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# Effectiveness of Mobile Wallet Promotions in Driving Customer Loyalty

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### ABSTRACT

Due to the fast uptake of mobile wallets, they revolutionized the way we conduct online transactions, which forced many companies to implement their promotional offers like cashback, discounts, and rewards including loyalty programs for customer retention and engagement. This research aims a better understanding of the effectiveness of mobile wallet promotions in stimulating customer loyalty, the comparative influence of different promotional strategies, and the influence of trust and security concerns on user behaviour.

Adopting quantitative research approach, survey data were collected from 100 mobile wallet users and analysed using regression, Chi-Square tests, and correlation analysis. However, the results revealed that promotions act as a positive driver of customer loyalty ( $R = 0.432$ ,  $p = 0.000$ ). Cashback was the most preferable incentive, but Chi-Square analysis ( $p = 0.057$ ) did not find a statistically significant difference between cashback and discounts in lengthening long-term retention. Furthermore, security perception (i.e., how people view the security status of a place or offering) had no notable impact on promotional engagement ( $r = -0.024$ ,  $p = 0.811$ ), indicating that customers perceived security and promotional offers independently.

These results highlight the need for a diverse promotional strategy which integrates: personalized incentive journeys, seamless transaction processes, and trust establishing devices. Such insights allow the mobile wallet providers to fine tune the marketing strategy so that they can maintain the user engagement even in this increasingly competitive digital payment ecosystem.

Keywords: Mobile wallets, customer loyalty, promotions, cashback, security concerns, digital payments

### Introduction

Technology plays a significant role in payment development enabling consumers faster and easier payment experience. Mobile wallets allow payment via smartphones, and the most recent feature in this regard is mobility. Payments are as simple as a tap of your finger with mobile wallets, be it while buying groceries, bill payments or making purchases online. Mobile wallet companies are also busy exploring new ways to attract new customers and retain existing customers as the numbers of people using mobile wallets are growing exponentially.

Ensuring that your old customers stay with you for a longer period is very important in today's competitive business world. Because acquiring new customers or entering new markets is not enough, companies now work hard to keep their existing ones by following a customer centric approach. Mobile wallets provide cashback, discounts, rewards, and other promotions to promote the use of mobile wallets. They make customers feel like they're receiving something beyond basic financial services to make them feel valued and form an emotional attachment with them.

In many cases it is seen that people use a particular mobile wallet during a promotional periods and switch to another wallets for new and better offers because these promotions can surely keep users engaged but their influence on keeping users stick for a longer period is yet to be seen. There are some people who use mobile wallets for the additional benefits they get and not just for periodic offers. This begs the question—are these promotions generating true customer loyalty or do they are just short-term solution to increase transactions?

This study aims to investigate the impact of mobile wallet promotions on customer loyalty. It will examine how these promotions influence the customers and whether they stick with the same wallet in a long period, and what actually keeps them loyal and prevent them from switching to another mobile wallet. The research will also look whether these promotions only attract customers looking for some offers or make the customers loyal even after these offers are over.

It is originally designed to understand how well such promotions contribute to loyalty at the same wallet to design better marketing strategies. When these promotions are used well like giving handsome offers when people buy the most or personalized offers as per customer behaviour can surely convert occasional user into a long-term loyal user. The mobile wallet service providers can develop offers that are attractive and make customers

engage beyond discounts, cashback, etc. by knowing the things that work and which ones don't. Then one of the objectives of this researched study seeks to capture relevant information about the digital payment industry for companies to grow.

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## Review of Literature

Mobile wallets have become essential tools in fostering customer loyalty by enhancing service quality, privacy, and security, with trust playing a crucial moderating role in post-pandemic adoption (Al-Hattami et al., 2023). These wallets create perceived value through functional, economic, and social benefits, significantly improving user satisfaction, which is a strong predictor of loyalty (Muna et al., 2020). Factors like reliability, security, and responsiveness also play a pivotal role in loyalty intention, further amplified by brand image and satisfaction (Kapoor et al., 2024). Promotions such as discounts and cashback are integral to attracting customers and reinforcing their bond with the brand (Putra et al., 2021).

Loyalty is also influenced by cognitive behaviours rooted in customer satisfaction, which drive the intention to continue using mobile wallets, especially among Indian consumers (Amoroso et al., 2023). Enhanced customer experiences, often moderated by loyalty programs, lead to stronger satisfaction and loyalty, highlighting the importance of tailored programs in the digital wallet sector (Vatsa et al., 2023). Merchant-specific loyalty integrations, such as converting points into stored value, provide seamless and rewarding transactions, encouraging repeat business (Joglekar & Manning, 2015).

On the other hand, ineffective marketing strategies, such as aggressive onboarding without retention focus, pose challenges in gaining loyal users. This reflects the need for strategic improvements in promotion approaches (Liang, 2017). Values like utilitarian, hedonic, monetary, and social engagement further enhance loyalty by promoting continued wallet usage in a competitive, low-switching-cost environment (Xavier & Zakkariya, 2022). Security and convenience in transactions also bolster customer satisfaction and trust, essential mediators for fostering loyalty (Siddiqui et al., 2019).

