# MobilePay adoption for in-store and peer-to-peer payments by current university students in Copenhagen

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(3 863 words)

## 1 Introduction

In 2018, MobilePay was used by 4 million Danes, i.e., approximately 70 % of the Danish population. Yet, according to a survey conducted by Deloitte in the same year, only 14 % of danish respondents paid for a product or service via mobile phone at least once a week. Additionally, only one-third of those respondents reported making peer-to-peer payments (P2P) within Denmark weekly (Deloitte, 2019). Given the high number of MobilePay users in the Danish population and relatively low adoption level of mobile technology for P2P and in-store payments, this study explores how is, in particular, MobilePay utilized for these two payment scenarios by university students in Copenhagen. ("students") Therefore, the study tries to answer the following research question (RQ): *How have current university students in Copenhagen adopted MobilePay to make in-store and peer-to-peer payments?*

# 2 Background

## 2.1 Key theoretical frameworks

Studies focused on the adoption of mobile payments have utilized several frameworks. Yet, the most useful proved to be *the Technology acceptance model* (TAM) and *Unified theory of acceptance and use of technology* (UTAUT) (Dahlberg et al., 2015, Harris et al., 2019).

### 2.1.1 TAM

TAM proposes two measures for predicting and explaining use. According to Davis (1989), *perceived usefulness* is "the degree to which a person believes that using a particular system would enhance his or her job performance," *perceived ease of use* is then by Davis defined as "the degree to which a person believes that using a particular system would be free of effort" (p. 321).

### 2.1.2 UTAUT

Venkatesh et al. (2003) unified 8 prominent models (including TAM) regarding user acceptance of information systems (IS) into one framework - *Unified theory of acceptance and use of technology*. This framework introduces four core user acceptance determinants of IS: *social influence, effort expectancy, facilitating conditions, and performance expectancy* (Venkatesh et al., 2003).

## 2.2 Literature review

### 2.2.1 General factors influencing mobile payment adoption

Between the years 2000 and 2007, researchers utilized TAM and UTAUT frameworks to explain factors influencing mobile payments adoption. In the following 8 years, they used the same frameworks or their extensions, which resulted in new determinants of adoption and confirmation of previous findings. More specifically, the following factors are most important (measured by the number of appearance in articles published from 2007 to 2015): *perceived ease of use, perceived usefulness, trust, risk, demographics* (Dahlberg et al., 2015).

### 2.2.2 Deeper understanding of general factors

To deepen an understanding of the particular factors influencing mobile payments' adoption, models from other disciplines should be used (Dahlberg et al., 2015). Jia et al. (2014) adopted a transfer of learning theories to find that consumers, who frequently used mobile service and formed the habit to shop online, are more likely to adopt mobile payments and turn it into a habit. This is especially important for the interpretation and discussion of this study's findings.

Further, Dahlberg et al. (2015) noted that mobile payments should be examined as an evolving method within a real-world context where they compete with other solutions. For instance, Goeke and Pousttchi (2010) researched the adoption of mobile payments in context of payments for parking fees, fare tickets and money transfers (Dahlberg et al., 2015). Therefore, this study focuses on examining the adoption of mobile payments in the context of in-store and P2P payments.

### 2.2.3 Research concerning MobilePay

MobilePay has been mostly researched from only one perspective. K. S. Staykova and Damsgaard (2015, 2020) examined entry and expansion strategies of MobilePay in comparison to its competition (Swipp, Mobile Dankort, GooglePay etc.). This perspective focuses only on how MobilePay succeeded in gaining a critical mass of users. Yet, there has been a lack of empirical research focused on how these users are utilizing MobilePay.

## 2.3 Summary of the background section

The past research has been focused on understanding the factors influencing the adoption of mobile payments at a general level. Yet, there is a lack of research that puts these factors into the context of real-world payment scenarios. In these scenarios, mobile payment is one of the payment options rather than the only option (Dahlberg et al., 2015). Therefore, the study focuses on two specific payment scenarios and exploring how students utilize MobilePay in these scenarios. Finally, the researcher hopes to bring a new perspective to MobilePay research by focusing on how it has been adopted by its users rather than how it managed to get them on its platform.

