



# The Core Of Digital Transactions: Examining Payment Processing Strength And Its Impact On Digital Reliability

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**ABSTRACT:** This study examines how payment processing performance influences digital transaction reliability and consumer trust. It explores the relationship between transaction processing capacity and payment reliability during high-demand periods, and investigates whether processing speed affects user trust and confidence. Employing a quantitative approach, the research analyzes transaction data and user surveys, utilizing correlation analysis and chi-square tests to evaluate the significance of these relationships. Preliminary findings suggest that higher processing capacity enhances payment reliability, and faster processing speeds bolster consumer trust. These insights can inform fintech companies and payment providers aiming to improve digital payment experiences.

**Keywords:** Digital transactions, payment processing capacity, transaction reliability, processing speed, fintech

## I. INTRODUCTION

The digital financial landscape has experienced significant change owing to the widespread adoption of cashless transactions. Technological advancements are driving financial innovation, rendering the efficiency and reliability of payment systems crucial for smooth financial transactions (Frame & White, 2015). As consumers increasingly rely on digital payment methods for everyday transactions, the efficiency and smoothness (Calderon, 2024) of these systems in processing payments have become essential to consumer trust. Businesses and financial service providers must ensure their payment infrastructures (Mützel, 2021) can withstand significant transaction volumes while providing an efficient and dependable consumer experience. However, digital payment systems may experience operational challenges that can lead to processing delays, transactional inconsistencies, and consumer concerns regarding reliability (Ali et al., 2019). The study examines two essential elements of payment system performance: transaction processing capacity and payment processing speed, and their impact on payment system reliability and user confidence (Kim et al., 2009). The capacity for transaction processing dictates the efficiency with which a payment system can manage multiple transactions simultaneously, especially during periods of peak activity. A system unable to augment its processing capacity to accommodate a rising amount of transactions may encounter delays, transaction failures, or inconsistencies. An efficiently optimized payment system with substantial processing capacity ensures consistent and uninterrupted payment experiences, mitigating the risk of disruptions and enhancing reliability (Avinash Gannamaneni et al., 2015).

The swiftness of payment processing is a vital component in digital payment systems, profoundly affecting consumer trust. Users expect transactions to be completed within seconds, and any processing delay may create ambiguity, leading to concerns about system reliability. When a digital payment platform is perceived as slow or unreliable, clients may question its security and effectiveness, thereby diminishing their willingness to continue using the service. An affirmative and adaptable payment experience enhances customer confidence and fortifies ongoing trust in digital financial systems (Szumski, 2020).

This study investigates the relationship between customer confidence and payment processing duration to ascertain whether expedited payment execution enhances trust. Its objective is to yield substantial improvements in digital payment systems, thereby augmenting efficiency and user experience. As digital payments gain prominence, businesses, financial institutions, and service providers must prioritize transaction efficiency (Szumski, 2020) to sustain client trust and promote further adoption. Stakeholders in the financial technology sector aiming to refine payment systems to align with escalating customer expectations may find the study's insights particularly beneficial. The research addresses critical performance issues impacting digital transaction reliability and consumer trust, with the intent of bridging knowledge gaps and providing actionable solutions for the enhancement of digital payment systems.

## II. RESEARCH QUESTIONS

- How does transaction processing capacity influence the consistency and dependability of digital payments during surges in payment activity?
- What is the impact of digital payment processing speed on consumer trust and confidence in payment systems?

## III. RESEARCH OBJECTIVES

- To examine the relationship between transaction processing capacity and the reliability of digital payments during high-demand periods.
- To evaluate the association between digital payment processing speed and user trust/ confidence levels

## IV. REVIEW OF LITERATURE

The fintech industry has seen an exceptional transformation due to the swift growth of digital payment systems, especially in fintech and e-commerce sectors. The transactions in the payment systems are majorly dependent on how efficient and quick the payments are handled during the high demand periods. To determine how customer trust and digital payment's reliability influences the transaction processing efficiency is the primary goal of this study. Further, the study also identifies other key elements such as user trust and efficiency of payment system based on the prior review of related studies. Since, there is an increased usage of online payment systems, it is very important to analyse these aspects to enhance the experience of digital payments.

