

# Expectations Unmet: Disconfirmation and Abandonment of Mobile Money Services in Base of the Pyramid Rural Markets

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# **Expectations Unmet: Disconfirmation and Abandonment of Mobile Money Services in Base of the Pyramid Rural Markets**

## **Abstract:**

This study investigates the abandonment of mobile money (MM) services in base of the pyramid (BoP) rural markets, where financial exclusion is prevalent. While prior research focuses largely on adoption and continuance, this study addresses the final phase of the user journey: abandonment. Using the Expectation-Confirmation Model as a foundation, the study examines how changes in performance beliefs—perceived usefulness, ease of use, affordability, and service access—affect negative disconfirmation and satisfaction, which drive service abandonment. Brand reputation and social influence are explored as moderators amplifying the impact of performance decreases on negative disconfirmation. Data were collected at two time points from BoP individuals in the Peruvian Amazon region. Findings reveal that decreases in perceived usefulness, ease of use, affordability, and service access significantly increase negative disconfirmation and reduce satisfaction, which heightens the likelihood of abandonment. Brand reputation and social influence amplify the impact of performance decreases on negative disconfirmation.

## **Keywords**

*Mobile Money Services; Negative Disconfirmation; Abandonment.*

## **Track**

*Service Marketing and Service Innovation*