Unlocking the Power of Mindfulness: How Social Influence Shapes Technology Continuance

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Abstract. This study examines the key determinants influencing the continuance usage of ShopeePayLater, with a particular emphasis on the role of Mindfulness in Technology Adoption and the mediating effect of social influence. Given the rapid expansion of digital financial services, a comprehensive understanding of user behavior is essential for ensuring sustained engagement. Data were obtained from 220 active ShopeePayLater users through a structured questionnaire. The collected responses were subjected to rigorous statistical analysis using the Structural Equation Modeling (SEM) approach, facilitated by SMART PLS-3 software, to ensure the validity and reliability of the findings. The results indicate that Mindfulness in Technology Adoption significantly influences the continuance usage of ShopeePayLater services. Additionally, social influence serves as a critical mediating variable, reinforcing the relationship between technology adoption and continued usage. These findings suggest that users who adopt financial technology with a mindful approach and social reinforcement demonstrate a higher likelihood of continued utilization of ShopeePayLater services. This study underscores the importance of thoughtful technology adoption and the role of social influence in promoting sustained engagement with digital financial services. The insights from this research offer valuable implications for financial technology providers in developing strategic interventions to enhance user retention by incorporating user-centric and socially driven approaches. Future research should explore additional psychological and behavioral factors that may further shape the adoption and continuance of digital financial services. A deeper understanding of these elements will contribute to a more comprehensive framework for ensuring the long-term sustainability of digital financial ecosystems.

Keywords: Continuance Usage, Mindfulness Technology Adoption, Social influence.

1 Introduction

Recent technological advancements have altered how individuals conduct financial transactions [1-4]. One of the most recent innovations is the introduction of electronic wallets (e-wallets), which are becoming increasingly popular among consumers [4]. ShopeePay, an e-wallet service offered by the e-commerce platform Shopee, has received significant revenue in the market [5]. Continuance usage, a key aspect of

technology adoption and user behavior, has received significant attention in information system research [6, 7]. Continuance usage refers to the user's ability to persist using a technology or system beyond their initial experience. This study aims to explore the factors that impact continuance usage, incorporating a range of theoretical viewpoints and empirical research, and to identify the key elements influencing the adoption and ongoing use of ShopeePaylater.", a new feature integrated into the ShopeePay platform. Existing literature indicates adopting financial technology, such as electronic wallets [8].

This study examines the effects of mindfulness, people's ability to pay attention and feel present at the moment, the adoption and use of ongoing pay-later services, and Social influence and its role in this relationship [9, 10]. By investigating this variability, the study hopes to reveal insights that might inform design strategy for future paylater services, which eventually can increase uptake and long-term viability. Existing literature on technology adoption primarily focuses on factors such as user experience and ease of use, as outlined by the Technology Acceptance Model (TAM) and Unified Theory of Acceptance and Use of Technology (UTAUT) [11, 12] and literature on continuance reveals that most of these findings are attributed to two main perspectives is the technology adoption model (TAM) and the confirmation expectation theory (ECT) [13, 14]. The Technology Adoption Model suggests that a person's decision to keep using a technology is mainly influenced by their experience with it and how easy it is to use [15, 16]. Meanwhile, Expectation Theory explains that user behavior is shaped by their initial perception of the system and how well it performs [17].

In addition, social influence has been identified as a critical factor in shaping individual behavior and technological adoption [18, 19]. Due to this, the research endeavors to evaluate the social influence of the mediation of the relationship between mindfulness and the duration of ShopeePaylater usage. The mindfulness movement, which focuses on awareness and attention in the present, has been shown to negatively impact technology adoption and use [20-22]. By incorporating mindfulness as a causal factor, this research aims to present a deeper understanding of the determinants shaping ShopeePayLater user behavior.

Maintaining mindfulness is essential to reducing the negative effects of technology adoption in various contexts. Research findings highlight positive attitudes affect users' perspectives on usability and system simplicity, which results in higher values for using electronic devices. In addition, mindfulness is associated with increasing one's level of discomfort with personal health practices, preparing oneself mentally for using tools, and positive thinking from one generation to the following [23, 24]. Mindfulness interventions have been implemented within the educational environment to increase students' ability to independently use technology, thereby strengthening their relationships and sense of community with the learning environment [25, 26]. Furthermore, in the context of Shopeepaylater adoption, mindfulness is identified as a significant factor that bears witness to the user's ease of use, ease of application, subjective norms, and behavior, all of which highlight the critical role that mindfulness plays in facilitating the user's adoption process.