# 3 Methodology

The study tries to explore how students adopted MobilePay for in-store and P2P payments and also discover the motivation behind their behavior. This requires a deep understanding of respondents' views. Thus, interviews were chosen to achieve it. The other two qualitative methods, observations and scrape, put the interview data into a real-world context, gaining another perspective and uncovering potential bias. This qualitative approach contrasts with previous research done, which focused on determining factors and their significance for mobile payment adoption using quantitative methods. (e.g., surveys)

## 3.1 Design of study

The study was designed with the social constructivist worldview in mind. The researcher believes that meaning is derived from human interaction and how humans interpret meaning based on their personal experience and background (Creswell, 2014). Further, it needs to be acknowledged that the researcher's own experience influences the interpretation of data. The study adopts *Grounded theory* as a methodological framework since its goal is to understand students' interaction with mobile payment technology based on data obtained through methods described in detail below.

## 3.2 Observations

We conducted observations at two different university campuses to ensure data diversity, namely campuses of ITU and CBS. At this stage of research, our goal was to find out how students make payments. More specifically, what methods and devices they use and how they use them. The main expectation was that most students would either use a card or mobile phone to make a payment having no technical issue. The critical part was to ensure that all members stay objective. This was ensured by having at least two group members at each campus. Given that observations were conducted at publicly available places, there was no need to get approval. Yet, the group kept in mind to keep descriptions as anonymous as possible.

## 3.3 Interviews

During the construction of an interview guide, we realized that our research question was too broad. In particular, it focused on the utilization of all financial applications. Thus, we narrowed our focus down to only MobilePay.

To continue collecting diverse data, we decided to select three students who use MobilePay, from at least two different universities in Copenhagen. Additionally, we tried to have one international student. (not an exchange student)

| # | Gender | Nationality | Uni |
|---|---|---|---|
| 1 | M | Slovakia | ITU |
| 2 | F | Denmark | KU |
| 3 | F | Denmark | KU |

Table 1: Information about interviewed students

The interview guide was then constructed according to the following general structure: *1. Management of payments before MobilePay 2. On-boarding process 3. Current management of payments with MobilePay 4. New feature suggestions.* Our goal was to gain a deep understanding of the interviewed person's experience using mobile services, his/her payment habits, and motivation behind particular behavior. Thus, the interview was led semi-structured by one interviewer with another person making additional notes. The semi-structured approach allowed us to focus the interview on specific payment situations (e.g., in-store payment) and then let the interviewee share his/her views. Each interview was audio-recorded and transcribed for future coding.

## 3.4 Online data scrape

To set the data obtained from observations and interviews into a context of all MobilePay users' views, we decided to use a scrape of reviews from Trustpilot. This platform was chosen because it is a mobile operating system independent, and its core business is to ensure that provided reviews are reliable. We chose the latest 20 reviews from each rating category, i.e., 1 star through 5 stars. During the coding process, we realized that over half of the data from Trustpilot lacks information depth (e.g., "Nice app") or is concerned with customer service. (not relevant to our RQ)

We, therefore, conducted another manual data scrape, this time from Google Play (Android) and App Store (iOS), extracting only 5 reviews from each rating category (same scheme as Trustpilot). The only difference in scraping logic was that we focused on reviews that provide information about either a particular experience (positive/negative) or suggestion for a new feature.

## 3.5 Data coding

Google Spreadsheet was used as a coding tool. This allowed the group to collaborate simultaneously as well as be able to keep track of the latest coding scheme.

### 3.5.1 First phase: General coding scheme

The iterative process defined the coding strategy. Our goal was to identify a general coding scheme that will be used or further extended when coding the rest of the data in the first phase. Thus, each group member coded independently the Trustpilot data-set. We then compared our results and created a general coding scheme. The rest of the data was coded in a similar fashion where the coding work was divided evenly between group members. Every time a new coding category emerged, it was added to our master coding scheme, so each group member has been aligned with the latest version.

### 3.5.2 Second phase: Subcategories

In this phase, the goal was to create more concrete sub-categories. This approach allowed us to uncover emerging patterns. For instance, general category "Money transfer" was divided into "In-store payment", "Internet shopping", "P2P", "International", "Subscription" and "Family transfer".

