

Embracing Contactless Payments: A Study of Adoption, Usage Patterns, and Impact

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Abstract: *In recent years, contactless payment methods—powered by technologies like Near-Field Communication (NFC), mobile wallets, and QR codes—have seen a major uptake and revolution. An overview of the main features of contactless payments is given in this abstract, with particular attention to acceptance, security, technology, and societal impact. Because contactless payments are quick, easy, and in line with the global trend toward digital and cashless transactions, they have become more and more popular. Because these methods are simple to use and eliminate the need for real currency and traditional payment cards, consumers are adopting them more and more. Their acceptance was sped up by the COVID-19 epidemic as people looked for safer and more hygienic cash substitutes.*

Keywords: NFC, Mobile Wallets, QR Code, Contactless Payments