### Transaction processing

Transaction processing is a fundamental aspect of modern digital systems, ensuring efficiency, scalability, and reliability in financial transactions, supply chain management, and e-commerce platforms. (Bernstein & Newcomer, 2025) highlight the importance of transaction processing mechanisms, particularly the ACID (Atomicity, Consistency, Isolation, and Durability) properties, which safeguard data integrity and system stability. Efficient transaction processing relies on key concepts such as concurrency control, failure recovery, and replication, which are essential for maintaining seamless operations in high-traffic applications. Moreover, transaction processing frameworks like two-phase commit protocols and middleware solutions enhance system performance by reducing transaction failures and optimizing response times. As businesses increasingly rely on digital transactions, the need for scalable and resilient transaction processing infrastructures continues to grow.

In addition to transaction processing, data collection technologies have significantly impacted transaction costs and information processing capacities. (ESTRADA, n.d.) examines how technologies such as QR codes, shared databases, and automated tracking systems enhance decision-making and operational efficiency. His study, rooted in Transaction Cost Theory (TCT) and Information Processing Theory (IPT), suggests that frequent and accurate data collection reduces uncertainties in business transactions and improves supply chain collaboration. Furthermore, factors like managerial expertise in handling data, inter-organizational meetings, and digital tracking mechanisms contribute to reducing transaction costs. By increasing firms' information-processing capacities, these technologies enable businesses to mitigate risks, enhance transparency, and optimize costs in real-time transactions. As organizations integrate digital transformation strategies, leveraging transaction processing systems alongside data-driven insights will be crucial in maintaining a competitive advantage (Baker et al., 2022).

### **Reliability of digital payments**

The reliability of digital payment systems is a crucial factor in ensuring user trust, transaction security, and seamless financial operations. (Anderson & S.J. Bezuidenhout, 1996) highlight the technical and security challenges associated with electronic payment systems, emphasizing that reliability is closely linked to factors such as system architecture, encryption protocols, and failure recovery mechanisms. Their study underscores that issues like software vulnerabilities, network failures, and fraudulent transactions pose significant threats to digital payment reliability. Implementing robust cryptographic measures and fault-tolerant system designs is essential to maintaining transaction integrity and preventing financial losses in electronic payments. Millennial perception toward digital payment reliability has gained attention in recent years, with (Kumari et al., 2022) evaluating key factors influencing trust in these systems. Their study identifies security, ease of use, transaction speed, and regulatory compliance as critical determinants of perceived reliability. Millennials, as digital-native consumers, prioritize seamless user experiences and protection against fraud when engaging in digital transactions. The research suggests that continuous advancements in security infrastructure, user education, and regulatory frameworks play a vital role in enhancing the overall reliability of digital payment systems.

Additionally, the reliability of online payment processes has a direct impact on consumer purchasing behavior, as explored by (Kundu & Datta, 2015). Their study reveals that system downtime, payment failures, and unauthorized transactions significantly affect consumer confidence in online transactions. A well-functioning digital payment system, supported by efficient customer service, real-time fraud detection, and secure payment gateways, fosters a higher level of trust and engagement among users. As digital payments continue to evolve, businesses and financial institutions must prioritize system reliability through innovation, risk management, and stringent security protocols to sustain consumer confidence and ensure efficient transaction experiences.

