

A Study of User Satisfaction towards Mobile Payment Applications

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ABSTRACT

The primary purpose of this study is to explore the factors contributing to customer satisfaction with mobile payment. Many research studies have been conducted to examine the adoption of mobile payment, but few studies have investigated satisfaction with mobile payment. Due to limited studies on this area, a literature review seems appropriate to explore this further for better understanding. After examining the prior relevant studies to this specific area, the current study proposed a research model consisting of seven direct (perceived ease of use, perceived usefulness, trust, speed, problem-solving, value, and reliability) and four indirect (convenience, privacy, security, and customer service) variables affecting satisfaction towards mobile payment applications. Mobile payment allows consumers to make flexible payments conveniently and effortlessly. Furthermore, it ensures the payment is fast, secure, and reliable. As payments through mobile phones may seem to be the future of cashless India, there is a need to research such technology. This study will assist researchers in further developing models and better understanding to refine their research related to mobile payments. Also, the study may prove to be helpful to payment service providers in making appropriate changes in their existing payment systems and for future developments..

Keywords: *Mobile Payments, UPI Applications, Satisfaction, E-Payments*

INTRODUCTION

India, which formerly had a cash-based economy predominate, now leads the globe in real-time digital payments, accounting for about 40% of all

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such transactions in only six years. Digital payments are transactions that occur digitally or online and entail no money exchange. This means the payer and the payee exchange money electronically (Bhatia, 2022). There are different methods for digital payments to provide a cashless, digitally empowered society, such as banking cards, USSD (unstructured supplementary service data), UPI (Unified Payment Interface), mobile wallets, point of sale, mobile banking, etc.

Over the past five years, India's volume of digital payments has increased at an average annual pace of around 50%. That growth rate is already among the quickest in the world. However, India's unique, real-time, mobile-enabled Unified Payments Interface (UPI) has grown even faster—nearly 160 percent yearly. The RBI exemplifies how a central bank and private companies may work together and are the foundation of the nation's quickly expanding digital payment network. Without the united efforts of the Central Bank and Government, this would not be achievable (*How India's Central Bank Helped Spur a Digital Payments Boom*, 2022).

According to a recent Worldline research titled "India Digital Payments Report," there were 36.08 trillion INR worth of online transactions in India in the second quarter of the fiscal year (FY) 2022, totaling 20.57 billion transactions. Online transactions in the nation were carried out using debit and credit cards, prepaid payment methods such as mobile wallets and prepaid cards, and UPI, which supports P2M (person-to-merchant) and P2P (person-to-person) transactions.

As efforts are made to facilitate seamless cross-border transactions, India's digital payment systems, such as the Unified Payments Interface (UPI), are slowly growing in popularity worldwide. Prospective overseas travelers from G20 nations will soon be able to make merchant payments via the UPI payments system. Additionally, non-resident Indians (NRIs) in certain overseas nations can use UPI platforms to make transactions without obtaining an Indian phone number. These international collaborations have been made possible by the NIPL (NPCI International Payments Limited), which is forming alliances with other nations to expand the acceptance network for RuPay and UPI (Briefing, 2023).

A mobile payment is a transfer or payment made through a mobile device to a person, merchant, or business to pay for bills, goods, or services. "According to India's Mobile Payment Report 2021: Due to the COVID-19 outbreak, mobile payments surpassed cards in frequency in India". Extensive technology businesses that handle mobile payments are

becoming financial supermarkets by building connections with financial institutions and obtaining regulatory licenses. Google Pay, Walmart-owned PhonePe, Alibaba-backed Paytm, Amazon Pay, and Facebook's WhatsApp are some of the mobile payment options available in India (India Mobile Payments Market Report, 2021).

