

Analysis of the frequent reasons why customers are satisfied with mobile payments, including identification and classification

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ABSTRACT

Investigating the user experience of mobile payments is the aim of this study. The study specifically identifies and groups frequent reasons for satisfaction and discontent related to using mobile payments and contrasts these with factors that influence satisfaction with technology-based services. To determine and rank the most frequent reasons for satisfaction and discontent with mobile payments, we used the critical incident approach. An online survey with both multiple-choice and open-ended questions was used to gather the data. We were able to examine respondents' relationships with mobile payments using multiple-choice questions, and we were able to learn more about those ties through open-ended questions. Specifically, survey participants were asked to describe their satisfactory or unsatisfactory experiences with mobile payments. The information collected was analyzed using the constant comparison method. Data were coded and each response was compared with existing codes. Significantly more respondents were more likely to recall and describe a satisfactory mobile payment experience than an unsatisfactory mobile payment experience, suggesting an overall positive perception of mobile payment applications. Convenience, problem-solving, effectiveness, and safety are the main factors of satisfaction. Satisfaction comes from the ability of mobile payments to send money quickly and securely, making transactions fast and easy, regardless of the location or possession of physical tokens such as cash or credit cards. Thanks to their high accessibility and flexibility, mobile payments enable transactions even when alternative payment options are not available or have failed. Most of the causes of dissatisfaction revealed by data analysis fall into the category of complexity and inefficiency, as opposed to causes of satisfaction. The conflicting sources of satisfaction/dissatisfaction demonstrate the paradox of mobile payment technology. A positive perception of mobile payments should lead to increased merchant acceptance.

Keywords:

Mobile payment systems, Mobile payment research, Literature review

INTRODUCTION:

Today, there are a growing number of mobile payment transactions worldwide. The number of clients using mobile payments is rising as information technology advances and smart phone payment methods change. Using cell phones and personal digital assistants to pay for products, services, and bills wherever they are is referred to as mobile payments. Smart phones for mobile payments are being embraced quickly, experts believe, citing a report by Global Payment Gateways of the Future.

Mobile payments have increased significantly every year since 2010, especially in India, despite challenges including unfriendly interface systems. For Indian consumers, mobile payments are the preferred payment option in their daily life.

Between 2012 and 2022, the number of mobile phone users in India grew significantly. The number of smart phone users in India has now reached 64% of its population and by 2040 it is estimated to reach 96%.

By 2012, the number of mobile Internet users reached 420 million. By November 2022, mobile payment penetration reached 7,422 of his Cr customers. Based on these results, it is expected that mobile payments will be used in various aspects of lifestyle, such as shopping channels, and transaction patterns, and public transportation such as taxis, subways, and planes. Mobile payment services have a large number of users due to their convenience, convenience, and environmental aspects, making it a service that is more difficult to implement in society than credit card systems. companies can not only reduce the cost of map materials but also pay attention to the social environment. This requires the corporate social responsibility of providing customers with effective mobile payment transactions. It seems. Mobile payment practices are expected to become a promising trend and become a large market in India as customers appreciate the usefulness and convenience of mobile payments.

Additionally, each mobile payment provider hires government agencies and public services to help develop the system. Her 4,444 customers around the world use online payment systems to pay for service network fees, doctor appointments, transportation, taxis, water bills, and more. At the same time, the establishment of automatic debit systems will make mobile payments more convenient and intelligent, especially for the authorities, which will greatly reduce efficiency.

Specifically, Indian e-commerce sites such as Flipkart, Zomato, and Big Basket accept mobile payments. The growth of online shopping is accelerating the use of mobile payments. Indian customers find mobile payment systems easier than credit and debit cards, as they require more services from credit card companies and prefer the security of banks. This special status of banks contributed to the expansion of banking rights and RBI. As part of the Indian government's Digital India initiative, even before the coronavirus pushed more and more Indians to adopt cashless transactions, Indians were already switching to digital payments. Independent customer protections for non-bank basic payment methods do not yet exist. Customer protection is therefore still a common issue when customers use bank payment methods.