## 3.6 Ethical considerations

The collection and handling of data were always conducted according to the rules outlined either by the given platform (online data scrape) or between the corresponding entities (interviews). Yet, after revisiting the App store's website's Terms and conditions, the group concluded to remove the data-set obtained from the App Store due to restrictions that have not been spotted during the initial review. Additionally, the collected data

were always stored in an anonymized way. Despite this, review data could be potentially back-tracked. Thus, it is still relevant for the researcher to bear in mind that the reviews were posted with a different intention than to be used in a research study.

Among other things, the study tries to discover possible barriers to higher utilization of MobilePay. Assuming that the barriers might be removed in the future, the examined subjects should benefit from it due to a better user experience. On the other hand, since the study is focused on particular features of MobilePay, employees of MobilePay responsible for these features might be affected based on the results of the study.

# 4 Findings

The findings section will follow the topology of the RQ. It will be structured around in-store and P2P payments.

## 4.1 In-store payments

### 4.1.1 Description of findings

During observations at CBS, an unexpected finding occurred: "...there was a separate terminal for payments through MobilePay, yet nobody decided to use this option to make a payment. Instead, most people used either a card or mobile phone to make a payment." This led to examining the pattern and its possible causes further during interviews.

First, two of the interviewees mostly prefer a payment card over MobilePay when making payments in-store as one of them describes, "Yea sometimes, if I have problem with the card or it does not work at the terminal, then I would use MobilePay." For the complete context, it is important to mention that both interviewees used a payment card as their primary payment method before they got MobilePay. When one of the interviewees asked why she prefers to use a payment card over MobilePay in the grocery store, she explains, "It is because of the process's speed. It is easier to pull out a credit card from my wallet then go to my app and make the payment." On the other hand, she also mentions, "...when I want to get coffee in school, I always use MobilePay." This is then explained by her saying that she leaves all her belongings in the classroom and takes the only mobile phone.

Second, one interviewee prefers to pay in stores with GooglePay, describing his experience "Yes, GooglePay. I just double-tap." Compared to the previous two interviewees, he also used a payment card before MobilePay. For some time, he then used MobilePay but ended up with GooglePay as a primary payment method.

### 4.1.2 Interpretation of findings

Both observational and interview data showed that MobilePay is not the most preferred method for in-store payments. A few reviews from data scrape mention similar experience: "...Have completely given up using it in physical stores as Google Pay works instantly with

no waiting time", or preferring payment card over MobilePay: "Its a great way to pay if you do not have your card on you. It's essential to have in Denmark." Thus, there might be some pattern between students and all MobilePay users. Yet, it would be needed to collect a larger sample of data for this conclusion, e.g., survey, and conduct thorough statistical analysis.

Furthermore, from the interviews and scrape data presented so far, it can also be seen that MobilePay is viewed as an application that is nice to have when the primary payment method is not available. Therefore, this might lead to the conclusion that students have adopted MobilePay as a secondary method for in-store payments. This finding might be further supported and explained by a survey conducted by Statista (2020), which shows 99 % of the Danish population aged between 20 to 29 years old have MobilePay installed.

## 4.2 Peer-to-peer payments

### 4.2.1 Description of findings

All three interviewees agreed that their primary method of making P2P payments is MobilePay. All of them also mentioned that they usually use it when they need to transfer money to their friends: "...I use it when we go out with friends or go to some party and split something. For example, drinking beer with a friend or drinking coffee." One of the interviewees also mentioned another use case: "I received a large amount of money through MobilePay because we rented a house and I was the landlord, so all of my friends who lived in the house paid me their rent using MobilePay."

When the interviewee, who uses GooglePay, was asked whether he would switch to GooglePay to make P2P payments if GooglePay offered it, he declined that: "I am pretty used to paying peer to peer through MobilePay, and I do not think there is any reason to switch. That works for me pretty well." This also corresponds to the reaction of the other interviewee when she explains what her life would be like without MobilePay: "...I feel like if I did not have MobilePay, I would probably owe money to some of my friends, or they would owe money to me." On the other hand, she then admits that she would look for an alternative to MobilePay rather than go back to using cash.