The payments sector has seen a significant shift recently. Along with the desire to use cashless transactions, mobile payment applications, and mobile wallets, the expansion is fuelled by rising mobile usage and internet access. The old forms of payment, such as cheques, credit cards, debit cards, etc., are quickly being replaced by these digital payment applications. A payment app is a smartphone application that enables you to save the details of your debit or credit card so that you may use it to pay for items and services using digital currency rather than actual cards or cash. Using a payment app, You can instantly send money to friends, family, or businesses online. In India, the market for digital payments is expanding quickly. Under the umbrella of the UPI system, more than 50 third-party apps are active (CompareRemit, 2021).

Along with the RBI and NPCI, the government continually works to improve digital payments by announcing new programs, incentives, and payment applications. The fastest payment app in India, PayRup, was introduced on January 9, 2023, as one example. The most cutting-edge Web 3.0 technology was used to build PayRup. PayRup offers an excellent user experience together with a cutting-edge digital payment solution. Users of PayRup may buy gift cards, reload their mobile, internet, and DTH devices, pay utility and telephone bills, and recharge their devices. (Priyankadasgupta, 2023).

The study on mobile payments is still in its infancy stage, but the trends of mobile payments are going at tremendous speed; this shows the need for more research on this specific topic. The broader acceptance of mobile payment apps is due to their seamless advantages to customers and merchants, such as ease of use, convenience, multipurpose use, exciting offers, speed of transaction, and much more. Nowadays, most people are abandoning traditional methods of payment and accepting new digital payment methods. UPI is one of them, as people enjoy making payments through UPI apps by scanning QR codes or direct bank transfers.

The top three digital payment apps in India, as per NPCI, are PhonePe, Google Pay, and Paytm, all owned by Walmart and collectively processed 94% of payments in March 2023. Nearly 96% of all UPI transactions by value were conducted through the top three applications, according

to statistics from the National Payments Corporation of India (NPCI). This corresponds to around 841.91 Cr transactions amongst the three applications, totaling INR 13.44 Lakh Cr. (Kashyap, 2023).

PHONE-PE - India's first UPI-enabled payment app, PHONE-PE, is located in Bangalore and is supported by Walmart-owned Flipkart, which has more than 300 million registered users nationwide. With a 46.04% market share, PhonePe is the industry leader in India for UPI payments. You may invest, recharge your phone, pay your bills, shop online, book a trip, and more with PhonePe. You may link your bank account with your PhonePe account to conduct transactions because it utilizes the UPI system. Additionally, payments may be made using the PhonePe wallet, a debit card, or a credit card.

G-PAY - A digital payment tool from Google called Google Pay, formerly known as Tez in India, uses the UPI to facilitate cashless in-app, online, in-store, and in-person transactions on smartphones, tablets, and smartwatches. Within India, users may send and request money from other Google Pay users. According to the most recent NPCI data, Google Pay comes second to PhonePe with 34.36% of the Indian UPI payment market. In the nation, there are more than 70 million active users.

PAY-TM - Third-placed Paytm represents 10.8% of all UPI transactions in terms of value. You may use the UPI to pay straight from your bank account or store and transmit money across wallets using the Paytm wallet. You may reload your mobile devices, metro cards, data cards, and DTH cable and make post-paid utility bill payments. Alternatively, you may reserve movie and travel tickets, purchase them online, or use them at various establishments like malls, grocery stores, restaurants, and taxi stands (*Best Digital Payment Apps in India*, 2021).

OBJECTIVE

The study aims to explore the factors influencing user satisfaction towards mobile payments and propose a user satisfaction model.

RESEARCH METHODOLOGY

The explorative cum descriptive research design has been used for this study. The secondary data was collected from books, journals, and articles from Research Gate, Google Scholar, JSTOR, Academia, and others via manual searching. The literature considered for the study includes free

access articles with keywords mobile payments, mobile payment apps, satisfaction, and others. The TAM model has been widely discussed and adopted to predict user acceptance of new technology and the adoption of mobile payments. Therefore, the present study has used the TAM model to examine the factors influencing the satisfaction level of customers using mobile payments.

LITERATURE REVIEW

Chen and Wu (2017) explored the factors influencing user satisfaction with mobile payments based on the technology acceptance model. The study finds that convenience significantly affects two variables, i.e., perceived ease of use and usefulness of mobile payments. Further, trust significantly affects the perceived usefulness and ease of use of mobile payment.

