



## Generation Z Attitude Toward Security and Payment Through Various Mobile Apps

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### ABSTRACT

This study provides an in-depth examination of the consulting services offered by Head Quest HR Solutions LLP; a reputed HR consulting company based in Ahmedabad. The goals of the study are to examine the variety of services provided, the technologies used, and the efficiency of these services in improving organizational performance. This study combines quantitative information from structured customer surveys with qualitative data from semi-structured interviews with key stakeholders, through the use of a mixed-methods methodology. According to research, Head Quest HR Solutions LLP uses several approaches that are customized to match the specific needs of its clients. These approaches enhance employee engagement, talent management, and organizational development overall. Even when facing hurdles such as quantifying long-term impact and matching recommendations with customer culture, the company has proven quite successful in providing value-added services. This study provides suggestions to improve the efficiency and effectiveness of consulting services besides providing practical information on best practices in HR consulting.

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## INTRODUCTION

Several products and services have been developed lately due to the smartphone usage revolutionization and digitization of everything (Vidani, 2015). Within a decade, mobile payment apps have gained rapid growth becoming the most popular convenient fast and safe way of money transaction. As the world economy is also transforming itself towards digitalization, mobile payments have gained valuable aptness in advertising economic inclusiveness and a cashless society (Vidani & Solanki, 2015). Out of all demographic segments that catch up with the mobile payment moves, Generation Z is the most promising age group that middle aged teachers need to pay attention to in the course of developing nations such as India. This introduction underlines Generation Z's perception of security and payment via mobile applications centred in the geographical location of Ahmedabad city.

Like other economic activity, the use of mobile payments also grew when the COVID 19 virus became a pandemic because cash transactions were seen as dangerous and easy to transmit the virus. As a result, Mobile payment systems became a core strategy that business and customers used to interface and conduct transactions in a non-physical manner (Pradhan, Tshogay, & Vidani, 2016). However, the increasing use of mobile payment apps equally brings increasing fears of loss of privacy and security(Vidani, 2016). These concerns are prominent when Z It is worth noting that these concerns are very relevant for Generation Z, the youngest generation, who was born and raised in the digital age. However, Generation Z does not easily share their information online(Singh, Vidani, & Nagoria, 2016).

The driving research primarily seeks to uncover why Gen Z is concerned over mobile wallet solutions - particularly in relation to security, simplicity of use and overall experience regarding cashless payments (Mala, Vidani, & Solanki, 2016). The objective of this study is to explore social pressure in combination with convenience, privacy concerns and risk perception concerning the role they play regarding mobile payments acceptance (Dhere, Vidani, & Solanki, 2016).

### Research Objectives

1. To study the awareness of mobile payment applications among Generation Z consumers in Ahmedabad. (**Objective achieved in Question 1 of the Questionnaire**)
2. To analyse the ease of use perception of mobile payment applications among Generation Z in Ahmedabad. (**Objective achieved in Question 3 of the Questionnaire**)
3. To evaluate Generation Z's perception of the usefulness of mobile payment applications for daily transactions. (**Objective achieved in Question 4 of the Questionnaire**)
4. To study Generation Z's concerns about the security of mobile payment applications. (**Objective achieved in Question 5 of the Questionnaire**)
5. To understand the privacy concerns of Generation Z regarding mobile payment applications. (**Objective achieved in Question 6 of the Questionnaire**)

6. To explore the convenience experienced by Generation Z in using mobile payment applications. **(Objective achieved in Question 7 of the Questionnaire)**
7. To analyse Generation Z's perception of the risk of fraud and data breach in mobile payment transactions. **(Objective achieved in Question 8 of the Questionnaire)**
8. To assess the impact of peer influence and social factors on the adoption of mobile payment applications by Generation Z. **(Objective achieved in Question 9 of the Questionnaire)**
9. To investigate the influence of promotional offers, discounts, and cash-backs on the usage of mobile payment applications by Generation Z. **(Objective achieved in Question 10 of the Questionnaire)**
10. To study the overall satisfaction of Generation Z with mobile payment applications. **(Objective achieved in Question 11 of the Questionnaire)**
11. To explore the relationship between age and the various factors affecting the adoption of mobile payment applications by Generation Z. **(Objective achieved through the Chi-square hypothesis tests)**

