



International Conference on Latest Trends in Science, Engineering, Management and Humanities (ICLTSEMH -2025)
19th January, 2025, Noida, India.

CERTIFICATE NO : ICLTSEMH /2025/C0125279

**A Study of Problems and Challenges Faced by Youths While Using
Mobile Payment**

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ABSTRACT

The rapid adoption of mobile payment systems has transformed the way youths conduct financial transactions; however, several problems and challenges continue to hinder their effective use. One of the major challenges is the lack of adequate financial and digital literacy, as many youths are unaware of secure payment practices, making them vulnerable to fraud, phishing, and cyber scams. Technical issues such as poor internet connectivity, server failures, and application glitches often disrupt transactions, leading to delays or financial losses. Privacy and data security concerns also pose serious challenges, as users fear misuse of personal and banking information. Additionally, limited access to smartphones with advanced features and compatibility issues with certain applications restrict usage among youths from economically weaker backgrounds. Another significant problem is impulsive spending, as the ease of mobile payments encourages unplanned purchases, affecting financial discipline. Dependence on mobile payments may also reduce awareness of budgeting and savings. Furthermore, lack of customer support and delayed grievance redressal mechanisms discourage users when transactions fail. Social pressure and peer influence sometimes push youths to adopt mobile payment platforms without proper understanding, increasing risks. Thus, while mobile payments offer convenience and speed, addressing these challenges through awareness programs, stronger security measures, and better infrastructure is essential for safe and sustainable use among youths.