Smolarczyk (2018) examined and identified the familiar sources of satisfaction and dissatisfaction with mobile payments to investigate customer experiences with mobile payments. Convenience, problem-solving, effectiveness, and security are the top causes of expressed satisfaction. Complexity and ineffectiveness are the leading causes of disappointment with the outcome. The various causes of satisfaction and dissatisfaction show the mobile payment technology dilemma.

Dawi (2019) examined key determinants of mobile payment use in Malaysia influencing customers' intention to use QR codes. Performance expectations, effort expectations, social influence, enabling conditions, hedonic motivation, price value, habit, trust, perceived risk, and government assistance are among the elements influencing the propensity to utilize m-payment services. Here, gender modifies the link between social influence and intention to purchase online.

Ariff and Akshaya (2019) examined respondents' satisfaction levels regarding different varieties of mobile applications used for payment and determined their preferences. According to the study's findings, the exponential rise of mobile payment applications was made possible by the expansion of the internet and rising smartphone usage. The benefits, simplicity, usability, and accessibility steadily raise user satisfaction with mobile payment apps. Based on the study's findings, Google Pay is the app respondents preferred the most.

Siddiqui et al. (2019) confirmed that consumer satisfaction and trust directly impact mobile payment consumers' loyalty. Additionally, the link between customer loyalty and customer happiness is mediated through

customer trust. The research also suggests that payment service providers should improve their privacy and security practices to earn customers' trust. This would help mobile payments become more widely accepted.

Pillai et al. (2019) analyzed the behavior and attitude of customers toward the adoption of mobile payment and UPI technology for transactions. Most people prefer using noncash modes for payments, even for small transactions, even if they are concerned about the security aspect while doing online transactions. Utilizing mobile payments for financial transactions is favorably influenced by features including ease of use, security, prompt contact, and compatibility.

Kurian (2020) attempted to determine respondents' satisfaction levels while using Google Pay and PhonePe as payment methods. The results show that both payment apps are used for various purposes such as bill payment, fund transfer, ticket bookings, mobile recharge, food orders, etc. However, most respondents prefer to use Google Pay for these payments. The study's findings show that most respondents were pleased with the service offered by Google Pay regarding user-friendliness, transaction speed, the language of communication, and other factors. The analysis shows that customers were aware of recent developments in mobile technology. Furthermore, the outcome demonstrated that trust is critical to user satisfaction and mobile wallet usage.

Gawade (2020) analyzed customer satisfaction while using the Paytm application. The purposes of the study were to examine the justifications for using Paytm as a means of payment and to identify any issues users may have had with the Paytm app. When using Paytm, issues with knowledge, barcode identification issues, payment gateway failure, security, and a slow Paytm server have all been reported. Demonetization, security, high capacity, and other elements are some of the aspects that have contributed to Paytm's success.

Martin (2021) attempted to identify the satisfaction level of customers and their preferences towards specific mobile payments by comparing different mobile payment systems. According to the study, 84% of users are satisfied with mobile payments due to their effectiveness, simplicity, quickness of money transfers, and device mobility. The ineffectiveness, complexity, and poor technology were the causes of the dissatisfaction.

Lin et al. (2021). College students from a university in Haining, Zhejiang Province, were employed in the study to examine customer satisfaction with mobile payment usage. The introduction of mobile payment reduces the barriers between traditional online payment techniques and online and

offline buying methods. The study's results supported the hypothesis that customer satisfaction significantly correlates with mobile payment ease, security, and credibility.

Cheah et al. (2021) investigated the variables that may affect a customer's loyalty towards a mobile payment app. The findings revealed that customer satisfaction significantly correlates with perceived usefulness, security, and value. The relationship between satisfaction and app loyalty for mobile payments was most strongly significant. In order to keep consumers and ensure the long-term viability of their business, mobile payment app providers have to recognize a crucial part of customer loyalty.