### **Digital Payment Processing Speed**

The speed of digital payment processing has become a critical factor in enhancing user experience, financial inclusion, and economic efficiency. (Aurazo et al., 2024) highlight the transformative impact of faster and more user-friendly payment systems, emphasizing that technological advancements have led to reduced transaction costs and improved accessibility. The study underscores how innovations such as real-time payments, open banking, and digital wallets contribute to financial efficiency by enabling instant fund transfers. By reducing processing delays, these technologies not only benefit consumers but also enhance liquidity management for businesses and financial institutions. The increasing demand for speed in payment systems has been extensively studied by (Bech et al., 2017), who examine global efforts to enhance payment processing times. Their research explores how central banks and financial regulators have introduced real-time payment infrastructures to meet evolving consumer expectations. They argue that faster payments reduce systemic risks in financial markets and improve overall economic activity by accelerating the velocity of money. However, the study also highlights potential risks, such as cybersecurity threats and fraud, which must be addressed through robust regulatory frameworks and enhanced transaction monitoring. (Kronick & Koepl, 2024) further elaborate on the benefits of faster payments and strategies to achieve them. Their study outlines the economic advantages of reduced settlement times, including increased financial stability, better cash flow management, and improved efficiency in business transactions. They advocate for the integration of advanced technologies like blockchain, artificial intelligence, and instant settlement systems to enhance payment speed while maintaining security and reliability. The study also emphasizes the importance of collaboration between governments, financial institutions, and technology providers in creating a seamless, fast, and secure digital

payment ecosystem. As the digital payments landscape continues to evolve, ensuring speed without compromising security remains a key challenge for policymakers and financial service providers.

### **User Trust**

User trust is a fundamental element in the adoption and continued use of digital payment services, as it influences consumer confidence, security perceptions, and transaction behaviors. (Chowdhury & Saenyi, n.d.) explore how fintech companies navigate user trust when offering digital payment services. Their study identifies transparency, data protection, and customer support as key factors that enhance trust among users. They emphasize that digital payment providers must ensure secure authentication processes and communicate openly about security measures to foster long-term consumer confidence. Additionally, the study highlights the role of regulatory compliance in enhancing trust by ensuring financial service providers adhere to established guidelines. (Krishna et al., 2023) examine institutional trust-building mechanisms among digital payment users, focusing on the role of national cybersecurity frameworks and trustworthiness cues. Their research adopts a critical realist perspective to understand how government regulations, financial oversight, and security policies contribute to user trust. The study suggests that strong institutional backing, combined with clear cybersecurity commitments, reassures users about the reliability and safety of digital transactions. By fostering trust through regulatory interventions, governments and financial institutions can drive higher adoption rates and long-term user retention in digital payment ecosystems. (Szumski, 2020) approaches user trust from the perspective of technological trust in digital payments. The study highlights that user trust is shaped by perceived security, ease of use, and past experiences with digital payment systems. It argues that while technological advancements such as encryption and biometric authentication enhance trust, users' psychological comfort with digital financial tools also plays a crucial role. The research underscores that continuous innovation, combined with clear communication about security features, strengthens user confidence in digital payments, making them more likely to adopt and rely on these services.

## **V. RESEARCH METHODOLOGY**

A quantitative research methodology is employed in this study to examine the impact of payment processing strength on reliability and consumer trust in digital transactions. A structured questionnaire was adopted in the study for the collection of the data to ensure a diversified sample of 235 respondents who were the users of digital payments belonging to various platforms. This stratified sampling allows the inclusion of different user experiences and demographics. The analysis of data included the correlation analysis to examine the relationship and strength between the reliability, processing capacity of payment, speed and trust, and also the chi-square test to evaluate the association between categorical variables. Thereby, these analyses provide a deeper understanding with regards to how the user trust and the digital payment system reliability are influenced by transaction processing efficiency. Furthermore, this study also acknowledges certain limitations, like the survey of data, which is self-reported, which may lead to a few biases, though it offers valuable insights for the refinement of digital payment experiences. Moreover, the statistical tests employed serve just to assess the adequacy of the sample size. This study seeks to enhance understanding of the factors affecting customer trust and digital payment reliability by examining e-commerce platforms, fintech companies, and payment service providers using these methodologies.

## **VI. STATEMENT OF THE PROBLEM**

The transformation of financial transactions due to rapid expansion digital payment systems, have resulted in improving the payment experiences that are reliable and efficient. However, maintaining the reliability and effectiveness of these systems is a major challenge, especially during periods of heavy transaction traffic. Users expect digital payments to be executed promptly and reliably. Disruptions may arise from system limits that limit the speed of payment processing and transaction capacity, potentially affecting payment reliability and consumer trust. Payment delays, transaction failures, and processing anomalies undermine user experiences, raising concerns about the reliability of digital financial infrastructures.