This study examines the Indian market as a research topic for the following reasons: For established mobile payment providers in India, some key issues can be identified to facilitate the improvement of mobile payment services. Furthermore, with the advent of the artificial intelligence revolution, foreign exchange trading is not perceived as a revolution in the way people live and think, so people believe that foreign exchange trading is the safest and most reliable payment method of the future there is a possibility.

LITERATURE REVIEW

MOBILE PAYMENT

DEFINITION

Mobile payments are a natural evolution of electronic payments (Mallat, 2007). One of the first mobile payment solutions was introduced in 1997 by the Finnish company Sonera, allowing the purchase of soft drinks at vending machines using mobile phones (Dahlberg et al., 2003). Soon after, the number of mobile payment providers and their offers increased rapidly. Google released its Wallet app in 2011 and Apple released its Apple Pay in 2014. In Finland, the most popular solutions in 2016 were his MobilePay and PayPal Mobile (Statista, 2016). Two major services, Siirto and Apple Pay were launched in 2017.

Mobile payments are defined as the process of transferring money from a payer to a payee via a mobile device (Mallat, 2007). Mobile devices refer to smartphones, cell phones, or personal digital assistants (Kim et al., 2010). Mobile payments use wireless communication technologies such as cellular networks (Kim et al., 2010). Mobile phones are used for bill payments, direct debits, peer-to-peer transfers, proximity and remote payments, discounts, mobile marketing or ticketing (Oliveira et al., 2016). Mobile payments can replace all major payment methods, including cash, credit and debit cards, and electronic bill payments (Dahlberg et al.

, 2003). Schierz et al. (2010) Overview of common definitions of mobile payments. Some authors mention his two stages in the process of approval and initiation, while others add making payments. It is important to note the difference between mobile payments and mobile banking (Mallat, 2007). Sometimes treated interchangeably, the former involves processes between customers, banks and merchants, while the latter refers to the relationship between customers and banks (Oliveira et al., 2016).

We live in an extraordinary time when new technologies are reshaping nearly every aspect of our lives. Technology is changing things, much faster than our linear thinking. It won't be long before people see drone deliveries and self-driving cars. And you'll get to experience Hyperloop trains with their company. Advances in virtual reality will replace textbooks, well-equipped 3D-printed homes will emerge, and the Internet of Things will become ubiquitous. Similarly, banknotes will be replaced by digital or virtual currencies, and brick-and-mortar banks will be replaced by mobile phones. Financial technology such as Internet banking is expected in the future.

Banks play an important role in today's world. Banks are racing to launch new products and services to gain an edge in an increasingly competitive industry. Providing a service that facilitates customers is paramount. To expand the steps of banking services, banks should pay more attention to generating new ideas and innovations to improve services and increase customer satisfaction. Banks therefore need to develop such tools and techniques to meet customer expectations.

The banking industry is undergoing many transformations, including: B. Serve customers via portable mobile devices. Such services are not restricted by geographic location, legal or other barriers, and are readily available to existing customers.

The development and coverage of wireless communications has set the stage for mobile banking services. Hibberd (2007) reports that worldwide he has 3 billion mobile phone users and continues to grow rapidly. Banks recognize the potential of phone devices to reach customers through advertising. Additionally, Keen and Mackintosh (2001) showed that technological advances play an important role in the selection of value-added mobile services. He further predicted that services delivered via mobile devices could continue to grow over time due to new innovations in mobile banking. Weberman et al. al, (2005) found that many studies have been conducted in different countries around the world on the use of mobile phones for banking.

Mobile banking provides a tier for customers to communicate with their bank using a mobile phone or personal digital assistant (Barnes & Corbitt, 2003). Mobile banking (m-banking) is a part of e-banking that provides customers with access to various banking services, such as savings and credit information, and allows customers to make payments and transfer money through electronic channels (Macaria, 2001). Today, it can be said that a large number of

people of all demographic and socioeconomic levels use mobile phones in their daily lives. Such mobile phone users can enroll in m-banking and enjoy services such as account balance inquiry, mini account statement, cash and transaction transfer, and password management directly on their mobile phones.