Shaju (2022) discussed consumer awareness, perception, and satisfaction with UPI services. Most respondents concur that mobile payments are expanding and are anticipated to do so for some time. According to the study's findings, most respondents utilize Google Pay as their UPI application, and 98.6% of respondents had positive opinions on UPI. The study highlights the issues with safety and security, network issues, and authentication that users of the UPI payment system encounter.

Al and Al (2022) stated that people find it difficult to pay their bills during the COVID outbreak and are consequently forced to look for alternate payment solutions. From that point on, the use of mobile payments has grown and kept growing. The findings showed that perceptions of security, privacy, confirmation, and usefulness significantly influence trust. Furthermore, satisfaction is significantly positively impacted by perceived utility, perceived simplicity of use, and trust.

Kim et al. (2022) explored user satisfaction with mobile payments by applying a novel structural model by analyzing online reviews and dividing them into positive and negative reviews. The findings show that consumers are pleased with mobile payments that have high system quality and security features. However, they have a negative experience when they have inadequate dependability and service quality.

Gusfei and Pradana's (2022) study aimed to observe the intervening effect of e-customer satisfaction on the loyalty of Indonesian mobile payment customers. The results suggested that "e-service quality" and "e-trust" have a favorable and substantial impact on "e-customer satisfaction."

Sankararaman et al. (2023) explored the awareness level of respondents towards UPI and the purpose of using UPI. The findings showed no statistically significant variation in respondents' levels of UPI knowledge

across different age groups. The UPI has been used for various things, including grocery stores, medical offices, e-commerce websites, hotels, and textile showrooms. There was a significant relationship between respondents' ages and their overall satisfaction with using UPI.

Huddin (2023) examined the role of technology security, trust, and continuous improvement in mobile payments in his paper. The findings show that consumers are pleased with mobile payments that have high system quality and security features. However, they have a negative experience when they have inadequate reliability and service quality.

Huang et al. (n.d.). From a cross-national viewpoint, the study evaluated the potential impact of four essential value determinants on continued intention to use mobile payments. The consumption value theory (CVT) was used to determine how various value aspects influence customers' behavioral choices. Following the study results, China and India have somewhat distinct value systems due to the findings. The emotional value it gave, as well as the satisfaction it delivered, had a significant impact on one's decision to continue using mobile payments.

Factors Influencing Customer Satisfaction

- *Customer Satisfaction*: According to Smolareczyk (2018), customer satisfaction is viewed as a reaction occurring at a specified moment and with a particular focus. The primary objective for service providers to attain is user pleasure. Preferences and attitudes towards the utilized information system affect user satisfaction. Customer satisfaction will be higher the more suitable the experience and expectations are (Huddin, 2022). The general attitude of the customer before, during, and after the service purchase impacts customer satisfaction. Additionally, it depicts the sentiments that have built up over several contacts with a service provider (Wang et al., 2019). As per Chen & Wu's definition from 2017, customer satisfaction refers to how delighted consumers are with their mobile payment experience.
- *Mobile Payment*: Mobile payment is the act of purchasing using a smartphone or other portable device. According to Chen and WU (2017), mobile payment is a technique that uses an established or emerging payment system to secure funds in a financial transaction from one party to another. A mobile payment is money paid for a good or service using a tablet or phone. Additionally, it may be utilized to transfer or send money to friends and relatives (Ariff &

Akshaya, 2019).

