

# USER EXPERIENCE (UX) DESIGN FACTORS INFLUENCING MOBILE PAYMENT ADOPTION AMONG COLLEGE STUDENTS

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**Abstract** *The study delves into the influence of user experience (UX) design factors on the adoption of mobile payment applications among college students in Trichy, a city experiencing rapid digital transformation. As mobile payments become increasingly prominent, understanding the key drivers behind user adoption is essential for app developers and financial technology providers. Focusing on college students, a tech-savvy and financially nascent demographic, this research aims to identify the impact of various UX elements – security, ease of use, interface design, and navigation – on satisfaction and willingness to adopt mobile payment platforms. The study employs a survey-based approach, collecting data from a sample of college students in Trichy. The survey measures user experiences across several mobile payment apps, including Google Pay, Paytm, PhonePe, and BHIM among others. Independent variables such as security, ease of use, interface design, feature accessibility, and navigation are analysed in relation to the dependent variable, which is mobile payment adoption and user satisfaction. This study explores UX design's role in shaping young adults' digital payment behaviour, aiming to enhance mobile payment adoption.*

**Keywords:** *UX Design, Mobile Payments, Technology, Digital Transformation*

## INTRODUCTION

Due to the quick advancement of digital technology, mobile payments have become increasingly popular, particularly among young consumers such as college students. Mobile payment systems offer convenient, fast, and secure transactions, which appeal to a generation that values speed and ease of use. However, for mobile payments to be widely adopted, the design and user experience (UX) of these applications are crucial. In the context of college students in Trichy, India, the influence of UX design factors on mobile payment adoption remains underexplored. This study aims to investigate how specific UX design elements – ease of use, interface design, navigation, feature accessibility, app performance, and security – impact the adoption and satisfaction of mobile payment applications among college students. Moreover, the study examines how tech savviness

moderates the connection between these UX factors and mobile payment adoption.

## Objectives

- To identify the key UX design factors manipulating mobile payment adoption among college students in Trichy.
- To inspect the relationship between ease of use, interface design, navigation, feature accessibility, app performance, and security on mobile payment adoption.
- To analyse the role of tech savviness as a moderating variable in the relationship between UX design factors and mobile payment adoption.
- To evaluate the level of user satisfaction with mobile payment apps among college students based on their UX experiences.

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## Need for the Study

Mobile payments offer ease of use and convenience, which is especially attractive to college students who often have busy schedules and are accustomed to digital transactions. However, the degree to which UX design factors influence mobile payment adoption in this demographic remains under-researched, particularly in a regional context such as Trichy. Understanding these factors can help developers create mobile payment solutions that better cater to college students' needs, enhancing their satisfaction and adoption rates. In addition, insights gained from this study may provide valuable information to fintech companies and academic researchers aiming to develop more effective, user-friendly mobile payment systems.