### 4.2.2 Interpretation of findings

Interviews showed that MobilePay had been adopted as a primary method for P2P payments. A similar pattern emerges from an online data scrape: "The app works great for my use, that is, sending money to friends I owe..." Whether the interviewees would switch to another alternative might be misleading since interviewees say what they think they would do, which may differ from reality. Thus, a better understanding might provide an in-field observation. Finally, there were no suggestions for improvements regarding in-store payments, although none of the interviewees uses MobilePay as a primary method for this use case. A possible explanation can be offered by the response from one of the interviewees: "...I mean, for the things I use it for [P2P payments], it works perfectly fine, and I cannot really come up with any new features..." This is similar to one of the reviews mentioned above so that both are satisfied with MobilePay for the things they use it for, i.e., P2P payments. This might mean that MobilePay established itself as a P2P payment application over the years, yet it has not managed to convince its users about the usefulness when paying in stores.

# 5 Discussion

In this section, I would like to discuss two main findings from different perspectives outlined below. First, current university students in Copenhagen have adopted MobilePay as a primary method for P2P payments. Second, these students have not fully adopted MobilePay for in-store payments.

## 5.1 Findings in context of background literature

According to Davis (1989) and his *Technology acceptance model*, two key factors are influencing the adoption of information systems: *perceived usefulness, perceived ease of use*. The findings provide a possible explanation for these factors, given the two real-world scenarios. First, the perceived usefulness of MobilePay for in-store payments, compared to the possible alternatives, is low. Thus students tend to prefer these alternatives over MobilePay. In contrast, P2P payments via MobilePay are perceived as highly useful compared to other methods (e.g., cash). Second, the ease of use shows a similar pattern. Due to the cumbersome process of using Mobile for in-store payments, students choose methods that are more convenient and used to. (e.g., payment card, GooglePay)

The study also confirmed suggestions of Dahlberg et al. (2015) that adoption of mobile payments and its factors should be researched in the context of real-world scenarios. As one of the findings showed, given student might, in most cases, prefer alternative methods to MobilePay for in-store payments. Yet, there are situations when the student claims to use always MobilePay. (e.g., buying coffee in the school) Thus, further research should be focused on how different situations impact the choice of payment in the store.

## 5.2 Business implications of findings

One of the important findings of this study is the students' perception of MobilePay. Students perceive MobilePay as a P2P payments application, and nice to have alternative option if their primary method is not available in the store. Naturally, a question arises why MobilePay has failed to deliver a seamless experience for in-store payments. A possible explanation might be that they chose the wrong standard for wireless information transfer making the whole user experience cumbersome. Bowker and Star (2000) explains "Standards are deployed in making things work together over distance and heterogeneous

metrics" (p. 14). More specifically, MobilePay uses Bluetooth to complete a transaction between a merchant and customer, compared to most of the market, including payment cards or alternative payment applications, that uses Near Field Communication (NFC) (Uotila, 2018). One of the standards' attributes is that it can be hard and costly to change them (Bowker and Star, 2000). On the other hand, standards might be further extended. Although it may now seem that MobilePay made a wrong choice of a standard, the future might show that this was, in fact, a smart move. As Holstad (2017) describes, the future of in-store payments might be based on a hybrid solution, i.e. using both technologies. Therefore, to stay competitive, MobilePay might have to consider extending its technology with NFC.

## 5.3 Implications for research

As mentioned earlier in the paper, 99 % of Danish people aged between 20 - 29 years use MobilePay (Statista, 2020). Further, previous research has been mostly focused on how MobilePay became successful via managing to attract a large userbase. Yet, this study shows that MobilePay is actually partially successful according to respondents' views. In other words, big data might not give us a complete picture without the context. This context, was in fact, described by Wang as thick data, which she argues to be necessary for analysis to form a complete picture of the given problem (2016). Thus, further research should use the methodology proposed by Wang to achieve more informative results.

# 6 Conclusion

Current university students in Copenhagen have adopted MobilePay for in-store and P2P payments only partially. When it comes to P2P payments, MobilePay is a preferred primary method, which was confirmed by responses of all three interviewees. Yet, MobilePay is a secondary option for in-store payments, and students rather use either a payment card or an alternative application (e.g., GooglePay). The reason is that the perceived convenience and usefulness of using MobilePay for in-store payments is lower than for the above-mentioned alternatives.

Nevertheless, this study's conclusion should be interpreted concerning its small sample size of interview respondents. Further, in-store payments were only observed at two places, both school campuses. Thus, the choice of these places might also have an impact on findings. Additionally, there was not any observation done for P2P payments. These limitations should be therefore taken as an opportunity for further research.

