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Drivers, Barriers, and Continuance Intention of Digital Payment Platforms in the Misinformation Era: A Study in Odisha.

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***Abstract* – Digital payment platforms have transformed financial transactions in India, yet the proliferation of misinformation poses significant challenges to user trust and sustained adoption. This study investigates the drivers, barriers, and continuance intention of digital payment platform users in Odisha. Data were collected from 394 respondents using a structured questionnaire and analysed through descriptive statistics, correlation analysis, regression, and hypothesis testing. Results indicate that perceived ease of use, trust, and social influence significantly enhance continuance intention, while misinformation-related barriers negatively affect user behaviour. The findings provide actionable insights for fintech companies and policymakers to improve user confidence and encourage the sustained adoption of digital payment platforms.**

Keywords: **Digital Payment Platforms; Misinformation; Continuance Intention; User Adoption; Odisha; Fintech**

I. INTRODUCTION

Digital payment platforms, including mobile wallets, UPI applications, and online banking services, have significantly transformed financial transactions in India. Despite widespread adoption, the dissemination of misinformation regarding fraud, privacy breaches, and platform security has emerged as a critical concern, potentially undermining user trust and continuance behavior. This study examines the drivers, barriers, and continuance intention of digital payment platform users in Odisha, with the objective of identifying key factors that promote sustained adoption in the context of misinformation challenges. The findings are expected to provide insights for fintech providers and policymakers to strengthen user confidence and encourage long-term platform engagement.

II. IMPORTANCE OF THE STUDY

This study provides critical insights into user behaviour concerning digital payment platforms in Odisha, with particular emphasis on the challenges posed by misinformation. By systematically examining the drivers and barriers that influence continuance intention, the research informs fintech providers on strategies to enhance user adoption, engagement, and retention. Moreover, the findings offer valuable guidance for policymakers and regulatory authorities in formulating interventions to mitigate misinformation, strengthen digital literacy, and foster trust within the digital financial ecosystem. The study thereby contributes to both practical implementation and policy development in the context of India's rapidly evolving digital payment landscape.

III. SCOPE OF THE STUDY

The study is geographically focused on urban and semi-urban users of digital payment platforms in Odisha, India. It encompasses multiple platforms, including mobile wallets, UPI applications, and online banking services, and systematically examines both positive drivers— such as ease of use, trust, and social influence—and barriers related to misinformation. The research specifically addresses users' continuance intention, providing empirical insights that can guide fintech providers, developers, and policymakers in enhancing platform adoption, mitigating risk perceptions, and promoting sustained engagement with digital payment systems.

IV. NEED FOR THE STUDY

Digital payment usage is increasing in Odisha, but misinformation and user barriers may affect continued use. Hence, this study examines the drivers and barriers influencing users' continuance intention toward digital payment platforms.

V. OBJECTIVES OF THE STUDY

- To examine the effect of perceived ease of use on continuance intention.
- To analyse the influence of trust on continuance intention.
- To investigate the impact of social influence on continuance intention.
- To assess the effect of misinformation on continuance intention.
- To evaluate the moderating role of barriers in the relationship between drivers

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VI. HYPOTHESES

Alternative Hypothesis

- H1: There is a significant relationship between perceived ease of use and continuance intention
- H2: There is a significant relationship between trust and continuance intention
- H3: There is a significant relationship between social influence and continuance intention H4: There is a significant relationship between misinformation and continuance intention H5: Barriers significantly moderate the relationship between drivers and continuance intention.

VII. REVIEW OF LITERATURE

Mobile Payment Continuance Predictors (2024): A meta-analysis consolidating 54 studies found that perceived ease of use, satisfaction, performance expectations, and perceived usefulness are major determinants of continuance intention for mobile payments. This confirms that user perceptions about effort and outcomes significantly drive ongoing use.

Behavioral Intention in India (2024): An empirical study with Indian respondents showed that trust, social influence, perceived value, and compatibility strongly influence users' behavioral intention to use mobile and digital payments, highlighting how social and trust factors remain key to continued engagement.

Contemporary Digital Security and Continuance (2024): Research on digital wallets using extended technology models (UTAUT2 and IS Success) reported that perceived security, privacy, satisfaction, and system quality significantly contribute to continuance intention, emphasizing the role of safety and quality assurances in continued platform usage.

Digital Literacy and E-Payment Intention (2024): A study on e-payments found that digital literacy and online security behaviors positively relate to continuance intention, suggesting that users with higher knowledge and secure usage habits are more likely to continue using digital payment systems.

