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Mobile Payment Adoption Among Youth: Generation Z

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Abstract

This paper aims to understand that influence on mobile payment adoption among youth: Generation Z customers. Mobile payment systems are services that enable consumers to make purchases via Apple or Android smartphones, tablets, or wearable devices using all major credit, debit, and gift card networks, alongside bank account information. This research demonstrates that behavioural intention to embrace mobile payment services is highly influenced by Generation Z's performance expectation, social influences, facilitating conditions, perceived enjoyment, and trust. To better manage the Z-target Generation's market, marketers could take use of mobile payment systems. As the digital landscape continues to evolve, the adoption of mobile payment technologies has become a significant aspect of financial transactions, particularly among the tech-savvy Generation Z. This research aims to explore the factors influencing the adoption of mobile payments within the context of Generation Z, focusing on their attitudes, behaviors, and preferences. The study employs a mixed-methods approach, combining quantitative surveys and qualitative interviews to gather comprehensive insights into the mobile payment adoption patterns among Generation Z individuals. Quantitative data will be analyzed to identify key demographic factors and usage patterns, while qualitative interviews will delve deeper into the motivations, concerns, and experiences that shape Generation Z's decisions regarding mobile payments. The research hypothesizes that factors such as perceived convenience, security, Performance expectancy, effort expectancy, social influences, and technological literacy play pivotal roles in shaping Generation Z's adoption of mobile payment solutions. The findings from this study aim to contribute valuable insights to financial institutions, policymakers, and businesses seeking to understand and cater to the preferences of this influential demographic group. The implications of this research extend beyond academic circles, providing practical recommendations for industry stakeholders to enhance mobile payment adoption strategies targeted at Generation Z. Ultimately, this study seeks to contribute to the ongoing discourse on digital finance and youth consumer behavior, fostering a better understanding of the dynamics influencing mobile payment adoption in the context of Generation Z.

Keywords: Performance Expectancy, Effort Expectancy, Social Influence, Behavioral Intention, Facilitating Conditions and Price Value

INTRODUCTION

In recent years, the landscape of financial transactions has undergone a significant transformation with the advent of mobile payment technologies. Among the early and enthusiastic adopters of these innovative payment methods are the members of Generation Z. Born roughly between the mid-1990s and early 2010s, Generation Z, or Gen Z, is the demographic cohort that follows the millennials. This tech-savvy and digitally native generation has embraced mobile payment solutions as an integral part of their daily lives, reshaping the way transactions are conducted.

Mobile payments refer to financial transactions carried out through mobile devices, such as smartphones or tablets, using various technologies like Near Field Communication (NFC), Quick Response (QR) codes, or mobile applications. Gen Z, having grown up in an era dominated by smartphones and the internet, exhibits unique patterns of behavior and preferences that drive their remarkable adoption of mobile payments.

Technological Proficiency with regards, Gen Z is often characterized by its unparalleled comfort and proficiency with technology. Having grown up in a highly connected world, they are quick to adapt to new digital innovations. Mobile payments align seamlessly with their tech-centric lifestyle, offering convenience and efficiency.

Convenience and Speed with regards Gen Z values convenience and speed in their daily activities. Mobile payments provide a swift and hassle-free alternative to traditional payment methods, enabling users to make transactions with just a few taps on their smartphones. This aligns with Gen Z's desire for instant gratification and efficiency.

Preference for Digital Experiences with regards, Gen Z exhibits a strong preference for digital experiences over traditional ones. Mobile payments integrate with a variety of digital services and applications, allowing Gen Z to manage their finances, split bills, and make purchases without the need for physical currency or cards.

Social Connectivity with regards Social interactions and connectivity are crucial for Gen Z. Many mobile payment apps incorporate social features, enabling users to share expenses, split bills, or even make group payments seamlessly. This social integration aligns with Gen Z's desire for shared experiences and collaborative financial activities.