Despite the growing reliance on digital payments, there is not much study regarding the relationship between transaction handling capacity and payment reliability, especially during periods of high transaction volume. Furthermore, it is often acknowledged that payment processing speed significantly influences customer perceptions, but it has abandoned to consider how it directly affects their level of confidence and

trust. This knowledge deficit prompts important queries such as : To what extent does transaction processing capacity impact the stability and consistency of digital payments? How does payment speed influence user confidence in digital payment systems? It is vital to address these queries for enhancing the digital payment reliability and fostering consumer trust, ensuring that payment systems can satisfy the growing demand for safe and efficient transactions.

## VII.SIGNIFICANCE OF THE STUDY

This study holds significant relevance for fintech enterprises, financial institutions, payment service providers, and makers of the policies, offering insights into the enhancement of digital payment infrastructures. As digital transactions become predominant in finance sector, ensuring their reliability and efficiency is crucial for sustaining consumer confidence and encouraging widespread use. This study investigates the relationship between transaction processing capacity and payment reliability, allowing service providers to refine their systems during high transaction periods, thus minimizing disruptions and improving customer satisfaction.

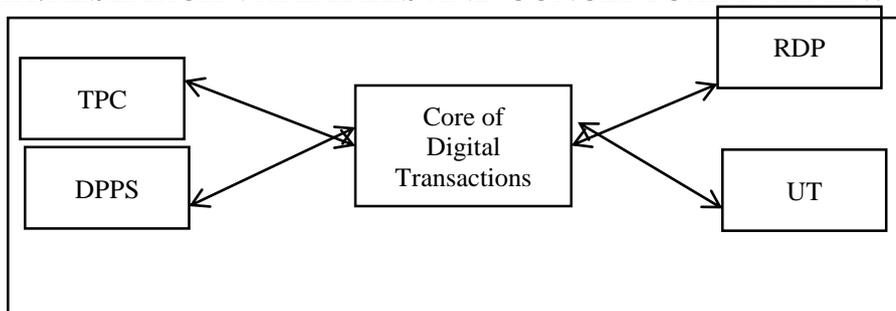
Moreover, understanding the factors influencing on how trust is affected by payment processing efficiency is required in order to maintain cordial customer relationships. Customers expect transactions to be with ease and simplicity, so any discrepancies could make them dissatisfied and less inclined to go with methods of digital payment. Businesses can leverage the study's practical insights to optimize their payment systems, reduce transaction failure rates, and improve customer retention. Legal bodies can utilize the findings to formulate regulations that ensure digital payment systems remain efficient, secure, and capable of supporting the digital economy. This study signifies the digital payment ecosystem by addressing these critical criteria, hence increasing its reliability and user-friendliness.

## VIII.SCOPE OF THE STUDY

This study aims to understand the relationship between user trust and payment processing speed as well as its association between transaction processing capacity and the reliability on digital payments. Further, the study examines the efficiency of several digital payment platforms at varying transaction activity levels, such as online banking, e-commerce payment gateways, and mobile wallets . A thorough understanding of these main elements influencing the effectiveness of digital payments can be obtained by analyzing system reaction times, transaction success rates, and user perceptions.

The geographical scope is confined to consumers of digital payment systems, and data will be collected using structured questionnaires and secondary data analysis. Statistical approaches such as correlation analysis and chi square tests are used to investigate the correlations between key variables. However, this study does not examine external issues, such fraud protection mechanisms, cybersecurity concerns, or regulations, as they are not important to the core focus on transaction efficiency and user confidence. This research focuses on the fundamental operational elements of digital payment systems to deliver specific insights that may be directly utilized to enhance payment infrastructures and bolster customer trust in digital transactions.

## IX.RESEARCH VARIABLES AND CONCEPTUAL FRAMEWORK



Source: Author's visualisation based on primary data

**TPC:** Transaction Processing Capacity

**RDP:** Reliability of Digital Payments

**DPPS:** Digital Payment Processing Speed

**UT:** User Trust

## X.HYPOTHESES FORMATION

This study develops and evaluates hypotheses to elucidate the complex relationship among transaction processing capacity, payment dependability, processing speed, and consumer trust. A comprehensive examination of the literature underscores two key avenues for inquiry.

