

Can Mobile Payment Alleviate the Pain of Payment?

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Abstract

Nowadays, more and more people use smart phones in their daily lives. In addition to make phone calls, people will use smart phones to pay the fees. Mobile payment means paying the fees through the smart phones. This paper will analyze the influences of the mobile payment. This paper focus on the relationship between mobile payment and pain of payment. This paper will discuss whether mobile payment alleviate the pain of payment. Besides, this paper will explore the influences of mobile payment when the consumers make decisions. Then this paper will analyze the advantages and disadvantages of mobile payment. For some disadvantages of mobile payment, this paper will try to find the measures to improve the shortcomings of mobile payment. There are two assumptions in this paper. First, can mobile payment alleviate the pain of payment? Second, will the mobile payment cause the over consumption? This paper will use literature review and questionnaire investigation as its research methods. This paper will use the pain of payment as its theory. The findings are below: The relationship between mobile payment and pain of payment is not obvious. Mobile payment does not necessarily alleviate the pain of payment. There is no necessary relationship between mobile payment and overspending. Consumers do not necessarily overspend when they use mobile payment.

Keywords

Mobile Payment; Pain of Payment; Alleviate.

1. Introduction

1.1. Brief Description of Mobile Payment

Mobile payment is a kind of digital payment method. Mobile payment means users use mobile devices to pay the fees. The target group of mobile payment include consumers, companies, etc. According to different payment amounts, mobile payment can be divided into different types, such as Pico-payments, Micro-payments and Macro-payments.

Mobile payment needs the support of mobile devices. The mobile devices include smartphones, smartwatches and tablets. Some mobile APPs have the function of mobile payment. Mobile payment let users buy things without cash. For example, when users buy things in the supermarkets, they can scan the QR Code, input the consumption amount and input the password. The whole process of mobile payment can be finished in a few minutes. The mobile payment will be use in different occasions, such as vehicles, supermarkets, restaurants. In some cities, mobile payment is supported in many places.

Mobile payment is related to several kinds of techniques. It is a combination of financial and techniques. The mobile payment is related to network. People can take part in some online activities in the Internet. Whether people can finish tasks through the Internet depends on some elements, such as network speed, mobile devices, network cover rate.

Some areas in the world are covered by the network. Some people buy the mobile phones and use mobile phones in their daily lives. People connect network through their mobile devices. The number of the people who connect the network is different in different ages. Compared

with other age groups, young people have more chance to connect the network. Over half of the young people use the network. If young people prefer mobile payment to cash, the companies can offer both cash and mobile payments. When companies carry out promotional activities, the companies can consider the situation of local network signals and the customers' habits. Companies can set up several kinds of payments. Customers can choose the mobile payment when they can connect the Internet.

1.2. Why do you Write about This Topic? Why is it Relevant?

The topic about mobile payment is worth exploring.

First, the number of mobile payment's users is large. There are over 1.2 billion customers choose Alipay to pay the fees, nearly 1.151 billion customers use Wechat Pay when they go shopping. Companies may pay attention to mobile payment when they sell products.

Second, research shows that when consumers make impulse shopping or hedonic shopping, using mobile payment may let consumers overspend. According to research, if customers use mobile payment, they don't feel negative emotions when they overspend. The pain of payment plays a regulatory role in consumption. If the pain of payment is weak, consumers may unconsciously overspend.

Third, credit cards may let consumers overspend too. Credit cards are substitutes for cash. When customers use credit cards, the lack of pain of payment may let customers overspend. If consumers take the money from their pockets to pay for products, they may feel pain because the money in their pocket become less. But credit card is a kind of cashless payment, credit card is plastic, credit card doesn't feel like the money.

Both Mobile payment and credit card may let consumers overspend. Mobile payment belongs to cashless payment, credit card belongs to cashless payment too. Credit card can reduce the pain of payment. Is the mobile payment similar to the credit card? Will the mobile payment reduce the pain of payment?

This paper will do research about the relationship between mobile payment and pain of payment.

2. Theory

2.1. The Introduction about Pain of Payment

The pain of payment means a kind of negative emotion experience. It's a kind of psychological pain. This experience is related to spending money. The customers will feel pain of payment when the money leave their pockets. This experience will influence customers' behaviour and decisions.