Security and Privacy Concerns with regards, Gen Z places a high value on security and privacy. Mobile payment platforms often incorporate advanced security features such as biometric authentication and encryption, providing a sense of trust and safety for users. As a result, Gen Z feels more comfortable adopting these technologies for their financial transactions.

Financial Inclusion with regards Mobile payments contribute to financial inclusion by providing access to banking and financial services for individuals who may not have traditional banking facilities. Gen Z, often characterized by its socially conscious mindset, appreciates the inclusivity offered by these technologies.

The adoption of mobile payments among Generation Z represents a paradigm shift in the way financial transactions are conducted. Fueled by technological proficiency, a preference for digital experiences, and a demand for convenience, Gen Z is propelling the evolution of the payments landscape. As this cohort continues to shape the future of finance, businesses and financial institutions must adapt to meet the unique preferences and expectations of this digitally native generation. Thus this paper, ‘Mobile payment adoption among youth: generation z’, take to analysis.

Review of literature

Monitise (2012) demonstrates how younger people are more likely to be involved with technology and the internet and to have a more detailed understanding of these platforms. According to Lin (2011), Bhatt and Shiva (2020), and Islam et al. (2020), customers who are used to using wireless technology often in their daily activities are the ones who are most likely to adopt mobile payments. In their daily lives, young students mostly rely on smartphone apps for bill payment, entertainment, and shopping.

According to Shankar (2018, stated that Furthermore, studies on the use of mobile payments are dispersed, with limited studies concentrating on Generation Z. By analyzing the variables influencing the adoption of mobile payments among generation Z (18 to 22 years old) in the setting of a developing nation (India), this study seeks to close this gap in the literature.

The report by Payments (2019) indicates the ease with which generation Z—those born between 1995 and 2010—use Smartphone as essential instruments for money management (Strauss and Howe, 1991). Furthermore, compared to other generations, over 90% of consumers between the age of 18 and 22 download mobile payment apps. This suggests that this generation will probably set the standard for embracing new technologies, a trend that will only get bigger in the future. These factors make young people the ideal demographic to target when pushing mobile payments.

Chao (2019), stated that The four components of the UTAUT (Unified Theory of Acceptance and Use of Technology)—Performance Expectancy, Effort Expectancy, Facilitating Condition, and Social Influences—are intended to explain user intents to adopt new technologies and subsequent usage behavior. Later research adds several more elements to UTAUT, including perceived enjoyment and trust.

According to The Times of India, in (2021), in India, the value of transactions made via mobile devices reached Rs 44.10 billion. In 2020, the nation recorded the highest number of real-time payment transactions worldwide, with over 25.5 billion. Only 7.6% of individuals in India regularly utilize mobile payments, despite the country being one of the world's largest mobile marketplaces.

According to Habeeb et al. (2021), a technological service provider to Indian banks and retailers, generation Z is the group that uses mobile payments the most frequently. A lot of studies have been done on the use of mobile payments. On the other hand, opinions on what influences the uptake of various mobile technologies vary.

According to Mirjana Pejić-Bach (2021), The Covid-19 pandemic has had a significant impact on people's lives and economies throughout the globe, posing a number of difficulties for governmental, commercial, and private organizations. Global quarantines of such magnitude have been imposed that most human connection has been halted, a phenomenon known as social distance. On the other hand, social distancing suggests that people interact less physically. People continued to maintain virtual connections at the same time since there were so many different electronic commerce options available. In recent months, the Covid-19 pandemic has quickly compelled a large number of public, private, and economic bodies to shift their focus primarily to electronic transactions. It is not overstatement to state that electronic commerce has facilitated the survival of countless enterprises worldwide and served a variety of societal and private purposes. During the Covid-19 crisis, the use of electronic commerce processes and practices led to the sudden emergence of new viewpoints and issues.

According to Triasesiarta Nur (2021), over the past few decades, the financial technology industry has rapidly advanced, drastically altering both the way people live and conduct business. The widespread use of the internet is encouraging new business models. A new method for efficiently and conveniently

completing financial transactions on digital networks is mobile payment. This study examines the variables affecting Generation Z's adoption of mobile payments as a form of payment. As the generation that comes after the current generation in our society, Generation Z is also the one that uses internet technology the most.