2   Methods

The research employs a questionnaire-based approach to examine the link between continuance usage, mindfulness technology adoption, and social influence. The survey instrument is designed to collect data from ShopeePaylater users. Research. Desire: This study is based on the Explanatory Study. The sample used was 220 respondents. This research employed a non-probability sampling method using random sampling. The research instrument was a questionnaire using a semantic differential scale of 1-7. The obtained data is examined using the structural equation modeling (SEM) approach. The Partial Least Squares (PLS) regression, implemented using the SMART PLS framework, is used to test hypotheses and determine the mediating role of Social Influence.

3   Results and Discussion

3.1   Testing the outer model

Outer model testing aims to assess a model's validity and reliability. This research will assess the effects of factor loading, average variance extracted (AVE), discriminant validity, and composite reliability. Factor loading value is the first step in determining a model's validity; the loading factor must be more than 0.6 for the indicator to be regarded as valid. If it proves to be invalid, it must be removed from the model. Figure 1 depicts the outer model analysis conducted for this study.
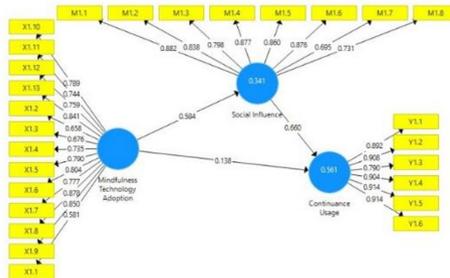

Fig. 1. Outer model algorithm.

Figure 1 shows that one indicator (manifest variables) needs to be included in the model due to a factor loading of less than 0.6: Mindfulness Technology Adoption with a factor loading of 0.581. Due to the presence of one manifest variable in the model, a new model will be created (Figure 2), allowing for further analysis.
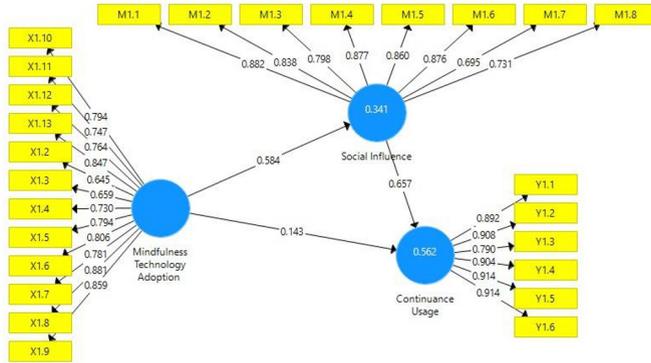
Fig. 2. Result algorithm outer model.

Figure 2 The outer model must have a convergent validity of at least 0.6. A high loading factor indicates that the indicator has a strong relationship with the structure being evaluated, implying that the indicator is still viable for evaluating the structure. A score > 0,6 is commonly used to indicate that the indicator is strong enough to be used as a construction component.

Average Variance Explained.
Because it is calculated using convergent validity levels, the Average Variance Extracted (AVE) metric is used to evaluate convergent validity. For a better understanding of the AVE result, see Table 1.

Table 1. Average Variance Extracted.

Construct	AVE
Continuance Usage	0.788
Mindfulness Technology Adoption	0.606
Social Influence	0.676

Source: Author's work, 2024.

The Average Variance Extracted (AVE) reduces the number of variables captured by a construct concerning the number of variables due to errors. AVE measures the level of convergence among items that make up a construction. Because there are no issues After determining convergent validity, the next step is to consider discriminant validity.

Composite Reliability.
The outer model's unidimensionality is evaluated using composite reliability and alpha Cronbach, with a cut-off value of 0.7 for both indicators to verify there are no errors. Table 2 shows that all constructions have a composite dependability of at least 0.7. Due to the lack of unidimensionality.

Table 2. Composite reliability.

Construct	Composite Reliability
Continuance Usage	0.957
Mindfulness Technology Adoption	0.948
Social Influence	0.943

Source: Author's work, 2024.