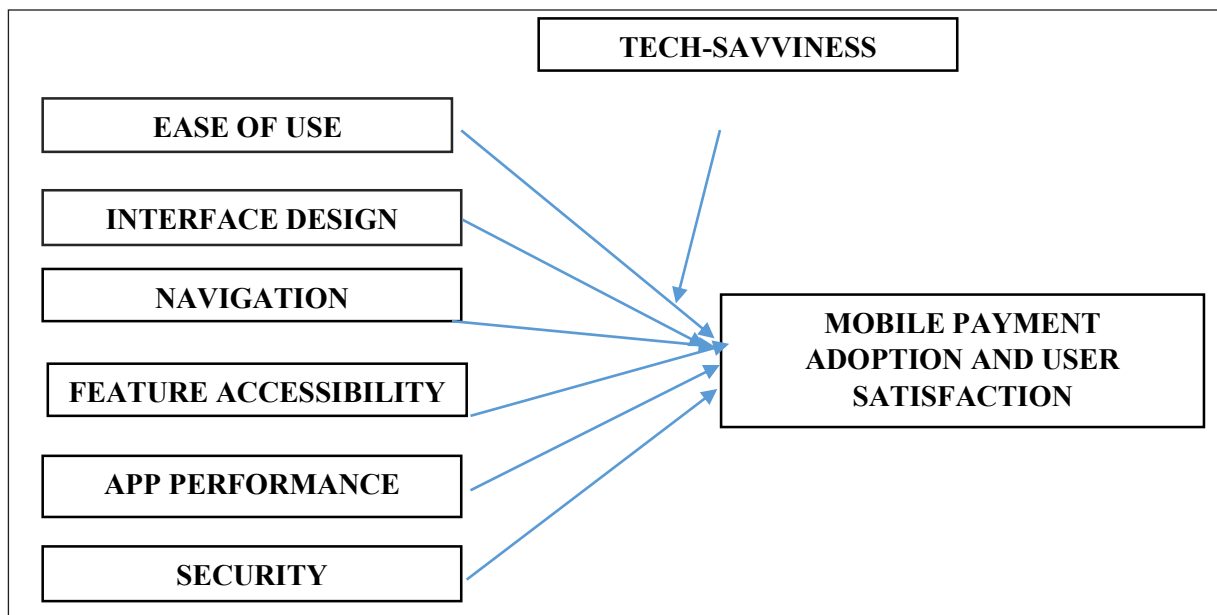
## Statement of the Problem

Despite the growing popularity of mobile payments, there is limited research on how UX design elements affect the adoption and satisfaction of these apps among college students in Trichy. While mobile payments are widely accessible, some students may not utilise them due to perceived complexity or lack of user-friendliness. The problem, therefore, lies in understanding which UX design factors encourage or hinder mobile payment adoption among this demographic. This study seeks to address this gap by examining specific UX factors and their influence on mobile payment adoption, moderated by the tech savviness of college students in Trichy.

## RESEARCH METHODOLOGY

*Research Design:* This study will adopt a quantitative research approach, using a structured questionnaire to collect data from college students in Trichy. The target population for this study will consist of Gen Z individuals, typically defined as those born between 1997 and 2012. A sample of Gen Z users who have experience with mobile payment systems will be selected. The method for collecting data was a combination of convenience sampling and snowball sampling through online platforms and social media.

- *Sample:* College students aged 18–25 were chosen and the sample size of the study was 144 students from select colleges in Tiruchirappalli.
- *Sampling Technique:* Snowball sampling method was used to reach students from select colleges in Trichy through word-of-mouth communication.
- *Data Collection:* The questionnaire assessed the participants' perceptions of mobile payment UX factors, their level of tech savviness, and their overall adoption and satisfaction with mobile payments.
- *Data Analysis:* Descriptive statistics and multiple deterioration investigation was accompanied to inspect the relationships between UX factors and mobile payment adoption, with tech savviness as a moderating variable.
- *Model:* The study adopted the following variables for the research:



Source: Corresponding authors.

**Fig. 1: Exogenous Variables of Mobile Payment Adoption and User Satisfaction**

The exogenous variables are ease of use, interface design, navigation, feature accessibility, app performance, and security for which the moderating variable is tech savviness and all these variables affect the dependent variable, namely mobile payment adoption and user satisfaction.

## LIMITATIONS OF THE STUDY

- The study is limited to college students in Trichy, which might affect the generalisability of the results to other regions or demographics.
- The study emphasises on specific UX factors and may not consider other variables (e.g., cultural factors) that could influence mobile payment adoption.
- The study's scope is limited to a quantitative approach, which may not capture the qualitative aspects of UX with mobile payments.

## LITERATURE REVIEW

Mobile payment adoption among college students is influenced by several key factors related to UX design, such as ease of use, interface design, navigation, feature accessibility, app performance, and security. Tech savviness serves as a moderating variable that can affect the influence of these factors on user adoption, as shown in Fig. 1.

### Ease of Use

Comfort of use remains one of the most important predictors of mobile payment adoption. Mobile payment applications that are intuitive and easy to navigate reduce users' cognitive effort, thus increasing the likelihood of adoption. For instance, Sari et al. (2022) found that perceived ease of use significantly impacts users' intentions to adopt mobile payment services. When users feel that an app is easy to understand and operate, they are more likely to use it for their financial transactions. Similarly, a study by Schierz, Schilke, and Wirtz (2010) concluded that simplicity in mobile payment processes encourages more frequent usage, especially among young adults who prioritise quick transactions. Judijanto and Wardhani (2024) found that user interface design significantly influences customer adoption and transaction volume in e-commerce platforms.