Research methodology

Statement of the problem

The adoption of mobile payment solutions among the youth, specifically Generation Z, presents a multifaceted challenge that requires thorough investigation and understanding. Generation Z, born roughly between the mid-1990s and early 2010s, is characterized by their familiarity and comfort with digital technology. Despite their tech-savvy nature, there exists a significant gap in the widespread acceptance and usage of mobile payment methods within this demographic. Generation Z may lack comprehensive awareness and understanding of the benefits, security features, and convenience offered by mobile payment platforms. Marketing strategies for mobile payment solutions may not effectively resonate with the preferences and priorities of Generation Z. There might be a need for more tailored and engaging campaigns that highlight the relevance of mobile payments in their daily activities. Addressing these challenges requires a comprehensive understanding of the specific dynamics influencing Generation Z's attitudes towards mobile payments. Investigating these issues will aid in developing targeted strategies to promote the widespread adoption of mobile payment solutions within this demographic. Hence, the problem is taken for the present study titled, 'Mobile payment adoption among youth: generation z'.

Objectives of the study

1. To find-out the level of mobile payment adoption among youth: generation z.
2. To describe socio-demographic profile of consumers.
3. To find-out the level of Behavioral intention.
4. To examine the level of Price value.
5. To analyze various factors of mobile payment adoption among youth: generation z**.**
6. To find out suitable suggestions to develop mobile payment adoption among youth: generation z.

Research Design

Research design proposed for the study is 'Descriptive' type of research design. This type of research deals with generation z. Sample size: 109. Sample data was collected from the generation z. Disproportional sampling technique has been used to select the sample.

Research Hypothesis:

1. There is a significant correlation between respondents' age and various dimensions of mobile payment adoption among youth: generation z.
2. There is a significant correlation between number of family members and various dimensions of mobile payment adoption among youth: generation z.
3. There is a significant correlation between respondents' monthly income and various dimensions of mobile payment adoption among youth: generation z.
4. There is a significant inter correlation matrix among various dimensions of mobile payment adoption

among youth: generation z.

5. There is a significant difference between respondents' gender and various dimensions of mobile payment adoption among youth: generation z.
6. There is a significant difference between respondents' marital status and various dimensions of mobile payment adoption among youth: generation z.
7. There is a significant difference between respondents' type of family and various dimensions of mobile payment adoption among youth: generation z.
8. There is a significant difference between respondents' domicile and various dimensions of mobile payment adoption among youth: generation z.
9. There is a significant variance among the respondents' educational qualification with regard to various dimensions of mobile payment adoption among youth: generation z.
10. There is a significant variance among the respondents' occupation with regard to various dimensions of mobile payment adoption among youth: generation z.

Period of study

The study on mobile payment adoption among youth: generation z was carried out during the period of January 3rd to February 4th 2025.

Table 1: Table showing demographic variable

S.No	Demographic variable	No of Respondents (n:109)	Percentage
1.	**Age**		
	Upto 20 years	10	9.2
	21 to 22 years	15	13.8
	23 to 24 years	4	3.7
	25 to 26 years	31	28.4
	Above 26 years	49	45.0
2.	**Gender**		
	Male	69	63.3
	Female	40	36.7
3.	**Marital status**		
	Unmarried	78	71.6
	Married	31	28.4
4.	**Educational qualification**		
	Under Graduation	34	31.2
	Post Graduation	21	19.3
	Professional	54	49.5
5.	**Type of family**		
	Nuclear	83	76.1
	Joint	26	23.9
6.	**Domicile**		