## LITERATURE REVIEW

Explosive mobile technologies completely remapped the ways of people in their financial transactions. In the last decade, mobile payment platforms have skyrocketed as a more accessible alternative compared to the older forms of payments (Bhatt, Patel, & Vidani, 2017). Probably, this shift is most dramatic for Generation Z people, who came of age having a smartphone in hand and other digital devices surrounding them. Technology affinity has also made comfort and efficiency one of the paramount drivers in the evolution of global exchange among Generation Z-one being mobile payments of Purohit et al., 2022 (Sukhanandi, Tank, & Vidani, 2018). However, this generation is also highly aware of the issues of privacy and security, which may adversely affect their readiness to take up the mobile payment systems.

Generation Z mobile payment behaviour is influenced by several independent variables like perceived ease of use, performance expectancy, security risk and social influence (Singh & Vidani, 2016). For that reason, it is absolutely essential to know how this generation uses mobile payment apps, especially in developing countries like India where the digital economy is growing at a breakneck pace (Vidani & Plaha, 2016). Considering so many mobile payment alternatives that exist nowadays, Generation Z view regarding convenience and safety aspect is thought to be indispensable for meanwhile sustainability of digital financial space.

### 1. Mobile Payment Adoption Among Generation Factors Influencing Adoption:

Some studies have examined the factors that influence mobile payment acceptance amongst Generation Z. It is also critical for social influence: how family, friends, and social networks affect a person to adopt mobile payment systems (Purohit et al., 2022). Gen Z are digital natives; they tend to chase social trends, especially when those trends align with their favoured technologies

(Solanki & Vidani, 2016). This also stimulates consumers to use mobile payment solutions because getting recommendations and feedback on social media and other digital platforms is easier than ever(Vidani, Chack, & Rathod, 2017).

Performance expectancy is another key factor affecting acceptance of mobile payment (Vidani, 2018). Reliability, speed, and efficiency are the expectations of Generation Z when it comes to mobile payment systems. The roots for these expectations can be traced back to how they grew up in digital platforms that provided seamless user experiences (Biharani & Vidani, 2018). Purohit et al. (2022) found that the construction of performance expectancy has a strong impact on behavioural intention to mobile payments usage because Generation Z preferred fast and convenience than traditional payment systems. Effort expectancy, which is related to the ease of use of mobile payment apps, is particularly important for Generation Z (Vidani, 2018). We believe this generation will move to something simpler if it is too complex, or involves multiple steps in the process of carrying out a transaction.

Purohit et al. According to Li et al. (2022), mobile payment platforms need easy-to-navigate designs and intuitive interfaces in order for them to attract Generation Z consumers (Odedra, Rabadiya, & Vidani, 2018).

Whereas the role of pricing value (cashbacks, discounts) and enabling conditions (technical assistance) are critical in explaining the adoption process for mobile payments from one generation to another, Generation Z is less reactive than other generations on these two elements(Vasveliya & Vidani, 2019). According to Purohit et al. According to a 2022 study, generation Z values the convenience of mobile payment platforms in the long run over promotional offers. This implies that the performance of the platform is more important than any potential financial incentives (Sachaniya, Vora, & Vidani, 2019).

Digital payments in India are determined according to area and population rate. As a result of both government initiatives and increased internet penetration, Gujarat is one of the more developed states in India and has witnessed an uptake of digital payments (Dixit & Tripathi, 2020) (Vidani, 2019). Ahmedabad (Gujarat) [India], August 18 (ANI): The state of Gujarat has emerged as a key player in the field of digital payments and Ahmedabad, its largest city, is integral to this ecosystem(Vidani, Jacob, & Patel, 2019).

Dixit and Tripathi (2020) conducted a study on mobile payment apps in Gujarat, focusing on how different factors influence customers(Vidani J. N., 2016). According to their study, Gujarati consumers' adoption of mobile payments is mostly driven by convenience, time savings, and the opportunity to track expenditure. Generation Z is particularly drawn to these features as they appreciate platforms that enable smooth, speedy transactions without requiring physical cash(Vidani & Singh, 2017).