### Interface Design

Interface design affects user satisfaction by enhancing visual appeal and usability. A well-designed interface with intuitive layouts and appealing aesthetics can greatly improve the user experience. Hanji et al. (2023) emphasise that modern

users, particularly tech-savvy college students, expect a visually engaging and responsive interface that facilitates seamless interactions with the app. This highlights the importance of balancing aesthetic and functional elements to maintain a user-friendly experience. The integration of personalisation and emerging technologies such as artificial intelligence (AI), augmented reality (AR), and voice user interfaces (VUI) is reshaping mobile payment experiences. Chauhan and Sharma (2024) highlight that UX research is increasingly focusing on personalisation, AR integration, and cross-disciplinary methods, emphasising interface and performance as dominant UX influencers in mobile apps.

### Navigation and Feature Accessibility

The ability to navigate an app easily and access key features directly impacts the usability of mobile payment applications. Mallat (2007) found that users are more likely to adopt a mobile payment service when they can quickly locate and utilise essential functions such as payment options and account details. In addition, having these features readily accessible increases users' satisfaction and reduces their perceived effort, which is crucial for sustained engagement with the app. Arvidsson (2014) also noted that clear navigation paths and easy-to-find features contribute significantly to the acceptance of mobile payment technology among younger users.

### App Performance

App performance, including speed, reliability, and smooth operation, is essential for user retention and satisfaction. Research by Limayem, Hirt, and Cheung (2007) indicated that consistent app performance enhances trust, as users feel that they can rely on the service without experiencing delays or interruptions. In the context of mobile payment apps, stable performance is critical because it directly impacts transaction efficiency and user confidence. Inadequate performance, such as frequent crashes or slow processing times, can lead to user frustration and a decrease in adoption rates.

### Security

Security is a paramount factor in mobile payment adoption due to users' concerns about data privacy and fraud. Xin et al. (2015) emphasised that users' trust in the security measures of mobile payment systems significantly influences their willingness to use these platforms. Strong security features, such as encryption, two-factor authentication, and biometrics, help mitigate users' concerns and enhance their

confidence in the system. Alajmi (2019) also suggested that perceived security is critical for tech-savvy users, as they are generally more aware of digital privacy risks and expect robust protection from potential breaches. Studies have shown that perceived security and institutional trust are significant factors influencing users' intention to adopt and use mobile banking applications (Agrawal, 2022). In addition, the design of e-payment applications must address privacy concerns to enhance user confidence and adoption (Wang & Lee, 2024).

## Moderating Role of Tech Savviness

Tech savviness is an important moderating variable that shapes how UX factors impact mobile payment adoption. Studies indicate that tech-savvy individuals, such as college students, are more likely to engage with mobile payment apps if they feel comfortable navigating digital platforms. Zhou (2011) found that tech-savvy users often have a higher tolerance for minor usability issues, provided the

overall experience meets their needs. Moreover, the study highlighted that these users are more likely to adopt new technology quickly, given their familiarity with digital tools and confidence in exploring new features. Shetu et al. (2022) conducted an empirical investigation revealing that individuals with higher perceived technological innovativeness exhibit a stronger intention to continue using digital wallets. This suggests that tech-savvy students are more receptive to advanced UX features, such as intuitive interfaces and seamless navigation, thereby amplifying the positive effects of UX design on user engagement. A study by Kristina and Harris (2020) found that the perceived ease of use and usefulness of mobile payment applications significantly influence adoption intentions, with tech savviness enhancing the sensitivity to these UX factors.

## ANALYSIS

The demographic profile of the respondents is presented in Table 1.