3.2   Structural model

Q2 score indicates the goodness of fit for PLS. Q2 score does regression analysis using the same deterministic (R-Square) approach. Table 3 shows coefficient of determinization R2 (R-Square).

Table 3. Coefficient of Determinization R2 (R-Square)

Construct	R-Square	R Square Adjusted
Continuance Usage	0.562	0.558
Social Influence	0.341	0.338

Source: Author's work, 2024.

3.3   Hypothesis Testing

T value.

In PLS-SEM, test the hypothesis by comparing the estimated t value (to) to the t table value (tα). The t-table value with a significance level of 5% and degree of freedom (DF) = the number of data (n) - 2. Therefore, 200 - 2 = 198 is 1.652586 (t table), as shown below. The path theory produced the following outcomes:
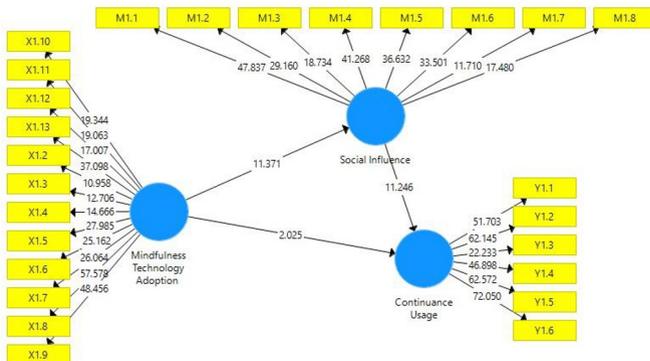

Fig. 3. Result bootstrapping.
Source: Author's work, 2024.

Based on Figure 3, the findings indicate that Mindfulness in Technology Adoption significantly impacts the continuance usage of ShopeePayLater. This supports previous research suggesting that users who mindfully engage with technology tend to exhibit higher levels of sustained usage as they develop a deeper understanding of its benefits and risks. The results align with the Technology Acceptance Model (TAM), which posits that user perceptions and attitudes toward technology influence their behavioral intentions and actual usage. In this case, mindful adoption fosters a more informed and intentional engagement with digital financial services. Furthermore, the study reveals that Mindfulness in Technology Adoption strongly influences social influence. This finding is consistent with the Social Influence Theory, which explains how individuals shape their behaviors based on external social factors, including peer recommendations, societal norms, and perceived credibility of the technology. Users who adopt ShopeePayLater with awareness and confidence may indirectly encourage their peers to adopt and continue using the service, creating a ripple effect that enhances overall engagement.

Additionally, social influence plays a crucial role in the continuance usage of ShopeePayLater, reinforcing the idea that financial technology adoption is not solely an individual decision but is also shaped by the surrounding social environment. This aligns with previous studies emphasizing the power of social networks and word-of-mouth communication in driving technology adoption and sustained usage. From a practical perspective, these findings suggest that financial technology providers should focus on strategies that enhance mindful adoption, such as transparent information dissemination, user education programs, and social engagement initiatives. By fostering an informed and socially influenced user base, digital financial services like ShopeePayLater can achieve higher retention rates and long-term sustainability.

4   Conclusions

The findings of this study indicate that Mindfulness in Technology Adoption plays a crucial role in influencing the continued usage of ShopeePayLater. Users who adopt financial technology with a mindful approach tend to engage with the service more sustainably over time. Additionally, this study highlights that mindfulness in technology adoption significantly shapes social influence, suggesting that users who are more conscious of utilizing digital financial services may also impact the perceptions and behaviors of others within their social circles.

Furthermore, social influence emerges as a key determinant in encouraging users to continue using ShopeePayLater. How individuals perceive and are influenced by their social environment contributes significantly to their ongoing engagement with the service. This underscores the importance of both personal awareness in technology adoption and the broader social context in shaping user behavior.

Overall, this study emphasizes the interconnected roles of mindful technology adoption and social influence in fostering long-term usage of digital financial services. The findings provide valuable insights for financial technology providers, policymakers, and researchers in developing strategies that enhance user retention and promote

responsible adoption of digital financial platforms. Future research is encouraged to explore additional psychological and behavioral factors that may further refine our understanding of user engagement in digital financial ecosystems.

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