However, the study also found a number of barriers to the adoption of mobile payments, including transaction fees, regions that do not accept digital payments, and problems with transparency (Dixit & Tripathi, 2020) (Vidani & Pathak, 2016). Despite these barriers, Gujarat's Generation Z is quite likely to adopt mobile payment systems since they are used to using digital solutions

and technology. In order to adapt mobile payment systems to the demands of local populations—especially younger users who are more inclined to adopt digital payment solutions—it is imperative to comprehend these geographical variances (Pathak & Vidani, 2016).

## **2. Mobile Payment Platforms: Addressing Security and Privacy Concerns**

Mobile payment companies should respond to Gen Z's concerns of security and privacy by taking some important steps. Among the steps taken in educating people is that customers have to be informed about the risks involved with mobile payments and how it can be minimized. According to Yang et al. (2019), educating people on how to create difficult passwords, enable two-factor authentication, and open their accounts for viewing their activities at regular intervals.

It is important for the providers of mobile payment services to guarantee complete safety for the information regarding their customers. These forms of security measures entail fraud detection systems, encryption, and safe data storage facilities. They should also work on developing easy-to-use systems that will allow customers to access and update their security controls with minimal hassle.

Privacy concerns could be addressed through proper data policies that detail how personal data would be obtained, stored, and used. Users have a capability to control their data and opt out voluntarily in case of desiring to have their data captured by mobile payment providers.

The role of convenience with security and privacy concerns will dominate when the Gen Z from Ahmedabad City uses mobile payment applications. Instead, because of their youth and technological endowment, it is believed that Generation Z will prove to be the most spoiled generation adopting mobile payments. However, the truth of the matter is that their comfort level does exist although it is again accompanied with extreme caution over concerns regarding privacy and security.

Such emerging modern requirements would necessitate further development of mobile payment systems with safety measures, so as to keep such users safe. Lots of scope is there in this sector to create trust among Gen Z through listening to these developments on hand that would encourage more transactions on mobile payment platforms. The Gen Z of geography seems to accept mobile payments quite readily based in Ahmedabad in India, however for it to be a way of life, needs to have education and understanding of the platforms, security measures are required together with precise data governance.

## **3. Third-Party Mobile Payments and Security Vulnerabilities:**

With the increasing popularity of mobile payments, many applications are now implementing third-party in-app purchase systems that enable their users to buy goods or pay for services without exiting the app(Rathod, Meghrajani, & Vidani, 2022).

Nevertheless, these devices bring about added convenience, but, they also come with new vulnerabilities(Vidani & Das, 2021). A security review of third-party in-app payment systems by Yang and others (2019) indicated that

China which is the largest mobile payment market in the world had many security vulnerabilities.

As articulated by Yang et al., four types of incidents can be classified as security breaches that occur when measures are violated, these include data threats, illegal human transactions, and monetary fraud (Vidani J. N., 2022). Generation Z often interacts with apps that use third-party systems which makes such threats very concerning. The report emphasized that overall security processes are required and both merchants and cashiers are accountable for ensuring users are protected from such threats.

Besides the security risks created by third-party payment systems, Yang et al. (2019) cited the need for user education. Most Generation Z users do not know the dangers that might be occasioned when using in-app payments and may not, therefore, take necessary precautions to protect their data. Mobile payment providers ought to direct resources towards user education campaigns in order to assist consumers on how to appropriately and securely use these platforms.

#### **4. Digital Payment Systems in India: The Role of the Government**

Government Perspective The Government of India has also contributed significantly with such policies as the Demonetization initiative in 2016 and the launching of the Unified Payments Interface, UPI. As evidenced by the increase in use of mobile payments in the country especially among the youth (Parmar & Sheth, 2023).

Parmar and Sheth (2023) carried out research in Gujarat region, India, where they sought to investigate the usage of mobile phone payment systems and found that a majority of the consumers used them for routine transactions such as paying for groceries and their bills. The findings also proved that government efforts have been successful in pushing forward the adoption of such payment systems that received huge traction among millennials like the Gen Z consumers in particular.