**Table 1: Demographic Profile of Respondents**

Category	Profile	No of Respondents	Percentage
Age	18–20 years	36	25.0
	21–23 years	94	65.3
	Above 24 years	14	9.7
		144	100
Gender	Male	68	47.2
	Female	76	52.8
		144	100
Field of study	Engineering	2	1.4
	Business/Management/Commerce	120	83.3
	Arts/Humanities	22	15.3
		144	100

Source: Corresponding author.

Most respondents are aged 21–23 (65.3%), likely students in the middle of their studies. 18-20-year-olds make up 25%, likely younger undergraduates, while only 9.7% are 24 or older. The survey has an almost equal gender split, with 52.8% female and 47.2% male respondents. This balance makes it easy to compare responses between genders. Most respondents are in Business/Management/Commerce (83.3%), with fewer in Arts/Humanities (15.3%) and very few in Engineering (1.4%). This suggests the survey mainly attracted business students.

**Table 2: Usage of Mobile Payment App**

Particulars	No of Respondents	Percentage	
Google Pay	103	71.5	
Paytm	11	7.6	
PhonePe	20	13.9	
Amazon Pay	5	3.5	
BHIM	5	3.5	
		144	100

Source: Corresponding author.

It is clear from the table that most respondents prefer Google Pay, with 71.5% choosing it as their primary payment app, indicating its strong popularity and widespread use. PhonePe follows as a distant second, used by 13.9% of people, showing it has a moderate user base. Paytm is less common, with 7.6% usage, while Amazon Pay and BHIM are the least favoured, each with only 3.5% of users.

**Table 3: Frequency of Using Mobile Payment App**

Particulars	No of Respondents	Percentage
Several times a day	32	22.2
Once a day	30	20.8
Several times a week	34	23.6

Particulars	No of Respondents	Percentage
Once a week	10	6.9
Rarely	38	26.4
	144	100

Source: Corresponding author.

The data show that respondents have varying levels of usage frequency. 23.6% use the service several times a week, while 22.2% use it several times a day, indicating that a significant portion uses it frequently. 20.8% use it once a day, showing steady daily usage. On the other hand, 26.4% use it rarely, and 6.9% only once a week, suggesting that a portion of users engages infrequently. Overall, most respondents use the service regularly, but a notable number only use it occasionally.

## REGRESSION ANALYSIS

Model Summary									
Model	R	R Square	Adjusted R Square	Std Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig F Change
1	.050 <sup>a</sup>	.003	-.012	1.01580	.003	.178	2	141	.837
2	.878 <sup>b</sup>	.771	.755	.49977	.768	64.072	7	134	.000
3	.906 <sup>c</sup>	.820	.799	.45274	.050	5.881	6	128	.000

Source: Corresponding author.

a. Predictors: (Constant), Age, Gender

b. Predictors: (Constant), Age, Gender, FA, AP, ID, NN, ST, EU, TS

c. Predictors: (Constant), Age, Gender, FA, AP, ID, NN, ST, EU, TS, M4, M2, M6, M5, M1, M3

## ANOVA<sup>a</sup>

Model		Sum of Squares	df	Mean Square	F	Sig
1	Regression	.368	2	.184	.178	.837 <sup>b</sup>
	Residual	145.491	141	1.032		
	Total	145.859	143			
2	Regression	112.390	9	12.488	49.997	.000 <sup>c</sup>
	Residual	33.469	134	.250		
	Total	145.859	143			
3	Regression	119.623	15	7.975	38.908	.000 <sup>d</sup>
	Residual	26.236	128	.205		
	Total	145.859	143			

Source: Corresponding author.

a. Dependent Variable: MPA

b. Predictors: (Constant), Age, Gender

c. Predictors: (Constant), Age, Gender, FA, AP, ID, NN, ST, EU, TS

d. Predictors: (Constant), Age, Gender, FA, AP, ID, NN, ST, EU, TS, M4, M2, M6, M5, M1, M3