The financial behaviour theory shows that the cost of transaction includes money and other elements. In the process of consumption, consumers will not only rationally think about their own interests brought by consumption, but also emotionally experience the emotions brought by the process of consumption. If the customers feel pain of payment in the process of buying things, the customers will think they lose part of their benefits. Pain of payment has the function to adjust customers' consumption amount. Pain of payment will let customers feel regret. Pain of payment will prevent customers from spending more money than they expect.

Pain of payment is a kind of inner emotion, other people couldn't observe this kind of pain directly, others can assess the pain of payment by listening to the consumers' statements. Research shows that pain of payment will affect the customers' nervous systems. Research can support that pain of payment is really exist.

2.2. The Literature Review about Pain of Payment

Some studies focus on the pain of payment. Studies agree that the pain of pain is related to pay. Some studies focus on the moment when the consumers feel the pain of payment. Some studies focus on elements which cause the negative feelings. Some studies focus on the effect of pain of payment. Some studies focus on the applicable scenarios of pain of payment.

Some studies focus on the reason. The findings are that money and pain of payment are related. The behaviour of spending money is the main reason of pain of payment. Some studies focus on the debt in the future. The pressure of paying back a debt is similar to pain. Sometimes, pain of payment will appear immediately when customers spend money. However, when customers don't spend money, they just think about they will spend money in the future, they can feel the pain of payment. Pain of payment will exist in the reality, but also exist in customers' imaginations.

If consumers feel the pain of payment immediately, they may realize that their money become less when they go shopping, their financial resource is reducing. Some researchers think customers will feel pain of payment in the future. Customers will pay the debt in the future, they think the most painful moment is the time before repayment deadline, they will pay off the debt before debt repayment period.

Some studies focus on principles to measure the level of pain of payment. Some studies focus on different payment methods' Influence on pain of payment. Researchers test credit card, cash, mobile payment and so on. They rank credit cards, cash and mobile payments according to the strength of pain of payment.

In case of credit cards, when consumers use credit cards, they may feel less pain of payment. The transparency of credit cards is less than cash. When they use credit cards, it's unnecessary for costumers to pay the fees immediately, consumers repay their credit card debt every month. If customers set the function of paying money automatically, it's hard for customers to realize their financial resources is reduced when they buy things.

Some studies focus on why the level of pain is different between cash, credit card and mobile payment. They find out that the level of pain is related to the transparency of the payment methods. The high level of transparency will cause high level of pain.

Some studies focus on the effect of pain of payment. Pain of payment can let customers hate consumption. Consumers are not willing to experience the pain of payment, so they cancel their plans on buying things. But some people disagree. Some of them think the effect is based on the attitude towards money. If customers are stingy, they will feel very pain. If customers are very lavish, they may feel nothing when they are overspending.

Miser is not equal to savings. Miser refers to the people who hate spending money. Saving is a kind of habit, if people like saving money, they may have the pleasure of saving money. They may spend money in the future. Miser is independent of savings.

The jobs will impact customers' attitude towards money. If customers feel very tired after work, they may be unwilling to spend money. If customers can earn money easily, customers will feel less pain.

Some studies focus on the use scenarios of pain of payment. Generally, pain of payment is considered to be a feeling, when consumers shop, pain of payment appears. However, some studies believe that pain of payment in the consumption process can be extended to other fields. Pain of payment may also apply to debt repayment, borrowing, etc.

Some studies have focused on differences between pain of payment and gender. According to the results of the studies, regardless of gender, people can feel pain of payment. In terms of the degree of pain, women may feel more intense pain.

2.3. Factors Affecting Pain of Payment

Some of the factors will make the pain of payment stronger, some of the factors will make the pain of payment weaker.