Nevertheless, the report found significant privacy and security issues remained hurdles in mobile device ownership as well as opportunities to develop mobile payments for bigger purchases. Owing to financial data security concerns, not only Gen Z but many consumers avoid using mobile payment services for high value orders. Therefore, in order to allow more use and easier access to these platforms for a wider range of transactions The authors suggest that mobile payment providers need to invest on the security enhancement (Parmar and Sheth 2023).

#### **5. Consumer Attitudes Toward Mobile Payments: The Case of Ahmedabad**

The mobile payments landscape in Gujarat appears to give us a better insight into how the Gen Zs tend to see these platforms. The four factors which influenced the adoption of platforms by Gujarati consumers, as identified by Dixit and Tripathi 2020, included trust as well as perceived ease of use and convenience. In particular, Generation Z appreciates the quality of transactions in terms of convenience and speed – without the need for physical money or traditional banks.

Even the nonadoption of mobile payments can be seen as evidence that using mobile payments in making high level transactions is not an easy mechanism said by the study. The motive being fraud, unauthorised access and data exposure there are maximum hesitators for significant transactions through mobile payment providers: high billings. These are issues that immediately resonate with the Newest Generation because they are simply aware of the risks involved in digital payments better than any other demographic cohort.

In addressing these issues, Dixit and Tripathi (2020) suggest that mobile payment service providers should integrate higher levels of security technologies and appropriate data policies. When security and privacy management are promoted as part of the service providers' value proposition, then even more Gen Z customers will be encouraged to use mobile payments.

### **Research Gap**

In the present, interesting literature has provided ample users with answers about mobile payment to embrace such technology. As to what to offer by the mobile payment application Users Generation, I used the how-to payment peace of mind. Born between 1997 and 2012, the dominant literature on mobile payment adoption looks like many categories and the internet is most surrounding that, which is like millennial users. Generation Z technology and those who grew up with everything that accompanies payment OF in the culture, but in digital, understanding threats like cyberbullying, identity theft, online fraud, and data breach romance scams seem to complicate. Their mobile payment tendencies.

In present, the addition of existing studies seems to focus on their security practices on the one hand or mobile payment usage behaviors on the other side but does not seem to take both factors into account comprehensively. No relevant study has attempted to investigate the dual role of convenience and security in payment acceptance factors from the outlook of Generation Z, particularly in an Indian context where mobile payments gain acceptance but also concern about digital safety. Few studies have examined payments both in mobile ecosystems as well as take into consideration features such as encryption or biometric authentication; however, none appear to have considered how these functions inform the view of Gen-Z on payment acceptance and usage through mobile applications.

The impact of the social network, the role of society and the ecosystem – particularly for cities like Ahmedabad where a lot more are adapting to internet- has also not reflected well. These contextual and behavioral insights will be useful to businesses, app makers and lawmakers who want to target this generation. Thus, a large gap in literature exists between Generation Z's safety and security concerns and the benefits of mobile payment platforms (Kaur et al. It would be useful to narrow this gap as it can help develop efficient and secure mobile payment solutions that will respond, in particular, to the challenges posed by Generation Z.

### Hypothesis

H<sub>1</sub>: There is a significant relationship between age and the feeling of using mobile payment apps for online transactions.

H<sub>2</sub>: There is a significant relationship between age and the belief that mobile payment apps protect personal and financial information adequately.

H<sub>3</sub>: There is a significant relationship between age and the regular use of mobile payment apps for daily transactions.

H<sub>4</sub>: There is a significant relationship between age and the preference for mobile payments over traditional methods like cash or card.

H<sub>5</sub>: There is a significant relationship between age and the belief that mobile payment apps offer adequate customer support in case of a security breach.

H<sub>6</sub>: There is a significant relationship between age and concern about the potential risks of fraud while using mobile payment apps.

H<sub>7</sub>: There is a significant relationship between age and the ease of navigation and use of mobile payment apps.

H<sub>8</sub>: There is a significant relationship between age and trust in mobile payment apps to maintain the privacy of transaction history.