	Urban	34	31.2
	Rural	75	68.8
7.	**Occupation**		
	Government employee	37	33.9
	Private Employee	55	50.5
	Business	17	15.6
8.	**Family Monthly income**		
	Up to Rs.20000	14	12.8
	Rs.20001 to Rs.40000	50	45.9
	More than Rs.40000	45	41.3
9.	**Number of family members**		
	Up to 3 members	19	17.4
	4 to 5 members	59	54.1
	More than 5 members	31	28.4

Table1: From the above table, it is inferred that nearly half (i.e.) 45.0 per cent of the respondents were more than 26 years old. Majority (i.e.) 63.3 per cent of the respondents were male. Nearly three-fourth (i.e.) 71.6 per cent of the respondents were unmarried. Nearly half (i.e.) 49.5 per cent of the respondents were professional. More than three-fourth (i.e.) 76.1 per cent of the respondents belongs to nuclear family. Majority (i.e.) 68.8 per cent of the respondents were living in rural area. More than half (i.e.) 50.5 per cent of the respondents were Private employees. Nearly half (i.e.) 45.9 per cent of the respondents received their family monthly income from Rs.20001 to Rs.40000. More than half (i.e.) 54.1 per cent of the respondents had 4 to 5 family members.

Table 2: Karl Pearson's Co-Efficient of correlation between respondents' age and various dimensions of Mobile payment adoption among youth: generation z

S.No	Mobile payment adoption among youth: generation z	Correlation value	Statistical Interface
1.	Age and Performance expectancy	**0.894****	**p < 0.01 Significant**
2.	Age and Effort expectancy	**0.909****	**p < 0.01 Significant**
3.	Age and Social influence	**0.892****	**p < 0.01 Significant**
4.	Age and Behavioral intention	**0.803****	**p < 0.01**

			Significant
			p < 0.01
5.	Age and Facilitating conditions	**0.810****	**Significant**
			p < 0.01
6.	Age and Price Value	**0.798****	**Significant**
7.	Age and Mobile payment adoption among youth: generation z	**0.826****	**p < 0.01** **Significant**

** Correlation is **significant** at the **0.01** level

* Correlation is **significant** at the **0.05** level

Table2: There is a significant correlation between respondents' age and Performance expectancy, Effort expectancy, Social influence, Behavioral intention, Facilitating conditions, Price Value and overall Mobile payment adoption among youth: generation z.

Table 3: **Karl Pearson's Co-Efficient of correlation between respondents' Family Monthly income and various dimensions of Mobile payment adoption among youth: generation z**

S.No	Mobile payment adoption among youth: generation z	Correlation value	Statistical Interface
			p < 0.01
1.	Family monthly income and Performance expectancy	**0.882****	**Significant**
			p < 0.01
2.	Family monthly income and Effort expectancy	**0.903****	**Significant**
			p < 0.01
3.	Family monthly income and Social influence	**0.877****	**Significant**
			p < 0.01
4.	Family monthly income and Behavioral intention	**0.799****	**Significant**
5.	Family monthly income and Facilitating conditions	**0.802****	**p < 0.01**

			Significant
6.	Family monthly income and Price Value	**0.747****	**p < 0.01 Significant**
7.	Family monthly income and Mobile payment adoption among youth: generation z	**0.812****	**p < 0.01 Significant**

** Correlation is **significant** at the **0.01** level

* Correlation is **significant** at the **0.05** level

Table 3: There is a significant correlation between respondents' Family monthly income and Performance expectancy, Effort expectancy, Social influence, Behavioral intention, Facilitating conditions, Price Value and overall Mobile payment adoption among youth: generation z.