When consumers have no way to control their total consumption, the pain of payment will increase. When consumers can get more additional coupons, their pain of payment will be reduced. The more transparent the payment is, the more painful the payment will be. Among different individuals, stingy consumers have stronger pain of payment. When consumers have sufficient financial resources, the pain of payment will be weakened. When consumers attach great importance to money, the pain of payment will increase. The less consumers lose when making mistakes, the weaker the pain of payment is. The higher consumers' expectations of the purchased goods, the stronger the pain of payment is. When consumers' income increases, the pain of payment will weaken. When consumers know how to earn money, the weaker the pain of payment is. When consumers want to use the existing money as effectively as possible, the pain of payment will become stronger. The higher consumption amount is, the stronger the pain of payment is. When there are reductions for products, the pain of payment is weaker. When consumers buy products or services that can be used for a long time, the pain of payment is weaker. Consumers' pain of payment is related to the time used in the payment process. When consumers can get longer-term benefits, the pain of payment is weaker. Generally speaking, shopping is an expense. However, if consumers can get benefits from shopping, consumers will feel that this purchase is excellent value for money, the pain of payment will be reduced. If customers can get several kinds of benefits, customers may feel less pain. Pain of payment is related to the payment methods. Consumers' mood will affect consumers' perception of pain of payment.

Some factors are related to financial resources. Different kinds of payment methods will impact the transparency of payment. Transparency of payment will effect the feeling of customers. Transparency means customers realize the outflow of money. Transparency can let customers know they lose money. If transparency is high, customers are easier to know their financial resources are reducing, customers may easier to feel pain of payment. If transparency is low, it may difficult for customers to feel pain of payment because they can hardly feel the reduce of financial resources.

Transparency is consist of several elements, such as the payment methods, the amount of money, the time of pay the money and so on. The payment methods refers to credit card, cash, mobile payment and so on. The amount of money means whether customers can clearly feel the amount of money. If customers calculate how much they will pay and use cash to pay, customers may put out several coins and banknotes. Customers may have a deep impression of the amount of money. If customers use the credit card to pay money, they may not really feel the amount of money. They may unconsciously spent more money than they expect. The time of pay the money is different among different payment methods. If customers pay by cash, the time to pay the money is nearly the same time as the purchase finish. If customers pay by credit card, the time to pay the money is different from the time of purchase finish. Customers can buy things now and pay the money later.

Some factors are related to personal condition. If the income of customers is very high, or customers have extra money to go shopping, customers will be willing to buy things and feel less pain of payment. If the savings and belongings of the customers are very limited, they may have financial difficulties if they buy more things, the level of pain of payment will raise.

Some factors are related to the attitude towards shopping. If customers think go shopping is enjoyable, they can make decisions about whether they buy things or not, customers' level of pain of payment will become lower. If customers think what they buy is valuable and useful, the decisions of buying things is reasonable, customers will feel less pain of payment.

2.4. The Result of Pain of Payment

Pain of payment can control the consumption. The pain of payment will let customers think further. Customers are not willing to buy things when they consider about pain of payment. When customers treat buying things as outgoings, they may experience pain of payment, they may remove something from their shopping lists. Customers will realize the prices of products are very important because of pain of payment. Pain of payment will stop consumers buying expensive products. Customers will try to avoid feeling the pain of payment, they will do some research before they buy things, they will find many different kinds of products, they can have the chances to choose the suitable products.

Pain of payment will play an important role in choosing a brand. If a brand records customers' pain of payment, the brand will leave a bad impression on customers. Consumers will buy products from another brand instead of this brand. If a brand wants to attract the customers for a long time, the brand may consider the pain of payment. The brand can try to decrease the pain of payment. The weaker the pay of payment is, the better feelings customers will have. The products are not only useful, they also have emotional values. If customers are happy, they may buy the same products again and again, they may repeat their buying behaviour. Costumers will become the users of a brand.

2.5. The Experiments of Pain of Payment

Some researchers try to find out the exist of pain of payment. Researchers let participants buy things. Researchers divide the process of shopping into several small steps. Researchers use functional magnetic resonance imaging to observe the conditions of participants' brains. Researchers find out that the conditions of parts of the brains are changing. Participants will experience emotional pains instead of physical pains. Participants feel the pain, so they may stop spending money.

Some researchers think there are another part of area in the brain, this part is related to pain of payment. This part is called insula area. Insula area is a controller of emotion in a brain. When a customer is overspending, insula area is becoming active. If the customer wants to save money, the customer will feel unhappy in the shopping process.

2.6. The Reason Why People Feel the Pain of Payment

Many researchers try to explain the phenomenon of pain of payment.

