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# Exploring consumer adoption of proximity mobile payments

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## Abstract

The widespread penetration of proximity mobile payment (MP) systems could drastically reduce the use of cash and credit cards, and potentially reduce the need for physical infrastructure. However, the use of MP systems could also lead to a reduction in consumer privacy and security. This paper explores the factors that influence consumer adoption of MP systems, and the role of proximity mobile payments in the future of consumer behaviour. The paper also discusses the implications of MP systems for consumer privacy and security, and the need for a regulatory framework to protect consumer data. The paper concludes that MP systems have the potential to revolutionise the way we pay for goods and services, but it is essential that we take steps to protect consumer privacy and security. This paper provides a comprehensive overview of the current state of MP systems, and the challenges that they face. It also discusses the implications of MP systems for consumer privacy and security, and the need for a regulatory framework to protect consumer data. The paper concludes that MP systems have the potential to revolutionise the way we pay for goods and services, but it is essential that we take steps to protect consumer privacy and security.

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