

Reduced Physical Contact**: In contexts like the COVID-19 pandemic, mobile payments minimize**. 1
physical contact with payment terminals, reducing the risk of virus transmission.**Convenience**: Mobile
payments are typically faster and more convenient, allowing users to make transactions with a tap or
scan, without needing to carry physical cards or cash.**Trackability and Management**: Mobile payment
apps often provide real-time tracking of spending, budgeting tools, and transaction history, helping users
manage their finances more effectively.**Integration with Other Services**: Mobile payment systems
.often integrate with other services and apps, allowing for a seamless user experience.2.3.4.5.6.7