Some researches think customers want to use less money to buy more things, improve the value for money of goods. Before making a transaction decision, consumers measure the cost of the transaction.

Some researchers think the fair in the shopping process is important. If customers find out that the price of the product is obviously higher than other products, or customers find out that the quality of the product is not very good, but the price of the product is high, the pain of payment will increase.

Some studies believe that the proportion of individual commodity prices to the budget will have an impact on pain of payment. If the budget is limited, customers will think about how to spend the money carefully. If a product costs ninety percent of the budget, there will be less money for the customers to buy other things. In this situation, customers will feel stronger pain of payment. Customers will feel very pain when they use one hundred percent of their budgets.

Some researchers think that money is a kind of resource. Money can let customers feel safe. A costumer feels the pain of payment, because the resource is reduced. If customers want to feel safe again, they may need the help of social support. Social support can be regard as a kind of resource. Social support can make the pain of payment weaker.

Some researchers think the pain of payment is related to the condition of financial. The amount of money that consumers can use will affect the level of pain of payment. For example, when

customers spend most of their money, it's hard for them to spend more money. In this situation, customers may feel more pain of payment. When customers run out of money, their pain of payment will become stronger. After buying things, the customers have money left, the pain of payment will reduce. When customers receive money or have more income, it's easier for them to buy things. In this situation, customers may feel less pain of payment.

Some factors can reduce the level of pain of payment. If customers receive the social support, their pain of payment will become lower. Social support can give customers safety and protection. Social support can help the customers, customers will feel better even though the financial resource become less. If customers buy things for fun, or customers buy some useful things, customers will feel less pain of payment. Because the products bring happiness to the customers, or the products help customers solve problems. Customers think they get some benefits from the products. The more benefits consumers get, the less pain of payment consumers feel.

3. Practical Application

3.1. Questionnaire Survey

This part uses questionnaire survey as its method. The questionnaire is published on the questionnaire star platform, and the questionnaire and data analysis will be presented in the appendix. The questionnaire was collected from August 5, 2021 to August 11, 2021. In this questionnaire, one question is about the relationship between mobile payment and pain of payment. There are three questions about the impact of mobile payment on consumers. These three questions are related to the influences of mobile payment, these three questions explore how mobile payment change consumers' behaviour. These three questions explore the advantages and disadvantages of mobile payment.

A total of 81 questionnaires were collected. The age of the person who filled in the questionnaire ranged from 0 to 30. In this questionnaire survey, 77 people have used mobile payment and 4 people have not used mobile payment. 74 people have careers as students, and 3 has found a job. There are 20 men and 57 women.

When asked how they felt when using mobile payment, 19 said they felt very happy, 51 said they didn't feel something special, and 7 said they felt pain. When the above data are converted into percentages, 66.2% said they had no special feelings, 9.86% felt pain, and 23.94% said they felt happier. There is no special feeling, which means that mobile payment is similar to other payment methods, and consumers may not be aware of the differences between different payment methods. Most people don't feel pain when using mobile payment. However, some people can still feel pain. Therefore, mobile payment has some effects on reducing the pain of payment. But in some cases, some consumers will still feel the pain of payment.

On another question, when asked about the impact of mobile payment on expenditure, 44 people said that expenditure had increased, 10 people said that expenditure had decreased, and 23 people said that expenditure had not changed. Convert the above data into percentages. 57.75% means that the expenditure has increased, 29.58% means that the expenditure has not changed, and 12.68% means that the expenditure has decreased.

More than half of the people think their spending is increasing. More than a quarter think their spending has not changed. Only a few people think their spending has decreased. In some cases, mobile payment may increase expenditure. However, due to some discounts, coupons and other promotional activities in the field of mobile payment, consumers' expenditure may be reduced due to the use of mobile payment. Some consumers have clear plans for their spending. Therefore, even if mobile payment is used, consumers' spending has not changed.

For the question of whether mobile payment can alleviate the pain of payment, the results of the questionnaire show that consumers may feel happy, pain or no special feelings. Mobile payment does not significantly alleviate the pain of payment. Mobile payment can not make consumers completely feel no pain.