H<sub>9</sub>: There is a significant relationship between age and the perception that mobile payment apps offer enough features to enhance the overall payment experience.

H<sub>10</sub>: There is a significant relationship between age and the belief that the convenience of mobile payment apps outweighs concerns about security.

Table 1. Validation of Questionnaire

| Statements   |   |
|--|---|
| I feel using mobile payment apps for online transactions.                              | (Saxena & Vidani, 2023)                     |
| I believe mobile payment apps protect my personal and financial information adequately | (Mahajan & Vidani, 2023)                    |
| I regularly use mobile payment apps for my daily transaction                           | (Saxena & Vidani, 2023)                     |
| I prefer mobile payments over traditional methods like cash or card                    | (Sharma & Vidani, 2023)                     |
| Mobile payment apps offer adequate customer support in case of any security breach     | (Patel, Chaudhary, & Vidani, 2023)          |
| I am concerned about the potential risks of fraud while mobile payment apps            | (Chaudhary, Patel, & Vidani, 2023)          |
| I find it easy to navigate and use mobile payment apps                                 | (Bansal, Popalkar, & Vidani, 2023)          |
| I trust mobile payment apps to maintain the privacy of my transaction history          | (Vidani, Das, Meghrajani, & Chaudasi, 2023) |
| Mobile payment apps offer enough features that   | (Vidani, Das, Meghrajani, &                 |

|  |                         |
|--|-------------------------|
| enhance my overall payment experience                                      | Singh, 2023)            |
| the convenience of mobile payment apps outweighs my concern about security | (Saxena & Vidani, 2023) |

Source: Author's Compilation

## METHODOLOGY

Table 2. Research Methodology

|                        |   |
|------------------------|---|
| Research Design        | Descriptive   |
| Sample Method          | Non-Probability - Convenient Sampling method  |
| Data Collection Method | Primary method  |
| Data Collection Method | Structured Questionnaire  |
| Type of Questions      | Close ended   |
| Data Collection mode   | Online through Google Form  |
| Data Analysis methods  | Tables  |
| Data Analysis Tools    | SPSS and Excel  |
| Sampling Size          | 171   |
| Survey Area            | Ahmedabad, India  |
| Sampling Unit          | Students, Private and government Job employees, Businessmen, Home maker, Professionals like CA, Doctor etc. |

\*Source: Author's Compilation

## Demographic Summary

The demographic data of the study consisted of 171 complete and valid respondents as all responded to the variables under investigation. The majority of the respondents (72.35%) are between 18 and 25 years and this was the highest group with 123 respondents. The next highest group was in aged between 25 and 32 years of age with 38 respondents (22.35%) and the third group aged between 32 and 39 years has 9 respondents (5.29%). Data provides all kinds of responses to all the questions related to the usage of mobile payment application and all responses were provided which enhances the reliability statistics of the analysis. The overall Cronbach's alpha for the scale of all the variables in this study was 0.922 which displays a high level of internal consistency among the measures employed.

**Cronbach Alpha**

Table 3. Cronbach Alpha

| Cronbach Alpha Value | No. of items |
|----------------------|--------------|
| 0.922                | 11           |

\*Source: SPSS Software

It is worth noting that the internal consistency of the questionnaire items was determined using Cronbach's Alpha and the average calculated was 0.922. Such has a scale comprising of eleven items. The instrument served its primary purpose as it was supposed to measure a specific construct. Indeed, an alpha value larger than 0.9 is very good and further substantiates the reliability of this instrument. In all proportions, the findings depict the applicability of the scale in subsequent stages of research.