- *Mobile Payment Application:* A mobile wallet can carry digital currency. Anyone can link their credit or debit card information to a mobile device through a mobile wallet application. They can pay using a smartphone, tablet, or electronic device instead of a traditional credit card while purchasing online or utilizing certain services. To add funds to a digital wallet, an individual's account must be connected to the account (Sheetal et al., 2019). Applications for mobile wallets or wireless currency are used to make mobile payments. The core of mobile commerce is mobile payment since it has altered traditional trade practices and enabled several businesses and banks to operate through mobile applications, giving them an advantage over rival institutions (Hadi et al., 2022).
- *Perceived Usefulness:* According to Davis (1989), perceived usefulness (PU) is “the extent to which a person believes that using a particular system would improve his or her job performance.” Perceived usefulness refers to how beneficial customers believe mobile payment to be for making transactions (Chen & Wu, 2017). According to earlier research (Chen & Wu, 2017; Al-dairy & Al-Ali, 2022; Cheah et al., 2021; Wang et al., 2019), the perceived usefulness of a user has a substantial impact on the user's satisfaction with mobile payment.
- *Perceived Ease of Use:* The term Perceived Ease of Use (PEOU) refers to “the extent to which a person believes that using a particular system would be free of effort” (Davis, 1989). According to Chen and Wu (2017), perceived ease of use refers to how simple customers use mobile payments to complete transactions. There is no need to enter card information or passwords because it is a one-click payment. It may also be used to instantly pay by connecting debit or credit cards and bank accounts. You can transfer and swap money anytime (Ariff & Akshaya, 2019). As per the results of the study, the better the user's perceived usefulness and ease of use of mobile payment, the higher his or her level of satisfaction (Chen & Wu, 2017). Previous research has found that perceived ease of use has a favorable influence on consumer satisfaction with mobile payment apps (Martin, 2021; Lakshmi, 2023; Vidyapeetham & Appukutan, 2019; Al-Dwairi & Al-Ali, 2022).
- *Convenience:* Convenience means consumers believe using mobile payment services can save time and effort. According to

the findings of this study, convenience has a significant impact on the perceived utility and simplicity of use of mobile payment. In other words, the better the perceived usefulness and ease of use, the higher the perceived convenience of mobile payment (Chen & Wu, 2017). Adaptability, speed, mobility, and simplicity are all examples of convenience (Hayashi, 2012, as cited in Chen & Wu, 2017). Convenience is the critical factor in determining the level of satisfaction with using mobile payment apps (Chen & Wu, 2017; Ariff & Akshaya, 2019; Kurian, 2017-20; Smolarczyk, 2018; Lin et al., 2021; Kim et al., 2022; Wang et al., 2019)

- *Trust*: Trust is rooted in various viewpoints and ideas and the psychology, sociology, organizational behavior, economics, strategy, marketing, decision-making, and information system fields. A consumer's or an individual's propensity to rely on other people in order to conduct transactions is referred to as trust. Trust is a conviction that, after examining the qualities of the vendors, will give customers the confidence to purchase online (Pavlou & Gefen, 2004, as cited in Huddin, 2023). Consumers' extent of faith while utilizing mobile payment is called trust (Chen & Wu, 2017). According to a study by Al-Dwairi & Al-Ali, 2022; and Huddin, 2023, Trust positively affects customer satisfaction.
- *Security*: Security is concerned with the likelihood of fraud and the degree of resistance against such acts (Hayashi, 2012 as cited in Smolarczyk, 2018). The development of digital payment systems in rural regions is hampered by trust, primarily due to consumers' lack of understanding of security information (Kurian, 2017-20). Customer complaints about mobile payment applications are rising due to perceived security, undermining user confidence in mobile payment services (Vidyapeetham & Appukutan, 2019). As per these previous studies by Lin, Ji and Gang, 2021; Al-Dwairi and Al-Ali, 2022; Cheah, Isa and Yang, 2021; Wang, Seo and Song, 2019; Security of mobile payment has a significant correlation with consumer satisfaction.
- *Privacy*: When a website maintains sensitive information safely, prevents unauthorized access to client data (personal and financial), and shows visible indicators of a secure connection, it is deemed secure and private (Collier & Bienstock, 2006, as cited in Smolarczyk, 2018). Providing adequate privacy statements by third-party payment applications can help increase trust (Barnes &

Vidgen, 2002, as cited in Smolarczyk, 2018). Privacy considerations are crucial for users of the World Wide Web who must disclose their sensitive data to conduct online transactions. As a result, privacy plays a crucial part in gaining consumers' confidence (Al-Dwairi & Al-Ali, 2022). India is a country where cash continues to be king. Despite a rapid rise in the use of digital payment methods, there is still a lack of awareness among people regarding security, data privacy, etc., causing them to think that using a card or cash is preferable to using UPI (Shaju, 2022).