For the question of whether mobile payment will lead to an increase in expenditure, the results of the questionnaire show that consumers' expenditure may increase or decrease, and some consumers' expenditure has not changed. Consumers do not obviously feel the increase of expenditure when using mobile payment. Mobile payment does not necessarily lead to increased expenditure. There is not a correlation between mobile payment and increased expenditure.

This questionnaire also investigates the advantages and disadvantages of mobile payment. The results of the survey are as follows.

When asked about the advantages of mobile payment, this is a multi topic, and everyone can choose one to four options. Seventy two people think mobile payment is very convenient. Thirty five people think mobile payment is preferential, thirty-five people think there is no counterfeit money, and twenty nine people think it is environmentally friendly. If converted into percentage, 93.51% think mobile payment is convenient, 45.45% think mobile payment is preferential, 45.45% think mobile payment has no counterfeit money, and 37.66% think mobile payment is environmentally friendly.

When asked about the disadvantages of mobile payment, this is a multi topic, and everyone can choose one to four options. Fifty six people believe that when using mobile payment, if they don't have mobile phones with them, they can't pay. Fifty four people believe that mobile payment has security problems, and ten people believe that mobile payment has many operation steps. Converted into percentage, 72.73% of people think that mobile payment depends on mobile phones. If mobile phones are not around, they cannot complete the payment, 70.13% think that mobile payment has security problems, and 12.99% think that mobile payment has many operation steps.

3.2. The Impact of Mobile Payment on Consumers' Pain of Payment

Because pain of payment will affect consumers' purchase decisions, it is important to understand the relationship between mobile payment and pain of payment. By comparing the pain degree of cash, credit card and mobile payment, this part will analyzes different payment methods' degree of pain, analyzes the characteristics of different payment methods.

In case of cash, customers may feel more pain than other payment methods. Consumption and payment nearly happened at the same time, customers will find the emotion feeling is related to the consumption. When customers use cash to pay, they may think about their financial condition. If customers use money to pay, customers will put the money from the pocket and receive the change, customers will open the wallets twice. The process of paying the money will consume customers' strength. Customers may feel a little tired after paying by cash. If consumers want to buy higher priced goods, they need to carry a lot of money in their wallet. Cash is a traditional payment method, and some older consumers prefer to use cash.

In case of credit card, customers feel less pain in the shopping process, customers may be willing to buy things. There is a period of time between the consumption and payment, the transparency of payment become lower, credit card can reduce the pain of payment, customers may want to use credit card to buy some unhealthy food. Credit cards have the function to encourage customers to buy things. After shopping, customers couldn't clearly remember the amount of consumption. If the pain of payment is strong, consumers will remember how much they actually spent. If consumers can't remember the amount, it reflects that the pain of payment is weak.

When customers use credit cards to pay, customers need to swipe credit cards, input passwords, sign their names. The process of paying will be more comfortable than cash. If customers want to buy things on the Internet, customers may want to pay by credit card. Credit card is suitable for online payment. The pain of payment is related to consumers' habits. If consumers have been using credit cards for shopping, consumers will feel less pain of payment. If consumers have not used credit cards before, their pain of payment will rise. When consumers are exposed to a new payment method, they may feel that this payment method is more inconvenient, and they will also feel that this payment method will bring them more pain of payment. If consumers adapt to the payment method of credit card, they will feel that credit card is more convenient. If consumers are not familiar with how to use credit cards, they may find credit cards inconvenient.

Some studies focus on the relationship between credit cards and overspending. In studies published in different years, the relationship between credit cards and overspending is somewhat different. The longer the publication time is from today, the more obvious the overspending of consumers caused by credit cards. In some recently published studies, the phenomenon of consumer overspending caused by credit cards has weakened. The relationship between credit card and overspending is different in different areas.

In case of mobile payments, mobile payment may cause less pain. The mobile payment is convenient. Many customers carry smartphones with them, they download the mobile payment applications in their smartphones, they can pay without wallets or cash. Compared with mobile payment, customers will feel more pain when they use cash. Young people prefer to use mobile payment, because they like modern payment methods.

If classified according to the mode of payment, cash has traditional characteristics. Credit card and mobile payment have modern characteristics. Compared with cash and credit card, cash and credit card are quite different. Compared with cash and mobile payment, there is a big difference between cash and mobile payment. Compared with credit card and mobile payment, the difference between credit card and mobile payment is small.