Rural Digital Payment Context (2025): Research in rural settings shows that perceived ease of use and usefulness remain strong predictors of continuance intention, indicating that even outside urban centers, usability perceptions influence ongoing behavior.

Social Media Misinformation Research (2023–2025): Literature on misinformation propagation highlights that exposure to unreliable information increases belief in false content and can affect users' trust and decision-making online, which by extension can reduce confidence in digital platforms if users encounter false narratives about risks or fraud.

VIII. METHODOLOGY

Research Design

This study adopts a descriptive and causal research design to examine the factors influencing users' continuance intention toward digital payment platforms. A structured questionnaire is used to collect primary data from respondents, enabling the researcher to describe users' perceptions and analyze the causal relationships between drivers, barriers, misinformation, and continuance intention.

Sample

The study collected data from a sample size of 394 respondents to ensure adequate representation and reliability of the results. A stratified random sampling technique was employed, where the population was divided into different strata based on urban and semi-urban areas. Respondents were then randomly selected from each stratum to ensure balanced participation and to capture diverse perspectives of digital payment users.

Data Collection

The study uses primary data from a 5-point Likert scale questionnaire on drivers, barriers, misinformation, and continuance intention, and secondary data from journals, government reports, and fintech studies to support the analysis.

Statistical Tools

To analyse the data effectively, the study uses descriptive statistics (mean and standard deviation) to summarize respondent perceptions. Correlation and regression analyses are applied to explore the strength and direction of relationships between drivers, barriers, misinformation, and continuance intention. Furthermore, t-tests and Chi-square tests are employed to test hypotheses and assess the significance of differences and associations among variables, ensuring accurate and reliable insights.

IX. LIMITATIONS OF THE STUDY

- The study is limited to urban and semi-urban areas of Odisha, restricting generalizability.
- Data were collected cross-section ally, preventing analysis of temporal changes in user behaviour.
- Reliance on self-reported questionnaires may introduce response bias.
- Focused only on selected digital payment platforms, excluding emerging or less popular services.

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- Examined a limited set of drivers and barriers, omitting factors such as technological infrastructure, cultural influences, and regulatory awareness.

Data Analysis

Demographic Profile of the sample respondents

Table-1: Age-wise classification

Age	Respondents	Percentage
18-25	120	30.5%
26-35	150	38.1%
36-45	80	20.3%
46 above	44	11.1%
Total	**394**	**100**

Interpretation

The survey included 394 respondents, with the majority in the 26–35 years' age group (150 respondents, 38.1%), indicating that young adults are the dominant users of digital payment platforms. while only 44 respondents (11.1%) were 46 years and above, reflecting lower adoption among older users. Overall, the data suggest that digital payment usage is higher among younger and middle-aged populations.

Table-2: Gender-wise classification

Gender	Respondents	Percentage
Male	210	53.3%
Female	184	46.7%
Total	**394**	**100**

Interpretation

Out of 394 respondents, 210 (53.3%) are male and 184 (46.7%) are female. This shows that male respondents slightly outnumber female respondents, but the participation of both genders is fairly balanced in the study

X. RELIABILITY TEST

The study uses primary data from a 5-point Likert scale questionnaire on drivers, barriers, misinformation, and continuance intention, and secondary data from journals, government reports, and fintech studies to support the analysis.

Table-3: Correlation Analysis

Variables	Correlation (r)	Significance
Ease of Use – Continuance	0.612	$p < 0.01$
Trust – Continuance	0.648	$p < 0.01$
Social Influence – Continuance	0.503	$p < 0.01$
Misinformation – Continuance	-0.432	$p < 0.01$

Table-4: Regression Analysis

Predictor	Beta (β)	t-value	Significance
Ease of Use	0.28	5.12	$p < 0.01$
Trust	0.32	6.01	$p < 0.01$
Social Influence	0.21	3.88	$p < 0.01$
Misinformation	-0.19	-3.45	$p < 0.01$

$R^2 = 0.54 \rightarrow 54\%$ of variance in continuance intention explained by the model

XI. FINDINGS

- Ease of use and trust are the strongest drivers of continuance intention.
- Social influence moderately affects user behaviour.
- Misinformation negatively impacts confidence and willingness to continue using platforms.
- Strategies to increase adoption include awareness campaigns, trust-building measures, and simplified app interfaces.

XII. SUGGESTIONS

- Conduct digital literacy programs in Odisha to reduce misinformation impact.
- Enhance security communication in apps.
- Engage community leaders or influencers to promote trust.
- Implement feedback mechanisms for continuous improvement.

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