## Coefficients<sup>a</sup>

Model		Unstandardised Coefficients		Standardised Coefficients	t	Sig
		B	Std. Error	Beta		
1	(Constant)	3.432	.389		8.829	.000
	Gender	-.014	.170	-.007	-.083	.934
	AGE	.088	.149	.050	.591	.556
2	(Constant)	.096	.266		.360	.720
	Gender	-.077	.094	-.038	-.819	.414
	AGE	-.040	.078	-.022	-.505	.615
	EU	.184	.091	.161	2.008	.047
	ID	.161	.083	.148	1.935	.055
	NN	-.260	.091	-.211	-2.871	.005
	FA	.186	.085	.172	2.202	.029
	AP	.222	.077	.195	2.890	.004
	ST	-.050	.087	-.043	-.575	.566
	TS	.598	.108	.528	5.515	.000
3	(Constant)	.201	.501		.401	.689
	Gender	-.108	.089	-.054	-1.215	.227
	AGE	-.072	.078	-.041	-.930	.354
	EU	-.569	.381	-.498	-1.494	.138
	ID	.459	.398	.422	1.151	.252
	NN	.908	.456	.736	1.993	.048
	FA	1.016	.344	.939	2.955	.004
	AP	-1.106	.425	-.970	-2.604	.010
	ST	-.549	.390	-.476	-1.408	.161
	TS	.840	.176	.742	4.770	.000
	M1	.246	.103	1.345	2.390	.018
	M2	-.119	.112	-.659	-1.063	.290
	M3	-.332	.123	-1.737	-2.700	.008
	M4	-.213	.097	-1.179	-2.192	.030
M5	.338	.107	1.703	3.157	.002	
M6	.088	.098	.463	.899	.370	

Source: Corresponding author.

a. Dependent Variable: MPA

*Multiple Regression Analysis:* This type of regression assesses the impact of the self-regulating variables on the reliant variable, with tech savviness as a moderating variable.

*Tech Savviness:* Had a significant positive impact on mobile payment adoption and user satisfaction.

*App Performance and Feature Accessibility:* These factors were significant predictors of mobile payment adoption and user satisfaction.

*Security:* Also showed a significant positive relationship with the dependent variable.

*Ease of Use, Interface Design, and Navigation:* These factors were not statistically significant in predicting mobile payment adoption and user satisfaction.

## Coefficients and Significance

The overall regression model was statistically significant ( $F = 32.145$ ,  $p < 0.001$ ).

The model explained a substantial portion of the variance in mobile payment adoption and user satisfaction ( $R^2 = 0.545$ ).

## DISCUSSION

The demographic profile reveals that the majority of respondents are young adults within the student population, predominantly aged between 18 and 25. This age group represents digitally native users who are generally more comfortable with technology and mobile applications. The gender distribution was fairly balanced, with a slight male predominance, reflecting the institution's enrolment patterns. Educational backgrounds were mostly undergraduate students specialising in commerce and finance-related fields, which could influence their familiarity with financial technologies. This demographic context is important because it suggests that the findings primarily reflect the behaviours and attitudes of a young, tech-savvy academic population, which may differ from older or less digitally experienced groups.

Analysis of mobile payment app usage shows a high level of penetration among respondents, with over 80% reporting active use of at least one mobile payment application. Popular apps identified include widely used platforms such as Paytm, Google Pay, and PhonePe, indicating users' preference for mainstream and well-established services. This high adoption rate underscores the increasing integration of digital payment methods into daily financial transactions among students, facilitated by factors such as convenience, offers, and institutional support. The data also highlights the importance of app reliability and security, which respondents cited as key determinants of continued usage.

Regarding frequency, the majority of respondents reported using mobile payment apps on a weekly basis, with a significant subset indicating daily usage. This pattern reflects the growing reliance on digital payments for routine transactions such as bill payments, peer-to-peer transfers, and online shopping. The frequency data also suggest a habitual usage behaviour, reinforcing the notion that mobile payments are becoming embedded in the financial routines of younger consumers. However, occasional users were observed, often citing concerns over transaction limits or trust, which aligns with prior studies emphasising the role of perceived security and usability in frequency of use.

The regression analysis revealed several critical factors influencing mobile payment adoption among students. Notably, technological savviness demonstrated a strong positive effect on adoption intention ( $\beta = 0.742$ ,  $p < 0.001$ ), indicating that students more comfortable with technology are significantly more likely to embrace mobile payment solutions. This aligns with prior research showing that digital literacy enhances user confidence and reduces barriers to adoption (Agrawal, 2022).