Table 4: Inter correlation matrix among various dimensions of Mobile payment adoption among youth: generation z

	Performance expectancy	**Effort expectancy**	**Social influence**	**Behavioral intention**	**Facilitating conditions**	**Price Value**	**Mobile payment adoption among youth:**
Performance expectancy	**1**						
Effort expectancy	**.899****	**1**					
Social influence	**.843****	**.899****	**1**				
Behavioral intention	**.725****	**.852****	**.937****	**1**			
Facilitating conditions	**.837****	**.796****	**.853****	**.733****	**1**		
Price Value	**.803****	**.737****	**.753****	**.603****	**.891****	**1**	
Mobile payment adoption among youth: generation z	**.768****	**.869****	**.959****	**.948****	**.827****	**.744****	**1**

** Correlation is **significant** at the **0.01** level,

* Correlation is **significant** at the **0.05** level

Table 4: There is a significant relationship among the various dimensions of Mobile payment adoption among youth: generation z Such ad Performance expectancy, Effort expectancy, Social influence, Behavioral intention, Facilitating conditions and Price Value.

Table 5: **'t' test between the respondents' Gender and various dimensions of Mobile payment adoption among youth: generation z**

S.No	Mobile payment adoption among youth: generation z	$\bar{X}$	S.D	Statistical Inference
1.	**Performance expectancy**			
	Male **(N:69)**	8.1159	1.27805	**t =9.622** p < 0.001
	Female **(N:40)**	10.4000	1.03280	**Significant**
2.	**Effort expectancy**			
	Male **(N:69)**	7.8696	1.18710	**t =13.184** p < 0.001
	Female **(N:40)**	10.7500	.92681	**Significant**
3.	**Social influence**			
	Male **(N:69)**	6.3478	1.56079	**t =12.977** p < 0.001
	Female **(N:40)**	10.4250	1.61543	**Significant**
4.	**Behavioral intention**			
	Male **(N:69)**	5.7391	1.30217	**t =12.887** p < 0.001
	Female **(N:40)**	10.2250	2.33686	**Significant**
5.	**Facilitating conditions**			
	Male **(N:69)**	9.4638	1.24357	**t =9.106** p < 0.001
	Female **(N:40)**	11.9250	1.54235	**Significant**

6.	**Price Value**			
	Male **(N:69)**	11.0725	1.95778	**t =5.436** p < 0.001
	Female **(N:40)**	13.0500	1.58438	**Significant**
7.	**Mobile payment adoption among youth: generation z**			
	Male **(N:69)**	51.1884	4.03031	**t =11.590** p < 0.001
	Female **(N:40)**	62.3250	5.98454	**Significant**

Table 5: There is a significant difference between respondents' Gender and Performance expectancy, Effort expectancy, Social influence, Behavioral intention, Facilitating conditions, Price Value and overall Mobile payment adoption among youth: generation z.

Table 6: One way analysis of variance among the respondents' Occupation with regard to various dimensions of Mobile payment adoption among youth: generation z

S.NO	Source	Df	SS	MS	$\bar{X}$	Statistical Inference
1.	**Performance expectancy**					
					G1=7.0882	**F=92.695**
	Between Groups	2	181.179	90.589	G2=8.7619	P < 0.001
						Significant
	Within Groups	106	103.592	.977	G3=10.2037	
2.	**Effort expectancy**					
					G1=6.9730	**F=131.888**
	Between Groups	2	242.117	121.058	G2=9.5818	P < 0.001
	Within Groups	106	97.296	.918	G3=11.0588	**Significant**
3.	**Social influence**					
					G1=5.2432	**F=156.579**
	Between Groups	2	514.274	257.137	G2=8.4182	P < 0.001
	Within Groups	106	174.075	1.642	G3=11.6471	**Significant**

4.	**Behavioral intention**				G1=4.8919	**F=271.173**
	Between Groups	2	700.839	350.420	G2=7.4364	P < 0.001
	Within Groups	106	136.977	1.292	G3=12.6471	**Significant**
5.	**Facilitating conditions**				G1=8.6216	**F=53.335**
	Between Groups	2	176.214	88.107	G2=11.1091	P < 0.001
	Within Groups	106	175.107	1.652	G3=11.7647	**Significant**
6.	**Price Value**				G1=9.8919	**F=42.772**
	Between Groups	2	204.347	102.174	G2=12.8364	P < 0.001
	Within Groups	106	253.212	2.389	G3=12.5882	**Significant**
7.	**Mobile payment adoption among youth: generation z**				G1=48.4865	**F=161.207**
	Between Groups	2	4245.837	2122.918	G2=56.0909	P < 0.001
					G3=67.4118	
	Within Groups	106	1395.906	13.169		**Significant**

G1= Government employee, G2= Private employee and G3= Business

Table 6: There is a significant variance among the respondents' Occupation with regard to Performance expectancy, Effort expectancy, Social influence, Behavioral intention, Facilitating conditions, Price Value and overall Mobile payment adoption among youth: generation z.