However, there are also differences between mobile payment and credit card. In terms of pain of payment, the pain of mobile payment and credit card payment are small. In terms of convenience, mobile payment and credit card are convenient. However, some studies show that in terms of increased expenditure, the relationship between mobile payment and increased expenditure is not obvious. Compared with credit card, mobile payment doesn't copy the characteristics of credit card, mobile payment couldn't encourage consumers to buy things.

Mobile payment has not significantly increased consumer spending. There are many factors affecting consumer spending, and pain of payment is one of them, but the weakening of pain of payment can not directly increase consumer spending. Consumers will think rationally when spending.

3.3. Characteristics of Mobile Payment

The previous parts have studied the impact of mobile payment on pain of payment and expenditure. This part will study other characteristics of mobile payment.

There are some good characteristics which will encourage customers to use mobile payment. First, some customers are interested in new things. Mobile payment is based on new technology. So the technology of mobile payment will attract customers who like new methods. Second, some customers don't have enough cash, they may forget to bring cash with them. They think bring wallets to go shopping is a little inconvenient. Third, the speed of paying the fees is very quickly when customers use mobile payment. The cashiers don't need change for the customers. The process of paying the fees includes just a few steps. It's efficient and convenient for customers to use mobile payment. The characteristics above are mobile payment's advantages.

However, some customers think mobile payment has some disadvantages. First, some customers' mobile devices don't support the mobile payment applications. Second, there is no Internet in some areas. Customers couldn't connect to the Internet. Third, when customers pay the fees by mobile payment, there are many operational steps. When customers don't know relevant knowledge, they may find it difficult to finish the mobile payment. Fourth, some stores don't accept the mobile payment. Some retailers only accept cash or credit card. Fifth, the use of mobile payment may require extra charges.

4. Conclusion

In the questionnaire survey, when using mobile payment, some consumers feel pain of payment, and some consumers do not feel pain of payment. It can not be said that mobile payment will certainly alleviate the pain of payment.

The results of the questionnaire show that some consumers' expenditure increases after using mobile payment, some consumers' expenditure decreases after using mobile payment, and some consumers' expenditure is the same as before, with no special change. The results show that it is impossible to determine the inevitable link between mobile payment and increased expenditure.

The advantage of mobile payment are below: the use of new technology, consumers do not need to bring cash, and the checkout speed is very fast. The disadvantage of mobile payment are below: mobile payment requires the cooperation of mobile devices and networks, and the operation steps of mobile payment are complex, some retailers do not support mobile payment, mobile payment will generate additional charges.

In view of the shortcomings of mobile payment, mobile payment can simplify the payment steps, improve the compatibility of applications, develop new technologies for use in the case of poor network, reduce additional costs, and design a user-friendly interface.

Some studies show mobile payment can reduce pain of payment, and mobile payment can improve expenditure.

In the application part, the results of the questionnaire are different from the conclusions of some studies. The results of the questionnaire show that there is no relationship between mobile payment and pain of payment. Pain of payment is affected by many factors, and mobile payment is only one of them. In different scenarios, mobile payment has different effects on pain of payment.

The results of the questionnaire show that there is no correlation between mobile payment and expenditure. When using mobile payment, sometimes the expenditure increases, sometimes the expenditure decreases, and sometimes the expenditure is not affected by mobile payment. As a payment method, mobile payment can bring consumers an experience which is different from other payment methods. However, consumers' expenditure is controlled by consumers. When consumers consume rationally, consumers do not change the amount of expenditure due to the change of payment method.

The difference between some studies and questionnaire's results is caused by many factors. First, the number of samples in the questionnaire survey is small, and the results obtained from the samples may have errors. Second, the sample areas are different, consumers in different areas have different habits, and consumers have different feelings about the mode of payment. The same payment method may have different effects in different areas. Third, the time is different. The different time of issuing the questionnaire means that the consumers who fill in the questionnaire are different in age. Consumers who fill in the recently released questionnaire are relatively young. The payment methods of young people may be different from those of other ages. Maybe other research conclusions existed at that time, but now, after a period of time, this conclusion has changed, or this conclusion is no longer common. Fourth, in the past,