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# 7 Appendix

## 7.1 Interview guide

Please note that since interviews were conducted in a semi-structured way, sometimes the question might be asked using a different phrase depending on the situation. But at the same time, we made sure to follow the structure of the guide.

BEFORE THEY STARTED USING MOBILEPAY

- What type of payment methods did you use before starting to use MobilePay?
- What financial apps/websites did you use before starting to use MobilePay?
- What was your most preferred method when paying in the physical store? (What was your alternative if the primary method did not work)
- What was your most preferred method to pay when shopping online?
- How did you make payments to your friends when needed?
- How did you receive money from your parents?
- How did you manage subscriptions (if any) to different services? (f.e. Spotify, Medium, Netflix,.. )

DECISION TO GIVE MOBILEPAY A TRY AND ON BOARDING ONTO THE PLATFORM

- When and from whom did you hear first about MobilePay?
- What were the particular reasons that led you to a decision to give MobilePay a try?
- How was the on-boarding process?

CURRENT STATE

- How often do you use MobilePay?
- What devices do you use MobilePay with? (Mobile, Laptop, Smart watch)
- What are the occasions that you use MobilePay for? If you are not using it for this particular occasion, what do you use then? Why did you choose it over MobilePay?

  - Friend to friend payment
  - Payments from family members (f.e. pocket money)
  - Online shopping
  - In physical store shopping (could be also a restaurant, coffee shop)
    * How do you usually make payment in the store (QR code, NFC or write the amount and number to whom it should be sent)
    * Do you check what was paid on phone or on the terminal or you do not check at all?
    * Have you ever experienced problems with authentication or NFC connection? If so, did it have any impact on how use the particular solution now?
  - Subscription payments
  - Bills payments
  - Saving up Money together for a common thing - f.e. Trip
  - Sending a gift to a friend as 'Money' that he/she can buy then something for it

- What would be your reaction when you found out that MobilePay decided to close due to some business reasons? (global competition such GooglePay or ApplePay)
- Do you have connected all of your cards to MobilePay? (or at least those where you have money)

POSSIBLE IMPROVEMENTS

- What improvements and new features would you like to see coming next? And how would that help you to manage your finances and payments better? (or just overall how would it make your life easier and more convenient)

## 7.2 Observations: selected field notes

Analog Café

- *None of the students who were wearing smartwatches used them to make a payment. Instead they used mobile payment.*
- *Students, using their mobiles to pay, in most cases manage to finish the payment process in a very fast way compared to those using their card. They took their phone from the pocket and then authenticate the payment via either their fingerprint or face id.*

CBS school cafeteria

- *At CBS, there was a separate terminal for payments through MobilePay, yet nobody decided to use this option to make a payment. Instead, most people used either a card or mobile phone to make a payment.*
- *Several students struggled to make a payment due to either bad NFC connection or failed biometric authentication which forced them to type their password instead making them frustrated.*

## 7.3 Interviews: selected samples

In-store payments

**So, when you went to the physical store, before MobilePay, what did you use, what was your most preferred method?**
*If it was possible, then I used a credit card and it still is my preferred method...*

**Ok, so let's speak about physical stores, what would be your most preferred method to pay with? Maybe let's split into grocery stores and for example coffee shops.** *So for the grocery stores, I would use my credit card. But when I want to get coffee in school, I always use MobilePay.* **Ok, what is the logic behind that?** *Well, because I leave all my stuff in the class and take only my phone.* **Ok, so it is just convenience?** *Yeah, exactly. Because otherwise I would have to take my wallet with me and my phone with me.* **And why do you prefer to use a credit card over MobilePay during grocery shopping?** *It is because of the speed of the process. It is*

*easier to just pull out a credit card from my wallet then just go to my app and make the payment.*

**For example, if there would be a long line of people and you would need to pay which payment method would you choose.** *I would probably just choose credit card.* **And why is that?** *It is probably just faster.*

**Do you sometimes use it in stores or like a physical store - MobilePay?** *Yea sometimes, if I have problem with the card or it does not work at the terminal things, then I would use MobilePay.*