FINDINGS AND SUGGESTIONS

Findings based on socio-demographic profile

1. Nearly half (i.e.) 45.0 per cent of the respondents were more than 26 years old.
2. Majority (i.e.) 63.3 per cent of the respondents were male.
3. Nearly three-fourth (i.e.) 71.6 per cent of the respondents were unmarried.
4. Nearly half (i.e.) 49.5 per cent of the respondents were professional.
5. More than three-fourth (i.e.) 76.1 per cent of the respondents belongs to nuclear family. Majority (i.e.) 68.8 per cent of the respondents were living in rural area.
6. More than half (i.e.) 50.5 per cent of the respondents were Private employees.
7. Nearly half (i.e.) 45.9 per cent of the respondents received their family monthly income from Rs.20001 to Rs.40000.
8. More than half (i.e.) 54.1 per cent of the respondents had 4 to 5 family members.

Findings based on Low and high level of various dimensions of mobile payment adoption among youth: Generation Z

1. Majority (i.e.) 61.5 per cent of the respondents got high level with respect to performance expectancy.
2. Majority (i.e.) 61.2 per cent of the respondents had high level with regard to effort expectancy.
3. More than half (i.e.) 53.2 per cent of the respondents got high level with respect to social influence.
4. More than half (i.e.) 57.8 per cent of the respondents had high level with regard to behavioral intention.
5. Majority (i.e.) 66.1 per cent of the respondents got high level with respect to facilitating conditions.
6. Majority (i.e.) 69.7 per cent of the respondents had high level regarding price value.
7. More than half (i.e.) 57.8 per cent of the respondents got high level with respect to mobile payment adoption among youth: generation z.

Findings:

1. There is a significant correlation between respondents' age and various dimensions of mobile payment adoption among youth: generation z.
2. There is a significant correlation between number of family members and various dimensions of mobile payment adoption among youth: generation z.
3. There is a significant correlation between respondents' monthly income and various dimensions of mobile payment adoption among youth: generation z.
4. There is a significant inter correlation matrix among various dimensions of mobile payment adoption among youth: generation z.
5. There is a significant difference between respondents' gender and various dimensions of mobile payment adoption among youth: generation z.
6. There is a significant difference between respondents' marital status and various dimensions of mobile payment adoption among youth: generation z.
7. There is a significant difference between respondents' type of family and various dimensions of mobile payment adoption among youth: generation z.
8. There is a significant difference between respondents' domicile and various dimensions of mobile payment adoption among youth: generation z.
9. There is a significant variance among the respondents' educational qualification with regard to various dimensions of mobile payment adoption among youth: generation z.
10. There is a significant variance among the respondents' occupation with regard to various dimensions of mobile payment adoption among youth: generation z.

Suggestions

User-Friendly Apps: Develop intuitive and user-friendly mobile payment apps. Generation Z values simplicity and ease of use, so a streamlined and straightforward interface will encourage adoption.

Incentives and Rewards: Offer attractive incentives, discounts, or loyalty programs for using mobile payments. Generation Z responds well to immediate benefits and personalized offers, so integrating rewards can be a powerful motivator.

Social Media Integration: Incorporate social media elements into your mobile payment app. Generation Z is highly active on platforms like Instagram, Snapchat, and TikTok. Integrating social

sharing features or exclusive social media promotions can create buzz and drive adoption.

Education and Awareness: Conduct workshops or online campaigns to educate Generation Z about the benefits and security features of mobile payments. Address any concerns they may have about the safety and privacy of using digital payment methods.

