



## **Influences of Mobile Payment Usage on Financial Behaviors**

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### **ABSTRACT**

This study analyzes the usage of mobile payment in various financial behaviors in the US. Results of the 2015 and 2018 National Financial Capability Study indicate that mobile payment usage negatively associates with the performance of positive financial behaviors. The results are robust across different measurements of financial behaviors and particularly address a potential reverse causality issue. This study provides a comprehensive financial profile of mobile payment users with important insights for policymakers and financial practitioners.

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