Table 4. Results of Hypothesis Testing

| Sr. No | Alternate Hypothesis   | Result<br>p = | >/<<br>0.05 | Accept/<br>Reject Null<br>hypothesis             | R<br>value | Relationship |
|--------|--|---------------|-------------|--|------------|--------------|
| 1      | <b>H<sub>1</sub>:</b> There is a significant relationship between age and the feeling of using mobile payment apps for online transactions.                          | 0.317         | >           | H01<br>Accepted<br>(Null hypothesis Accepted)    | 0.218      | Weak         |
| 2      | <b>H<sub>2</sub>:</b> There is a significant relationship between age and the belief that mobile payment apps protect personal and financial information adequately. | 0.665         | >           | H02<br>Accepted<br>(Null Hypothesis Accepted)    | 0.939      | Strong       |
| 3      | <b>H<sub>3</sub>:</b> There is a significant relationship between age and the regular use of mobile payment apps for daily transactions                              | 0.223         | >           | H03<br>Accepted<br>(Null Hypothesis Accepted is) | 0.579      | Strong       |
| 4      | <b>H<sub>4</sub>:</b> There is a significant relationship  | 0.313         | >           | H04<br>Accepted<br>(Null                         | 0.734      | Strong       |

|   |   |       |   |  |       |        |
|---|---|-------|---|--|-------|--------|
|   | <b>between age and the preference for mobile payments over traditional methods like cash or card.</b>   |       |   | Hypothes Accepted is)                    |       |        |
| 5 | <b>H<sub>5</sub>: There is a significant relationship between age and the belief that mobile payment apps offer adequate customer support in case of a security breach.</b> | 0.212 | > | H05 Accepted (Null Hypothes Accepted is) | 0.507 | Strong |
| 6 | <b>H<sub>6</sub>: There is a significant relationship between age and concern about the potential risks of fraud while using mobile payment apps.</b>                       | 0.027 | < | H06 Rejected (Null Hypothes Rejected is) | 0.356 | Weak   |
| 7 | <b>H<sub>7</sub>: There is a significant relationship between age and the ease of navigation and use of mobile payment apps.</b>  | 0.297 | > | H07 Accepted (Null Hypothes Accepted is) | 0.909 | Strong |
| 8 | <b>H<sub>8</sub>: There is a significant relationship between age and trust in mobile payment apps to maintain the privacy of transaction history.</b>                      | 0.729 | > | H08 Accepted (Null Hypothes Accepted is) | 0.875 | Strong |
| 9 | <b>H<sub>9</sub>: There is a significant relationship between age and the</b>   | 0.461 | > | H09 Accepted (Null Hypothes              | 0.256 | Weak   |

|    |   |       |   |   |       |      |
|----|---|-------|---|---|-------|------|
|    | <b>perception that mobile payment apps offer enough features to enhance the overall payment experience.</b>   |       |   | Accepted is)                            |       |      |
| 10 | <b>H<sub>10</sub>: There is a significant relationship between age and the belief that the convenience of mobile payment apps outweighs concerns about security</b> | 0.849 | > | H10 Accepted (Null Hypothes Acceptedis) | 0.360 | Weak |

Source: Author's Compilation

## DISCUSSION

This research paper investigated Generation-Z's attitude towards various mobile payment apps, ease of use, focusing on Generation-z's approach of security, and overall preferences. Results shows significant cohort differences by age in terms of app usage, security concerns, and trust in mobile payment technology.

### Use of Mobile Payments for Online Transactions:

In modern age, Generation-Z were to be expected to use mobile payment apps for online transaction. Digital-native consumers are more comfortable adopting new technologies that are consistent with current research suggests. Their knowledge of smartphones and digital platforms appears undifficult the chance of unwillingness towards mobile payment technology. On the other hand, the younger cohorts of Generation-Z appeared to tap into the utilization of mobile payments for online transaction, for instance buying products from websites, slightly less. Perhaps, this aspect can be attributed to their reliance on other traditional means of payment, such as credit cards.

### Security Perceptions and Trust:

As regarding secure factors that were stated in this research study, on Generation Zs regarding payment applications safety features providing protection of personal and financial information shreds that younger cohorts are inclined to lower confidence. This result also clearly shows that it is critical for payment service providers to strengthen payment security and communicate their security practices clearly to ameliorate the trust and usage issues caused by security concerns.

### Preference for Mobile Payments Over Traditional Methods:

This research further established that generation Z individuals discharged card's or cash usage because spending money is quicker than the available options because of the convenience that comes with the payments

giving out rewards while also being able to integrate those payments with other digital services. Having said that, older members of this group were most likely to have used these payment methods simply because they were most comfortable with them.