P2P payments

**What would be your reaction, if you found out that MobilePay decided to close due to some business reasons? For example, global competition such as GooglePay and ApplePay.** *Well, I think it would be a shame, because even though I don't use it for payments in stores, but I still use it, like I said, peer to peer. So yeah, I don't think you can do that with GooglePay or whatever.* **If that feature came (was incorporated) to ApplePay and Googlepay, would you then only use GooglePay for example?** *No. I don't think so, because I'm quite used to MobilePay for that. But I'm used to paying with my phone now, just by tapping. I'm pretty used to paying peer to peer through MobilePay and I don't think there is any reason to switch. That works for me pretty well.*

**Ok, that was a bad example, let's say you just needed to split a bill with your friends or just send money to them..** *Yeah, I do remember being kind of complicated. I would have give to them the other day in the school in cash. [Speaking of time before MobilePay]*

**Ok, let's move to the current state, let's start maybe with how often do you use it now? [MobilePay]** *Ehm, I use it a lot. I do not use it for paying in the stores, it is only if I do not have my wallet, but I use it when we go out with friends or go to some party and need to split something. For example like drinking beer with a friend or drinking coffee. So I use it quite a lot. So also when I am travelling, I use it all the time.* **So if you were to quantify it, would it be like everyday, or almost everyday?** *Maybe like, three times a week.*

## 7.4 Data scrape: selected reviews

- *The app works great for my use, that is sending money to friends i owe. Things you should know before installing and complaining: -You have to provide confidential information. -You need a CPR number. -This is not a way to avoid paying taxes. -It might be possible to get scammed, just like any other payment medium (though it shouldn't happen because each member is required to provide confidential information CPR-number) -It is an alternative solution for payments. -It will link to your DANISH bank account. -Your money, your risk. -Please make sure you have a decent and up-to-date phone. -It might at times not work. -Make sure you have power on your phone. It is indeed a very secure and easy to use app. But YOU also have responsibility. What you buy, and whom you buy from/transfer money with is in the end your concern!*

- *I am so glad MobilePay exists, as it is so easy to transfer money, not only to friends and family but also when transfering money through companies*

- *I think the app is getting slower and slower. Notifications only come now I myself start the app and after login it stands and spins for up to a minute before e.g. online store requests are displayed. Have completely given up using it in physical stores as Google Pay works instantly with no waiting time.*

- *Several shortcomings. The amount is only deposited the next day, where you can not see the individual amount and who has paid. I can not even pay with mobilpay.*

- *The concept is really ingenious before we get Dankort on mobile. But does not work without network coverage. !! Super amateur design ... Then you get notifications about receipts you can not use for anything as you are only taken to mobile pay login, and then have to manually find your receipt ... Can then well understand Danish Super Market has COMPLETELY dropped MobilePay, and not retained a hybrid solution. I used it otherwise every day in Netto and Bilka. Looking forward to Dankort on mobile .... And then Betalingsservice alternatively that has been advertised for a long time, but still not found in Mobilepay. My bills are not paid with Empty air and empty promises??*

## 7.5 Coding Scheme:

| General codes | Subcode 1 | Subcode 2 | Subcode 3 | Subcode 4 | Subcode 5 | Subcode 6 | Subcode 7 | Subcode 8 |
|---|---|---|---|---|---|---|---|---|
| UI | Bad UI | | | | | | | |
| Speed of app | Fast app | | | | | | | |
| Onboarding process | Easy onboarding | Strict onboarding rules | | | | | | |
| Wish for new functions | No feature suggestion | Clearly written notifications | Export to CSV | Be able to paste number from calculator | Better notifications | Dark mode | Full text search | Pay in the future |
| Money Transfer | In-store payment | Internet shopping | P2P | International | Subscription | Family transfer | | |
| Reliability | Technical issue | Reliable | Secure | Unsecure | | | | |
| Customer Service | Good CS | Bad CS | | | | | | |
| Fees | Low fees | High fees | | | | | | |
| UX | Positive UX | Negative UX | | | | | | |
| Alternative to MobilePay | Payment card | Other app | Cash | | | | | |
| Frequency of usage | Daily | Weekly | Monthly | | | | | |
| Platform | Mobile | Laptop | Smart watch | | | | | |
| PFM | Using PFM | Not using PFM | | | | | | |
| | | | | | | | | |

## 7.6 Analysis: sample of notes