mobile payment was a relatively new payment method for consumers, which had a certain attraction. However, with the popularity of smart phones, consumers get chances to use mobile payment, consumers are familiarity with mobile payment, consumers feel less interest in mobile payment. Fifth, mobile payment requires mobile devices. If the penetration rate of mobile devices in a certain area is not high, it is difficult for consumers to use mobile payment. Sixth, because the questionnaire is online, lacking a lifelike environment, it may be difficult for participants to imagine their true feelings when using mobile payment, which will also lead to some errors. Seventh, the questionnaire did not limit the area of participants. The final results of the questionnaire may not reflect the impact of mobile payment in reality. Eighth, the questionnaire only roughly consulted consumers' feelings during shopping, and did not specifically show the price of goods. If the impact of mobile payment on luxury goods and daily necessities is different, the questionnaire can not show these differences.

Therefore, in order to reduce the error during the research, when designing the questionnaire, it is better to consider the areas distribution of the respondents, try to know the influence of areas. When designing the questionnaire, it's important to design the questions with details. The details may impact the results. Details can improve accuracy. When asking questions, it is better to state the preconditions. There are certain conclusions that require specific preconditions. The questionnaire should conclude preconditions. Preconditions make research more rigorous. The release time of the questionnaire is important, it is better to do the survey again if the data is collected several years ago. The form of the questionnaire is important. If the research use the conclusions of previous studies, it is better to analyze the conclusions again, because the conclusions may change.

When researching, it is necessary to compare the findings of the literature with the actual questionnaires. There are some theoretical and practical effects that differ. When applied in practice, the accurate effect will need to be analyzed based on the results of the questionnaire research.

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Appendix

Questionnaire on the relationship between mobile payment and pain of payment

Table 1. How old are you? [single choice]

| option | Subtotal | proportion |
|-------------------------------------|----------|------------|
| 0-10 years old | 1 | 1.23% |
| 11-26 years old (Generation Z) | 74 | 91.36% |
| 27-30 years old | 6 | 7.41% |
| 31-41 years old (Generation Y) | 0 | 0% |
| 42-61 years old | 0 | 0% |
| 61 years old and above | 0 | 0% |
| Valid person times of this question | 81 | |

Table 2. Had you used mobile payment? [single choice]

| option | Subtotal | proportion |
|-------------------------------------|----------|------------|
| Yes | 77 | 95.06% |
| No | 4 | 4.94% |
| Valid person times of this question | 81 | |

Table 3. What is your job? [single choice]

| option | Subtotal | proportion |
|-------------------------------------|----------|------------|
| student | 74 | 96.1% |
| already find a job | 3 | 3.9% |
| other | 0 | 0% |
| Valid person times of this question | 77 | |

Table 4. What's your gender? [single choice]

| option | Subtotal | proportion |
|-------------------------------------|----------|------------|
| male | 20 | 25.97% |
| female | 57 | 74.03% |
| Valid person times of this question | 77 | |

Table 5. What is your feeling when you use mobile payment? [single choice]

| option | Subtotal | proportion |
|-------------------------------------|----------|------------|
| happy | 19 | 24.68% |
| pain | 7 | 9.09% |
| No special feelings | 51 | 66.23% |
| Valid person times of this question | 77 | |

Table 6. What are the changes in your expenses after using mobile payment? [single choice]

| option | Subtotal | proportion |
|-------------------------------------|----------|------------|
| Increased expenditure | 44 | 57.14% |
| Decrease in expenditure | 10 | 12.99% |
| No change | 23 | 29.87% |
| Valid person times of this question | 77 | |

Table 7. What is the advantage of mobile payment? [multiple choice]

| option | Subtotal | proportion |
|-------------------------------------|----------|------------|
| convenient | 72 | 93.51% |
| There is a discount | 35 | 45.45% |
| No counterfeit money | 35 | 45.45% |
| protect the environment | 29 | 37.66% |
| Valid person times of this question | 77 | |

Table 8. What is the disadvantage of mobile payment? [multiple choice]

| option | Subtotal | proportion |
|---|----------|------------|
| You can't pay without your mobile phone | 56 | 72.73% |
| safety problem | 54 | 70.13% |
| There are a lot of operation steps | 10 | 12.99% |
| Valid person times of this question | 77 | |