- *Customer Service*: Customer service refers to the procedures or mechanisms a service provider has set up to handle customer complaints or inquiries (Kim et al., 2015, as cited in Verjikita & Neneh, 2021). Customer loyalty toward mobile payment systems is ensured by prompt responses to customer questions, concerns, and comments (Singh et al., 2017). Customer dissatisfaction may result from poor customer assistance, which might have a negative impact on the use of mobile payment (Pal et al., 2021). Customer service should be standard, timely, and of high quality, as it demonstrates a link between customer service and satisfaction, stating that greater service improves satisfaction and boosts their use of mobile payment applications (R & A, 2019).
- *Transaction Speed*: The growth of any E-payment technology and user satisfaction may be influenced by how quickly customers can make rapid payments. Additionally, it might aid in keeping current clients (R & A, 2019). Previous studies show that the speed of transactions affects customer satisfaction with mobile payment applications (Martin, 2021; Kurian, 2021; Lakshmi, 2023; R & A, 2019; Smolarczyk, 2018)
- *Problem-Solving*: To survive in this cutthroat market, specialized businesses or service providers must go harder to ensure that they offer their clients a problem-solving mobile payment application. Even most applications nowadays provide various solutions to the client's concerns, including time efficiency, the convenience of payment, a choice of payment methods, transaction tracking, security, etc. According to earlier research (Martin, 2021; Lakshmi, 2023; Smolarczyk, 2018), users are satisfied with the payment applications they use to address their payment-related issues.
- *Quality (Value)*: Output quality is the extent to which a person feels that the system completes his or her job or tasks (Venkatesh & Davis, 2000, as cited in Jaradat & Al-Mashaqba, 2014). Quality,

cost, utility, and social attitude are considered in determining the customer's perceived value. According to the quality aspect, the value acquired is distinct from the cost and product quality (Bishop, 1984, as cited in Cheah, Isa & Yang, 2021). The study's findings reveal that emotional value is a significant indirect factor in the continued desire to use mobile payment (Huang et al., 2021). According to earlier research, customers' perceived value has a favorable impact on satisfaction (Cheah et al., 2021; Wang et al., 2019; Amin et al., 2022).

- **Reliability:** A system's capacity to provide services consistently and in a way that produces the desired results is known as reliability (Verkijika & Neneh, 2021). Reliability, often known as fulfillment, is a feature that significantly affects quality and customer satisfaction. In general, fulfillment occurs when the website meets its promise about product and delivery, i.e., when product appearances are consistent between the online and physical versions, the product is available and delivered on schedule, and the purchase is placed correctly (Parasuraman et al., 2005 as cited in Smolarczyk, 2018). According to the study's findings, customers get unsatisfied when they believe a specific mobile payment method is unreliable (Kim et al., 2022). Previous research suggests a payment system's reliability affects users' satisfaction (Ariff & Akshaya, 2019; Smolarczyk, 2018; Kim et al., 2022; Joseph et al., 2018).

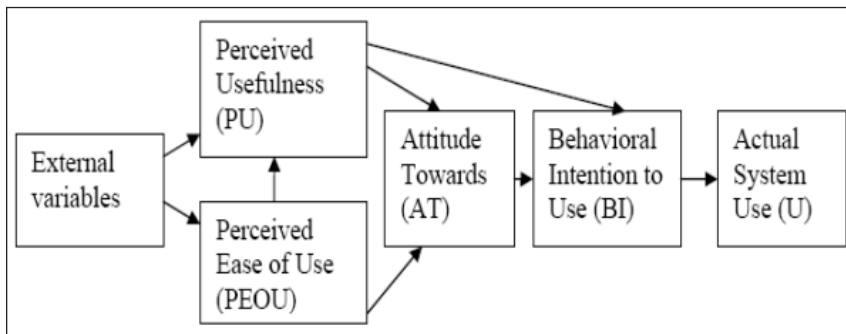


Fig. 1: Original Technology Acceptance Model

In order to forecast how people would react to emerging technology, Davis (1989) first created the Technology Acceptance Model (TAM). The first TAM, shown in Fig. 1, was designed to investigate user attitudes

and beliefs influencing their decision to accept or reject information and communication technologies (Jaradat et al., 2014).