Mobile payment services offer many benefits for both service providers and service users. Mobile payments serve as a great platform for banks to maintain good relationships with their customers, so banks do not need to change their infrastructure, their general systems, or huge sums of money. It stores valuable information about your customers and enables you to develop and implement effective customer relationship management policies and practices. It also provides fast response and support that excels in customer retention and customer loyalty. M Banking users save time and money by not having to physically visit a bank branch. Mobile users can easily track transactions, helping them better manage their money. M-Banking users can access their bank accounts remotely

Advances and innovations in mobile technology are increasing the potential for better utilization of available financial services. Significant cost savings are realized through branchless banking and the use of third-party networks (such as post offices and small retailers) as financial service providers. Mobile phone use can also facilitate the provision of microfinance. International remittances are the economic backbone of developing countries and play an integral role in their development. Many people have been observed using mobile banking to send and receive money transfers. We know that sending money through traditional banks Western Union and MoneyGram is costly, so mobile banking can play a big role here too. Mobile banking also facilitates sending small amounts to remote locations in an emergency. Reamonn and Williams (2005) found that FDI is likely to be higher in countries with more widespread mobile phone use and coverage. Although recently, mobile payment funds have come under more scrutiny due to concerns that funds are being misplaced. However, mobile payments/banking continues to grow. The use of mobile payment services also leads to the following secondary effects: B. Improving Domestic Savings and Revenues. Changing Family Savings and Distribution Dynamics (2007). In general, mobile payments complement traditional banking. InfoDev (2006) reports that mobile banking has reduced reliance on traditional banking systems. Based on these theoretical connections, the following research models have been designed.

STUDY OBJECTIVES

The objective of this study is to investigate the customer experience of mobile payments. More specifically, the research identifies and classifies common sources of satisfaction and dissatisfaction associated with the use of mobile payments, and compares them with the customer satisfaction determinants with technology-based services such as SSTs and electronic stores.

The aim and objective of this study are to find out customers' perception and satisfaction towards the mobile payments services they use and to be in a position to give recommendations and suggestions to the higher management of banks to develop mobile payments Apps that are user-friendly so that more users can divert to e-banking channels which is cost-effective for banks as well as beneficial for the economy of India. Specific objectives include:

To know the influence of perceived ease of use on customers' satisfaction with mobile payments In this paper, I have discussed the working and functioning of different entities in M-Payment systems.

- a) To analyze and enhance payments done with the help of mobile devices at POS terminals and the success and trustworthiness of mobile payments used. The usability and enhancement of the mobile wallets designed and developed.
- b) Design and development of technical solutions related to NFC, Bluetooth and RFID tags.

METHODOLOGY

Mobile payments allow you to send and receive payments directly to your bank account. So the worry of receiving money in your wallet and then transferring it to your bank account is completely gone. Interestingly, you don't have to be using a mobile payment app to receive payments. Mobile payments simplify the money transfer process through your website. Although the main function of the app is to make easy money. Mobile Payments offers many unique features compared to all other options available in the market.

Some of these are:

1. Transactions are immediate
2. Money can be sent and received directly to bank accounts
- 3 Tez Shield – multi-layered security with 24/7 fraud protection – enables highly secure transactions
5. The app is available in eight Indian languages, making it more acceptable.
- 6 The app also offers multiple payment options, so users can even transact using their mobile phone number or Virtual Payment Address (VPA).
7. Scratch cards are another attraction, and mobile payments offer lucrative cashback and deals on a variety of transactions. This cashback are credited directly to your linked bank account.
- 8 App compatibility with all banks is further proof of its security, network coverage, and service quality.

Mobile Payments are more customized and greatly simplify the whole process of the Indian remittance and payment market. Launched Mobile Payments for Business, a purpose-built app that enables entrepreneurs to connect directly with their customers and make great deals. Businesses that have their checking accounts linked to the app can even receive payments of up to Rs. 50,000 from customers for free.

DATA ANALYSIS

Gender

	Frequency	Percent	Valid Percent	Cumulative Percent
Female	47	45.2	45.2	45.2
Valid male	57	54.8	54.8	100.0
Total	104	100.0	100.0	

INTERPRETATION:

From the above table out of 104 respondents of the collected survey, 45.2% are females and 54.8% are males.