### Hypothesis 1

H<sub>01</sub>: There is no significant relationship between transaction processing capacity and the reliability of digital payments during high-demand periods.

H<sub>1a</sub>: There is a significant relationship between transaction processing capacity and the reliability of digital payments during high-demand periods.

### Hypothesis 2

H<sub>02</sub>: There is no significant association between digital payment processing speed and user trust levels.

H<sub>2a</sub>: There is a significant association between digital payment processing speed and user trust levels.

## XI.DATA ANALYSIS AND INTERPRETATION

### Hypothesis 1:

There is a significant relationship between transaction processing capacity and the reliability of digital payments during high-demand periods.

Table 1: Correlations analysis between the transaction processing capacity and the reliability of digital payments				
			transaction_processing_capacity	digitalpayment_reliability
Spearman's rho	transaction_processing_capacity	Correlation Coefficient	1.000	.786**
		Sig. (2-tailed)		0.000
		N	235	235
	digitalpayment_reliability	Correlation Coefficient	.786**	1
		Sig. (2-tailed)	0.000	
		N	235	235

\*\* . Correlation is significant at the 0.01 level (2-tailed).

**Interpretation:** The reliability of digital payments during times of high demand is significantly correlated with transaction processing capacity, according to the data study. There is a strong positive connection between the two variables, as indicated by the Spearman's rho correlation coefficient of 0.786 and a p-value of less than 0.01 ( $p = 0.000$ ). We reject the null hypothesis (H<sub>01</sub>) and accept the alternative hypothesis (H<sub>1a</sub>) since the p-value is significantly below the 0.01 threshold. This suggests that transaction processing capacity and the reliability of digital payments during periods of high demand are closely related. This suggests that

increasing transaction processing capacity improves digital payment stability at peak times, highlighting the need for sufficient processing capacity to guarantee payment system dependability in the face of heavy demand.

This strong, positive correlation emphasizes how increasing transaction processing capacity may improve digital payment systems' dependability, particularly during times of high demand. The statistically significant association highlights how important it is to increase processing capacity in order to deliver reliable and smooth digital payment experiences during critical times.

### Hypothesis 2:

H<sub>2a</sub>: There is a significant association between digital payment processing speed and user trust levels

**Table 2: Case Processing Summary**

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
IV * DV	235	100	0	0	235	100

**Table 2a: Chi-Square Tests to analyse the association between digital payment processing speed and user trust levels**

	Value	df	Asymp.sig.(2-sided)
Pearson Chi-Square	912.156	5	0.000
Likelihood Ratio	457.032	5	0.000
Linear-by-Linear Association	257.652	1	0.000
N of Valid Cases	235		

a. 7 cells (43.8%) have expected count less than 5. The minimum expected count is .04.

**Interpretation:** The Pearson Chi-Square (912.16), Likelihood Ratio (457.03), and Linear-by-Linear Association (257.65) from the Chi-Square test demonstrate a significant link between user trust levels and the efficacy of digital payment processing. These considerable numbers indicate a notable deviation from the null hypothesis, which posits that no association exists between the two variables. The null hypothesis is rejected, supporting the alternative hypothesis (H<sub>2a</sub>) that a significant association exists between customer trust and payment efficiency, as the related p-value is expected to be quite low (much below 0.05). Thus, the evidence supports the idea that the speed of digital payment processing influences consumer confidence and trust.

## XII. PRACTICAL & MANAGERIAL IMPLICATIONS

This study offers critical data for FinTech firms, payment service providers, and businesses reliant on digital payment systems. Enhancing transaction processing capacity ensures dependable and uniform payment experiences, particularly during surges in transaction volume. Payment providers could invest in efficient and resilient infrastructure to minimize disruptions, thereby improving reliability and maintaining consumer trust. Businesses in order to increase their customer loyalty, should provide them with efficient payment experiences by the way of continuously examining the transaction data which in turn improves the system efficiency, thereby encouraging the digital adoption. Quick transaction processing times reduce uncertainty and boost trust in payment systems. Moreover, businesses must emphasize real-time processing methodologies and implement fraud detection systems.

