

1. **Reduced Physical Contact**: In contexts like the COVID-19 pandemic, mobile payments minimize 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.