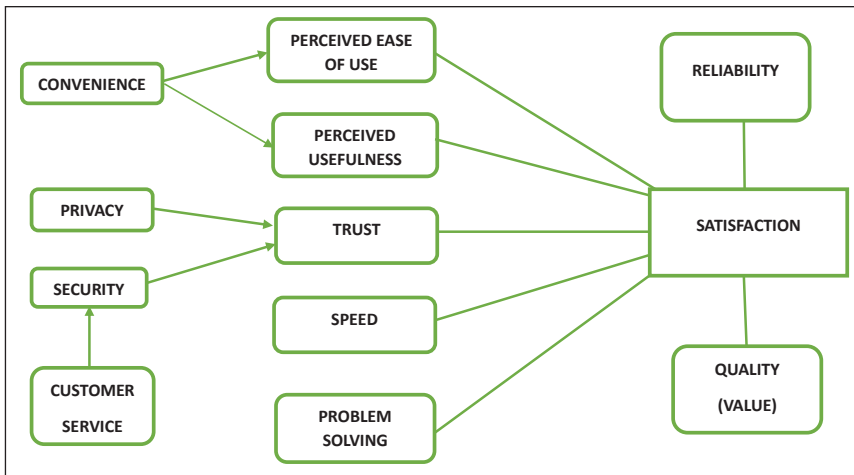


Fig. 2: Proposed TAM Model

CONCLUSION

The present research extends the existing understanding of customer satisfaction towards mobile payment. While satisfaction determinants with technological products have been widely discussed, very few studies relate satisfaction determinants to mobile payment solutions. Though mobile payment has not become the first payment option, as cash still dominates in India, the mobile payment industry is growing tremendously daily. People are now becoming familiar with advanced technology and want to reap all the benefits they can get from it. Nowadays, people are becoming aware of the advantages they could get if they switch from traditional modes of payment (cash) to modern ways of payment such as cards, e-payment, mobile payment, etc. Mobile payment applications such as Google Pay, PhonePe, PayTM etc., are trending nowadays. People enjoy making payments with just one click in a few seconds via a QR code scanner, direct bank transfer, phone number, or UPI. Another reason for such a favorable response is that payments can be made through handheld mobile devices for almost all purposes like groceries, medicines, online or offline shopping, money transfers to friends, family, etc. Though the mobile is a portable device, you can carry it with you wherever you go. Also, various service providers give offers and rewards for payments

through their platforms, which boosts mobile users to pay through their mobile phones. Mobile payment is an innovative way of payment that was boosted during COVID and demonetization when people started searching for another way of payment instead of cash.

After going through the extensive literature, it has been found that mobile payments provide numerous benefits to the users, such as convenience, ease of paying, security, mobility, deals and offers, account information, transaction tracking, and much more, which lend it to widespread global adoption. Overall, it has been found that the main factors determining customer satisfaction towards mobile payment are perceived ease of use, usefulness, trust, speed of transaction, problem-solving quality, value of service provided, and reliability. Providers should focus on these factors while developing new mobile payment solutions as these factors are reasons for customer satisfaction and loyalty and must be present to attract more users in the future.

Limitations

- The study used a qualitative methodology and an extensive corpus of literature. A quantitative approach can be used to analyze the relationships in greater depth.
- The literature review for this study is limited because it was unable to evaluate every category that primarily involves mobile payment and user satisfaction.

Scope of the Study

The study only briefly investigated the criteria that affect satisfaction with mobile payment. Future research is anticipated to thoroughly examine all factors that affect people's happiness with mobile payments and compare traditional and new payment systems to get a more thorough conclusion.

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