This study underscores the significance of data-driven decision-making. To avert system slowdowns, payment service providers must employ analytics to anticipate demand peaks and judiciously allocate

resources. Transaction flow optimization with machine learning models can significantly enhance processing efficiency. Businesses that emphasize these elements will secure a competitive edge in the digital payment industry as consumer expectations for expediency and dependability escalate.

### **XIII.SOCIETAL IMPLICATIONS & CONCLUSION**

This study elucidates how augmenting transaction processing capacity and payment velocity could strengthen the digital financial ecosystem, fostering more accessibility and trust in digital payments. Fintech companies and payment service providers enhance financial inclusion and expand access to digital payments for marginalized communities by facilitating reliable and seamless transactions. Secure and efficient digital transactions diminish reliance on cash-based economies, fostering transparency and economic development. Furthermore, improved payment reliability and velocity instill confidence in consumers concerning digital financial services. When clients trust that their transactions will be handled swiftly and accurately, they are more likely to engage with digital platforms, leading to heightened adoption of online banking, e-commerce, and financial management software. This facilitates a shift towards a more digitally interconnected society, reducing barriers to financial services and augmenting economic participation across diverse demographics.

This study highlights the imperative of continually adjusting to technological advancements and consumer preferences as digital payments increasingly shape modern economies. By emphasizing efficient and reliable payment systems, FinTech companies may significantly promote the development of a financially literate and digitally empowered society. As digital transactions proliferate, ongoing innovation and investment in scalable solutions are crucial for fulfilling consumer expectations and reducing disruptions. By utilizing innovative technologies, organizations can enhance payment processes for a more efficient experience, thereby reinforcing their competitive advantage. Ultimately, guaranteeing impeccable, safe, and user-centric payment processes is essential for maintaining trust and fostering the proliferation of digital payment usage.

### **XIV.LIMITATIONS & FUTURE DIRECTIONS**

This study may have limited generalizability due to its focus on the FinTech sector and reliance on specific transaction processing metrics. The rapidly evolving nature of digital payments means that findings may change as new technologies and regulatory frameworks emerge. Additionally, this research primarily examines processing capacity and speed, but other factors such as cybersecurity, fraud detection, and user experience could also significantly impact consumer trust and payment reliability. Future studies should incorporate a broader range of variables to develop a more holistic understanding of digital payment ecosystems. Longitudinal studies monitoring payment processing performance over time would yield significant insights into changing consumer expectations and system enhancements, hence enriching research depth. Broadening the demographic range of participants to encompass businesses and regulators, in addition to FinTech users, may provide a more holistic viewpoint. Combining real-time payment analytics with survey-derived insights may provide a more precise depiction of customer trust and transaction dependability.

Additionally, as financial technologies develop, future studies should examine the significance of innovations like blockchain-based transactions, AI-driven fraud detection, and decentralized financing (DeFi) solutions. Moreover, it would be beneficial to investigate the ways in which data privacy issues and governmental actions impact the uptake of digital payments. It could also help to identify key elements and best practices that drive trust in financial transactions digitally by conducting comparative studies across different payment platforms, industries, or geographic regions. These areas highlight vital opportunities for future studies to optimize digital payment reliability and consumer trust.

