

PAYMENT HABITS WITH MOBILE APPLICATIONS FOR STUDENTS OF THE FACULTY OF ENGINEERS

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ABSTRACT

In the first semester of the 2021/2022 academic year, we conducted a questionnaire survey of 326 students among the full-time students of the Faculty of Engineering of the University of Szeged. The subject of the research was a survey of payment habits with mobile phone applications. 100% of respondents have a smartphone. 65% of them used a mobile app for their payments. 43% of respondents consider it a completely reliable method of payment and completely displace the form of payment in cash.

14% of respondents say they use this payment method several times a day, and 14% say they use it every day. 21% of respondents use it several times a week and 16% use it monthly, and 35% do not use it. 66.7% of respondents would recommend one mobile payment app to others. The main reason for this was speed, as it is faster than paying in cash. Other reasons were that they were convenient, reliable, simple, and that they carried their cell phone with them more often than their credit card.

Most use Simple Pay and Apple Pay. Simple Pay can be used on almost any operating system and any card can be attached to it so it is widely used. The Apple Pay and Wallet features were often included in the responses. They only work on IOS-based devices, they are not available anywhere else. Several even wrote Google Pay, Paypal and Revolut.

Keywords: questionnaire survey, mobile phone application, engineering students, payment habits