EDUCATIONAL QUALIFICATION

	Frequency	Percent	Valid Percent	Cumulative Percent
10th	2	1.9	1.9	1.9
10th	1	1.0	1.0	2.9
Engineering	1	1.0	1.0	3.8
Graduation	48	46.2	46.2	50.0
Valid Intermediate	12	11.5	11.5	61.5
Post Graduation	32	30.8	30.8	92.3
SSC	8	7.7	7.7	100.0
Total	104	100.0	100.0	

INTERPRETATION:

From the above table out of 104 respondents of the collected survey 46.2 % are graduating, 30.8 % are post-graduation, 1% are engineering, 11.5 % are intermediate, and 10.6 % are SSC.

AGE

	Frequency	Percent	Valid Percent	Cumulative Percent
18 to 25 y	84	80.8	80.8	80.8
23.	1	1.0	1.0	81.7
Valid 25 to 35 y	17	16.3	16.3	98.1
47.	1	1.0	1.0	99.0
Below 18 y	1	1.0	1.0	100.0
Total	104	100.0	100.0	

INTERPRETATION:

From the above table out of 104 respondents of the collected survey, 81.7 % are 18 to 25 y, 16.3 % are 25 to 35 y, 1 % are 47 y, and 1 % are 18 y below.

OCCUPATION

	Frequency	Percent	Valid Percent	Cumulative Percent
Business	6	5.8	5.8	5.8
DRIVING	1	1.0	1.0	6.7
Employee	32	30.8	30.8	37.5
Valid Married	3	2.9	2.9	40.4
Student	61	58.7	58.7	99.0
Unemployed	1	1.0	1.0	100.0
Total	104	100.0	100.0	

INTERPRETATION:

From the above table out of 104 respondents of the collected survey 58.7 % are students,30.8 % are employees, 5.8 % are business, 1 % are driving, 1 % unemployed, and 2.9 % are married.

What type of mobile device you are using?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Android	93	89.4	89.4	89.4
Basic mobile	5	4.8	4.8	94.2
iOS	6	5.8	5.8	100.0
Total	104	100.0	100.0	

INTERPRETATION:

From the above table out of 104 respondents the collected from survey, 89.4 % are using android,5.8 % are using iOS, and 4.8 % are using Basic mobile.

Have you been through urgent situations when you have forgotten to take your wallet, but you had your mobile phone along; you wished you could purchase goods/services with your mobile too?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid No,...Not really	12	11.5	11.5	11.5
Yes, I have been through!	92	88.5	88.5	100.0
Total	104	100.0	100.0	

INTERPRETATION:

From the above table out of 104 respondents the collected from survey, 88.5 % of respondents are used mobile payments to purchase goods/services,11.5 % of respondents are not used mobile payments to purchase goods/services

Have you heard of terms mobile payment or Transactions over mobile ?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid I have just heard of them !	15	14.4	14.4	14.4
No, not sure , if anything such exists !	4	3.8	3.8	18.3
Yes, I am answer of it !	85	81.7	81.7	100.0
Total	104	100.0	100.0	

INTERPRETATION:

From the above table out of 104 respondents the collected from survey 81.7 % of respondents are heard of and done transactions through mobile payments,14.4 % of respondents are just

heard of the term mobile payments, and 3.8 % of respondents are not aware of the term mobile payments.

Have you ever done any payments using your mobile? if yes, please select which all transactions you have done.

	Frequency	Percent	Valid Percent	Cumulative Percent
all	1	1.0	1.0	1.0
All	3	2.9	2.9	3.8
ALL	1	1.0	1.0	4.8
All of the above	4	3.8	3.8	8.7
All payments	1	1.0	1.0	9.6
All The Above	1	1.0	1.0	10.6
Valid All Transactions	1	1.0	1.0	11.5
Bill Payments	21	20.2	20.2	31.7
Food Order	13	12.5	12.5	44.2
Mobile Recharge	51	49.0	49.0	93.3
Ticket booking	7	6.7	6.7	100.0
Total	104	100.0	100.0	

INTERPRETATION:

From the above table out of 104 respondents, the collected from survey 49.0% of respondents are done mobile payments for mobile recharge, 20.2 % respondents done mobile payments for bill payments, 12.5% of respondents done mobile payments for food orders, 11.7 % respondents are done mobile payments for various purpose of needs and 6.7% respondents done mobile payments for ticket booking.

