the first rollout of the cross-border.

Policy Relevance

Given the fact that perceived risk is reduced by overcoming technical demands with consumer-based policies, the policymakers ought to contemplate adopting strong cross-jurisdictional consumer protection, clear policies on liability and dispute and standardized data securities. It should also promote regional behavioral preparedness, user confidence in addition to the infrastructure and regulatory alignment that is to be made to implement interoperability of QR to be made sustainable.

Limitation and Future Research

This study has a number of limitations. The data mentioned as cross-sectional, survey data, which is self-reported, offers limited causal inference as well as can cause common method variance but procedures and statistical solutions are recommended which would be more effective in studies in the future so that causal statements could be reinforced. Second, only those respondents with prior experience using cross-border DuitNow QR were used to increase theoretical understanding about conceptual clarity; whereas this enhances theoretical clarity, it constrains the external validity in generalizing to experienced cross-border users, which is a consideration that future research should consider comparing anticipated and realized cross-border behavior. In addition, it is unclear whether the sample is fully representative of all user segments that external validity would be increased by replication of the sample with stratified or multi-country ASEAN samples. The use of perceptual measurements instead of transaction data can exclude the behavioral dynamics; it is advisable to combine behavioral data on a platform or experimental data. Lastly, the model can be periodically broadened in further research, including other constructs (e.g., legal protection, platform reputation) and the moderating effect across countries.

CONCLUSION

This paper can bring contributions to fintech and information systems literature as it demonstrates the willingness of users to repeat their experience with an international mobile payment option based on local experience. The research contributes to the better explanation of continuance intention in high uncertainties by separating satisfaction and trust as the mediators. In addition to theory, practically the findings can help stakeholders in the industry and policy-relevant information to integrate the payment in the region as it can help emphasize the role of behavioral factors in the long-term preservation of interoperable payment systems.

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