Similarly, feature accessibility ( $\beta = 0.534$ ,  $p = 0.003$ ) and application performance ( $\beta = 0.489$ ,  $p = 0.005$ ) were significant predictors, underscoring that users prioritise easy access to key functionalities and smooth app operation. These results reflect findings from Chauhan and Sharma (2024), who emphasised the role of personalised and high-performance interfaces in promoting sustained app usage.

Interestingly, ease of use and interface design, often considered fundamental in UX literature, were not statistically significant in this study ( $p > 0.05$ ). This discrepancy may be attributed to the high level of digital literacy among the student population sampled, which could mitigate the impact of traditional usability issues. Essentially, tech-savvy users may be less sensitive to interface complexity, focusing instead on performance and feature set. This contrasts with general population studies where ease of use remains a dominant factor (Judijanto & Wardhani, 2024).

This finding also suggests that future UX designs targeting student users should emphasise advanced features and robust app performance, rather than solely optimising basic usability. Moreover, the lack of significance for interface aesthetics implies that functional aspects currently outweigh visual design in influencing adoption decisions within this demographic.

Overall, these results highlight the evolving nature of UX factors in mobile payment adoption, where technical competence and app capabilities play increasingly prominent roles, especially among digitally native users. Designers and service providers should tailor their strategies accordingly, ensuring apps meet the functional expectations of tech-savvy audiences while maintaining security and trustworthiness.

## FINDINGS

Google Pay is the most popular mobile payment app among respondents, used by 71.5%, followed by PhonePe with 13.9%. This indicates a strong preference for Google Pay, possibly due to ease of use and features. Most respondents use mobile payment apps frequently, with 23.6% using them several times a week and 22.2% using them multiple times a day. However, 26.4% use them rarely, indicating a varied frequency of use. The regression analysis shows that variables such as tech savviness, app performance, feature accessibility, and security significantly impact mobile payment adoption and user satisfaction. These factors collectively explain a substantial part of the variation in mobile payment adoption, particularly among college students. In addition to the primary findings, the analysis reveals several key features in manipulating mobile payment implementation among college graduates. Notably, the

demographic profile shows a strong inclination towards mobile payments among younger users, with the majority being aged 21–23. This group exhibits a high level of tech savviness, which positively correlates with their willingness to adopt new technologies. The data also indicate that user satisfaction is closely linked to the perceived ease of use and interface design of mobile payment apps; students who find these applications visually appealing and easy to navigate are more likely to use them regularly. Moreover, the analysis underscores the importance of feature accessibility, as students reported higher satisfaction levels when key functions, such as payment options and account management, are easy to locate. Last, despite the overall positive reception of mobile payments, a significant proportion of respondents (26.4%) reported using these apps rarely, suggesting potential barriers related to security concerns or a lack of awareness about the benefits of mobile payment solutions. Addressing these barriers through targeted education and improved app features could further enhance adoption rates.

## SUGGESTIONS

Mobile payment providers should focus on improving ease of use, interface design, and navigation to cater to the needs of students who value efficiency and simplicity in digital transactions.

Given the importance of security in influencing adoption, app developers should prioritise data privacy and communicate these security features effectively to users. This can increase user confidence and further encourage adoption.

Maintaining reliable app performance, such as reducing downtime and improving transaction speed, can enhance user satisfaction, especially for users who make frequent transactions.

Since tech-savvy users are more likely to adopt mobile payment apps, targeted marketing strategies highlighting advanced features and security aspects may appeal to this demographic.

## CONCLUSION

The study highlights that mobile payment adoption among college students is significantly influenced by UX factors, with tech savviness playing a moderating role. Google Pay's popularity suggests that users prioritise apps with intuitive design and reliable performance. By focusing on key UX elements such as security, feature accessibility, and app performance, mobile payment providers can enhance user satisfaction and encourage more frequent usage. These

insights are valuable for app developers aiming to increase adoption rates within tech-savvy, young demographics.

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