Collaborations with Influencers: Partner with influencers popular among Generation Z to endorse your mobile payment solution. Influencers can effectively communicate the advantages of your app in a way that resonates with their audience.

Gamification: Introduce gamification elements within the mobile payment app to make the experience more engaging. Incorporate challenges, achievements, or point systems that appeal to the competitive nature of Generation Z.

Peer-to-Peer (P2P) Features: Enhance the app with seamless peer-to-peer payment features. Generation Z often shares expenses among friends, so having an efficient and easy P2P payment option can be a key driver.

Security Assurance: Emphasize the robust security measures of your mobile payment app. Generation Z is concerned about privacy and data security, so addressing these concerns proactively can build trust.

Integration with Lifestyle Services: Integrate your mobile payment app with lifestyle services such as food delivery, ride-sharing, or online shopping platforms. This provides a comprehensive and convenient experience, making mobile payments a natural part of their daily lives.

Feedback and Continuous Improvement: Collect feedback from Generation Z users and consistently update the app based on their preferences and suggestions. Being adaptable and responsive to their needs will foster a sense of ownership and loyalty.

Conclusion:

This paper is to study on Mobile payment adoption among youth: generation z. The Fostering mobile payment adoption among Generation Z requires a strategic approach that aligns with their preferences and behaviors. Recognizing the importance of simplicity, instant gratification, and a seamless user experience is key to success. Offering incentives, collaborating with influencers, and integrating social elements can create a buzz and generate interest.

Security and privacy concerns must be actively addressed to build trust among Generation Z users. Continuous education and awareness campaigns are essential to dispel any apprehensions and highlight the advantages of mobile payments. The integration of gamification and peer-to-peer features adds an element of fun and practicality, aligning with Generation Z's lifestyle.

Moreover, a holistic approach that includes lifestyle service integration and responsive feedback mechanisms ensures that the mobile payment app becomes an integral part of Generation Z's daily activities. By staying adaptable and continuously improving based on user feedback, businesses can establish a lasting connection with Generation Z, making mobile payments a natural and preferred choice for the youth.

Questionnaire

MOBILE PAYMENT ADOPTION AMONG YOUTH: GENERATION Z

1. DEMOGRAPHIC PROFILE:

1. **Name:**
2. **Age:**

3. **Gender :** ☐ Male ☐ Female
4. **Marital status:** ☐Married ☐Unmarried
5. **Educational Qualification :** ☐School level ☐ Diploma ☐ Under Graduation ☐Post Graduation ☐Professional
6. **Type of family :** ☐ Nuclear ☐Joint
7. **Domicile :** ☐ Urban ☐Rural
8. **No. of family members:**
9. **Occupation :** ☐ Government employee ☐Private Employee ☐Business ☐Student ☐House wife ☐Others
10. **Monthly income:**

Construct	**Measurement**	**5**	**4**	**3**	**2**	**1**
Performance expectancy	I would find MP useful in my daily life					
	Using RMP would help me accomplish things more quickly					
	Using RMP might increase my productivity					
Effort expectancy	Learning how to use RMP would be easy for me					
	My interaction with RMP would be clear and understandable					
	It would be easy for me to become skillful at using RMP	**5**	**4**	**3**	**2**	**1**
Social influence	People who are important to me think that I should use RMP					
	People who influence my behavior think that I should use RMP					
	People whose opinions I value prefer that I use RMP					
Behavioral intention	I intend to use RMP in the future					
	I will always try to use RMP in my daily life					
	I plan to use RMP frequently					
Facilitating conditions	I have all the necessary resources to use mobile payment					
	I have the knowledge necessary to use mobile payment.					
	Mobile payment is compatible with other technologies I use					

Price Value	Mobile payment is reasonably priced					
	Mobile payment is a good value for the money (The deals and offers)					
	At the current price, mobile payment provides a good value (Deals and Offer)					

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