### **XIV.CONCLUSION**

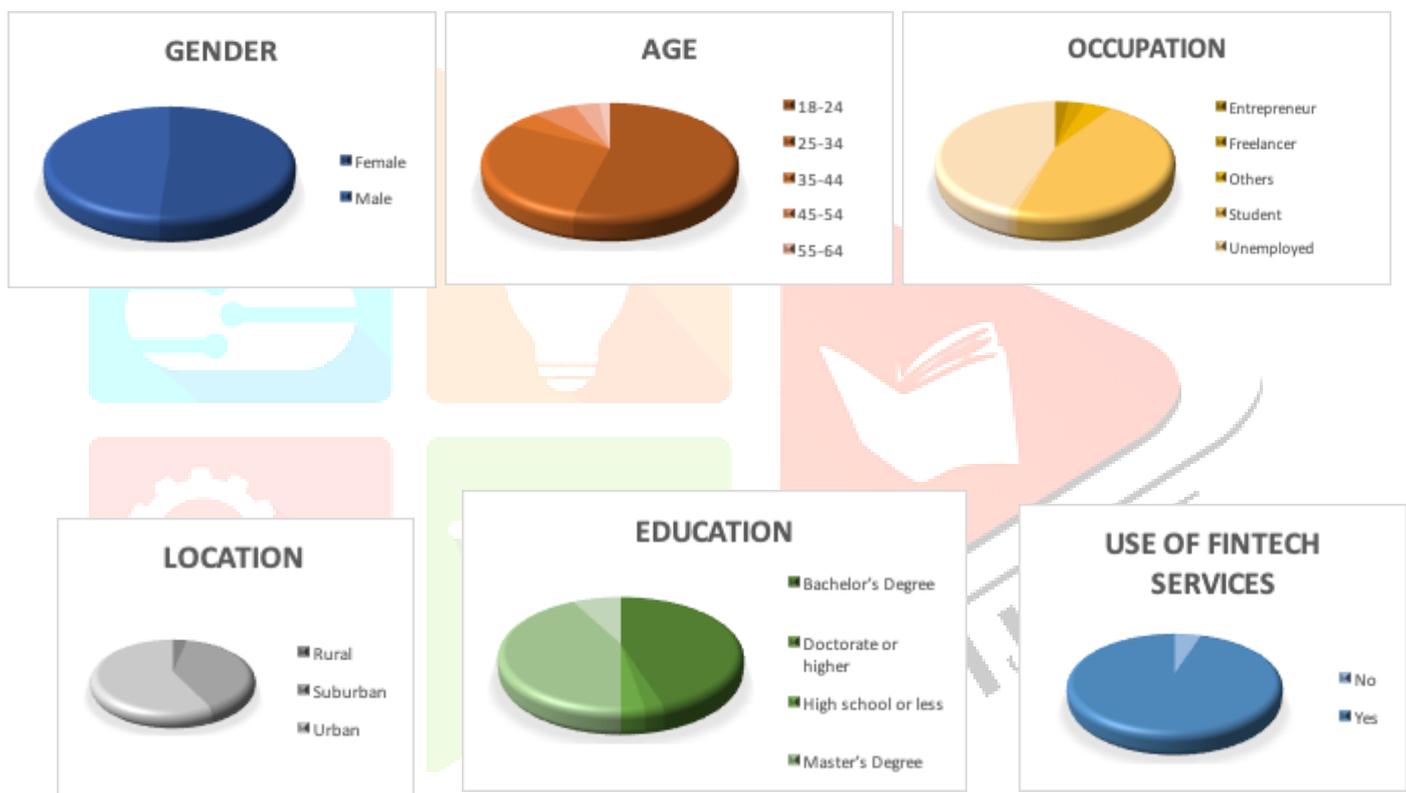
The findings of this study highlight the significant relationship between transaction processing capacity, payment speed, and their combined impact on digital payment reliability and consumer trust. Each of these factors plays a crucial role in shaping user confidence and seamless financial transactions, yet their effectiveness depends on maintaining an optimal balance between processing efficiency and system dependability. FinTech companies and digital payment providers must continually enhance their infrastructure

to ensure scalability, security, and speed, particularly during periods of peak transaction traffic. Although advancements in technology enhance processing efficiency, the challenge is in sustaining reliability without sacrificing user experience. The evolution of digital payments requires ongoing innovation and strategic investment in robust payment solutions. Future research can further explore how these factors interact within various financial ecosystems, particularly in the context of emerging payment technologies such as AI-driven fraud detection and blockchain-based transactions.

Ultimately, ensuring the consistency and security of digital payment systems is essential for fostering long-term consumer trust and adoption. As digital finance continues to expand, companies must remain agile, leveraging data-driven insights to enhance processing capabilities and deliver frictionless payment experiences.

## ANNEXURES

### Data Visualisation of Demographics



Source: Author's visualisation based on primary data

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