#### **Concerns About Fraud and Privacy Risks:**

While Gen Z users by and large adopted the apps as a secure way to conduct mobile payments, fraud and privacy threats were a worry. When it comes to the threats, the older users were more concerned compare to younger users, in general. This perhaps going by the way users have embraced convenience of mobile payments; privacy threats are still a huge concern that mobile payment providers have to overcome though better and more transparent Security measures.

The findings show that Gen Z has a dual attitude toward mobile payment applications. Younger consumers are more inclined to use mobile payments because of their convenience and usability: however, older members of the cohort are still much more apprehensive about the validity of such payment solutions. Mobile payment providers must go a step further to improve security and address users' different concerns about the technology to improve usage and confidence in it.

This research study on the use of mobile apps for security and payment by the Generation Z demographic in Ahmedabad is, as such, a major contributory factor to the existing body of knowledge by offering insights into the adoption and use of technology, the nature of consumers, and the perception of security.

#### **1. Technology Acceptance Model (TAM):**

Specifically, the results of these studies are able to add further evidence into an argument as presented under the Technology Acceptance Model (TAM) in which individuals who are contemplating a new technology will adopt it only when they perceive that the tech does not require much effort and is beneficial. Given that mobile apps are found to be easy to use according to much of Generation Z-as aptitude reflects a long boom in technology and social media usage over the last two decades and more-the penetration of mobile payment systems used by consumers at retail outlets is increasing. However, beyond these discoveries, this examination likewise signifies trick to be prepared one of ways security worry in addition to information worries is for active decision-maker's establishment. Thus, as other variables like the perception of security is relevant to explain the use of a new technology TAM needs an update. Generation Z will have an ample opportunity for mobile apps that can facilitate basic multi-layered security, such as biometrics and two-factor authentication, to take off.

#### **2. Unified Theory of Acceptance and Use of Technology (UTAUT):**

These findings also support the Unified Theory of Acceptance and Use of Technology (UTAUT), which synthesizes four constructs—performance expectancy, effort expectancy, social influence, and facilitating conditions—as antecedents of technology acceptance. In this aspect, performance expectancy is indeed the ease of use and speed of mobile payment processes, whereas social

influence plays an important role as members of Generation Z will rely on recommendations from their peers when choosing types of mobile payments to make (Parasad, 2019). Moreover, those promoting conditions particularly nudging attributes help to accept such tech. Thus, the UTAUT would be refined by security measures that tell researchers how the perceived security of a mobile payment system matters when compared to features and ease of use of a system.

### **3. Protection Motivation Theory (PMT):**

Protection Motivation Theory (PMT) can capture the risk-related problems of mobile payment emergence by the generational group of young people as indicated saying. This is premised on PMT, where individuals are equally required to defend conduct in case they notice an obvious threat. Security feature of two factor authentication employed by the generation Z because they think they are exposed to some fraud risk. This work also revealed that the perception of risk with security features and an understanding of security feature comparatively shape the behaviour pattern of these networks which, in turn, improves the suitability of the PMT model to understand how cyberspace related Risk impacts mobile payment systems adoption.

The findings of the studies presented here can assist in the refinement of existing models of technology adoption, namely the TAM and UTAUT using the security factor as one of the aspects of the model. However, as trust and security aspects for mobile payment systems among millennials-generation Z followers are gaining significance, these may not necessarily be perfect models to enable these models to remain topical, they must continue and begin to change over time. Likewise, studies concerning how these constructs are culturally sensitive for other processes excluding cross gender would be a promising avenue.

### **Practical Implications**

The findings concerning the Generation Z demographic in Ahmedabad regarding security of mobile payment app can be of significance to practitioners particularly, businesses, developers as well as policy makers so that the prevalence of mobile payment usage is enhanced.

**1. Enhanced Security Features:** The Generation Z feels heavily concerned regarding security issues when using mobile payments. In this context, strong security such as two factor authentication (2FA), biometrics (fingerprint or facial recognition) and live fraud detection should be the primary focus of businesses and app developers in order to win trust. Regular reporting on security issues and their open nature can make the users feel safe about their data.