Usage of payment through mobile

	Frequency	Percent	Valid Percent	Cumulative Percent
Often	7	6.7	6.7	6.7
Rarely	4	3.8	3.8	10.6
Valid Regularly	64	61.5	61.5	72.1
Sometimes	29	27.9	27.9	100.0
Total	104	100.0	100.0	

INTERPRETATION:

From the above table out of 104 respondents, the collected from survey 61.5 % of respondents use payments through mobile regularly, 27.9 % of respondents use payments through mobile sometimes, 6.7% of respondents use payments through mobile often and 3.8% of respondents use payments through mobile rarely.

Satisfaction of mobile payment services

	Frequency	Percent	Valid Percent	Cumulative Percent
Satisfied	61	58.7	58.7	58.7
Valid Very satisfied	43	41.3	41.3	100.0
Total	104	100.0	100.0	

INTERPRETATION:

From the above table out of 104 respondents of the collected from survey, 58.7 % of respondents are satisfied with mobile payments, and 41.3 % of respondents are very satisfied with mobile payments.

How would you rate the idea of mobile payment

	Frequency	Percent	Valid Percent	Cumulative Percent
Excellent	42	40.4	40.4	40.4
Valid Good	52	50.0	50.0	90.4
Very good	10	9.6	9.6	100.0
Total	104	100.0	100.0	

INTERPRETATION:

From the above table out of 104 respondents the collected from survey, 50 % of respondents are rated good for mobile payments, 40.4% of respondents are rated excellent for mobile payments and 9.6% of respondents are rated very good for mobile payments.

SUGGESTION:

Provide flexible Payment Options.

A study found that websites providing 4 or more payment methods other than credit cards had a sales conversion rate 12 % higher than those offering just one option. So, it is highly suggested that you accept payment in many ways ranging from COD to bank transfer, PayPal, Braintree, credit cards, debit cards, etc.

However, it is not necessary to accept all payment methods, you need to research your target audience and find out which payment methods are preferred among the majority and implement only these methods in your store.

Besides, retail giants – Amazon.com or Ebay.com –allow payment in over 100 currencies, it will be much better if you can accept payment in different currencies, at least two in the category, your national one and an international one.

Shortly, diversifying your payment methods is one way to make your customers ready to process to checkout.

Online purchasers take a serious attitude to your compromise to keep their information safe from hackers, esp. financial data or the bank account number.

A survey by e-Consultancy found that 58% of respondents dropped out of the checkout page due to concerns about payment security. Thus, remember to always showcase the security measures you have in place. For example, you comply with the standards of the PCI Security Standards Council (PCI SSC). This is the first thing to gain the trust of your customers right after their buying actions and ensure the next deals in the future.

CONCLUSION:

In this study, the critical incident approach was used to examine consumer perceptions and experiences with mobile payment systems in relation to the sources of customer happiness. Digital cashless alternatives are becoming more prevalent in daily life and are gradually reaching more and more distinct sorts of clients. The current study is a pioneer in examining the interaction between users and existing mobile payment solutions, and it provides recommendations for product creators to create and update their work, as well as for retailers to select mobile payment options that are appropriate for their businesses. Mobile payments are taking giant steps at revolutionising the payments market in India. Customers/users will miss a hoard of features and easy money transfer transactions if they don't use the app. If you are sceptical about mobile banking, check what makes it safe. UPI has enabled mobile phones to be used as a primary payment device for making and accepting payments. UPI leverages high tele density in India to enable every bank account holder to make digital transactions using a mobile phone. India, which has a poor merchant payment acceptance infrastructure UPI, enables even the smallest merchant to start accepting digital payments without the need for any POS machine.

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