**2. User Education and Awareness:** Generation Z is technology-savvy, nonetheless, they have security anxiety. Videos, infographics, and other forms of educational material orienting users to engage in safe practices including avoiding phishing attacks, using hard to guess passwords, and even using anti-theft measures on their devices should be resorted to by companies. Besides, in-app content and short videos help users to secure themselves and their accounts better.

**3. Leveraging Peer Influence:** Normative influence on mobile payment platform selection follows that of peers among the Generation Z. Companies can take advantage of this by ensuring that positive reviews would be easier to attain, generate references and endorsements.

**4. Simplifying the User Experience:** Security is crucial, but not at the expense of Generation Z's desire for ease. Payment applications should dedicate their efforts towards creating a secure yet effective interface. Features like one-touch payments and built-in finger scanning would undoubtedly make their experience faster and hassle-free.

**5. Localizing Security Solutions:** Such is the case of Ahmedabad where rise of digital consumers is accompanied by a stronghold of traditional practices; hence, the inclusion of more basic aspects of security like language and region based fraud notifications would bolster security and improve usability. As has shown in the analysis, organizations and governments are obliged to take into account convenience as well as security in order to be able to cater to Generation Z and in order to be able to advocate for the uptake of reliable mobile payment devices.

## CONCLUSION AND RECOMMENDATION

### Conclusion

The findings also suggest that Generation Z is wary of security issues with mobile payment, despite being attracted to all the things mobile payment can benefit them in Ahmedabad. They love the instant gratification of digital payments but fear fraud, data breaches and privacy issues are all well-known obstacles to adoption. To counter such issues, enterprises and app developers must ensure a higher level of security by implementing multi-factor authentication and biometric verification. Trust can be established by clearly communicating security initiatives and running awareness campaigns of safe payment practices. Furthermore, we should adopt tipping point strategy to motivate people to adopt. Policymakers should develop solid and substantive security regulations that will help gain the trust of consumers and support the secure mobile payment ecosystem. So, getting both ease and security in the solution is crucial for mass adoption related to Gen Z.

### Recommendations

Modern clothing uncovers the perspectives of Generation Z in Ahmedabad on the Mobile payment protection; despite this, numerous fields still remain unexploited, further exploration could extend emerging siting to these areas.

#### 1. Cross-Generational Comparison:

It may certainly be worth noting how mobile payment adoption differs among Generation Z and others, say the millennials or Gen X, in that security concerns may evolve with age which could lead to a more general business response across various consumer types with differing levels of appetite for security as they age.

## **2. Longitudinal Studies:**

Also, similar to this, a retrospective study, which determined that, during adolescence, accepting mobile payments and the way related security will develop, would specify how this generation grew as they matured and were exposed to more sophisticated access and security measures. This would also show to what extent their behavior now is a consequence of the past – security breach or payment technology innovations as they were when they joined this market.

## **3. Geographic and Cultural Variation:**

Given that this survey was performed in Ahmedabad, Gujarat, other such surveys may explore the intercity/region emphasis of Generation Z mobile payment security perception in India or even nations with varying degrees of digital literacy and security awareness. Such an investigation would assist in determining the local trends and proposing the appropriate measures in the pertinent context.

## **4. Impact of New Security Technologies:**

Emerging security technologies such as blockchain, high-end biometrics and AI fraud detection in this study can find the answers to trust matters among new mobile payment users with special reference to generation Z and help understand how these technologies influence user trust and use while providing insights for future improvements in payment security.

## **5. Behavioral and Psychological Factors:**

Some studies may emphasize psychological or behavioral factors related to the acceptance of mobile payment among Generation Z and incorporate concepts such as risk tolerance, brand loyalty or even cognitive dissonance. When this is not the case, alternate key findings can be made concerning the influence that emotions and psychology play on technology selection.

## **6. Mobile Payment Ecosystem Stakeholder Perspectives:**

Some other area that can be investigated is to consider the views of different participants of mobile payment system such as the banks, fintech and regulatory institutions regarding security patterns for Generation Z. This would assist in carrying out more concrete analysis on the challenge and opportunities with respect to design of secure mobile payment system.

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