Incorporating cognitive-affective-behavioural frameworks helps identify key retention factors, allowing providers to craft strategies that resonate with user expectations (2023). Loyalty programs integrated with point-of-sale systems streamline participation and reward redemption, further boosting user engagement (Laporte & Malkin, 2011). Personalized rewards and seamless transactions deepen the relationship between customers and merchants, creating a competitive edge in mobile financial services (Navar & McMullen, 2012).

Features like ease of use, security, and the ability to address user concerns significantly enhance customer retention and loyalty in mobile financial services (Afroze & Rista, 2022). Personalized rewards and seamless payment experiences through loyalty program integration further strengthen these relationships, underscoring their importance in the evolving digital economy (Chauhan et al., 2024). Finally, providing a positive digital experience and fostering e-trust enhance satisfaction, leading to repeat transactions and recommendations, ultimately solidifying customer loyalty (2023).

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## Research Gaps

### 1. Limited Studies on Long-Term Impact of Mobile Wallet Promotions on Customer Loyalty

There are several studies that highlight the short-term importance of promotional tactics in mobile wallets, but there are only a few studies which talk about how these tactics can lead to customer loyalty and help the mobile wallet service providers in a longer run. Understanding whether these promotions lead to long term benefits and customer retention remains an untouched area.

### 2. Comparative Analysis of Different Promotional Strategies

Most existing research emphasizes on some common types of promotions (e.g., cashback, discounts) instead of doing in depth analysis which compares various promotional strategies. So, there is a need for a detailed study that compares various promotional tactics in gaining customer trust and loyalty for users having different preferences, behaviour and demographics.

### 3. Influence of Consumer Trust and Security Concerns

There are studies which highlight the need of trust and transparency in e-finance sector, but there is limited research on how trust and security concerns influence a customer's mind over the effectiveness of mobile wallet promotions. Understanding whether consumers perceive promotions as incentives or risk-compensation strategies is an area that requires further investigation.

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## Research Methodology

### Research Objectives

- To analyse the impact of mobile wallet promotions on customer loyalty and retention.
- To evaluate the effectiveness of different promotional strategies (e.g., cashback, discounts, loyalty points) in driving repeat usage of mobile wallets.
- To examine the role of trust and security concerns in shaping customer responses to mobile wallet promotions.

### Research Hypothesis

**H1:** Mobile wallet promotions have a significant positive impact on customer loyalty.

**H2:** Cashback offers are more effective in driving customer retention than discount-based promotions

## Research Method

This study will employ a quantitative research approach to examine the effectiveness of mobile wallet promotions in driving customer loyalty. A descriptive research design will be used to analyse customer responses to different types of promotions and their impact on retention rates.

- **Target Population:** Mobile wallet users who have availed promotional offers from platforms like Paytm, Google Pay, PhonePe, and Amazon Pay.
- **Sampling Technique:** A simple random sampling method will be used to ensure unbiased representation.
- **Sample Size:** 100 respondents to achieve statistical significance.
- **Data Collection Method:** Primary data will be collected through an online structured questionnaire featuring Likert-scale, multiple-choice, and ranking questions. The questionnaire will be distributed via email, social media, and digital payment forums.
- **Secondary Data Sources:** Industry reports, market analysis, and previous academic studies on mobile wallet usage and promotional strategies.
- **Data Analysis Techniques:** Descriptive and inferential statistical analysis using SPSS. Techniques such as correlation analysis, regression models, and hypothesis testing will be employed to evaluate the relationship between mobile wallet promotions and customer loyalty.

This research will provide valuable insights into the effectiveness of mobile wallet promotions and contribute to the development of optimized promotional strategies for increasing customer engagement and retention.

## Data Analysis

- **Impact of mobile wallet promotions on customer loyalty and retention.**

**Table 1**

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted Square	Std. Error of the Estimate	Change Statistics					F	Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. Change		
1	.432 <sup>a</sup>	.187	.178	.74430	.187	22.493	1	98	.000		1.788

**Table 2**

**ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	12.460	1	12.460	22.493	.000 <sup>b</sup>
	Residual	54.290	98	.554		
	Total	66.750	99			

Table 3

Coefficients<sup>a</sup>

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	
	B	Std. Error	Beta			Lower Bound	Upper Bound
1 (Constant)	.229	.371		.617	.539	-.507	.964
How much do mobile wallet promotions influence your decision to use them? (Rate on a scale of 1 to 5: 1 = Not at all, 5 = Very much)	.428	.090	.432	4.743	.000	.249	.607

A moderately positive correlation between the impact of promotions and customer loyalty is indicated by the model summary's R-value of 0.432. According to the R-squared value of 0.187, promotions for mobile wallets account for 18.7% of the variation in customer loyalty. This indicates that other factors are just as important in influencing a consumer to remain loyal as promotions. According to the ANOVA test ( $F = 22.493$ ,  $p = 0.000$ ), the model is statistically significant, demonstrating the value of promotions as a predictor of client loyalty. The independent variable's regression coefficient,  $B = 0.428$ , with a standardized coefficient (Beta) of 0.432, indicates a somewhat favourable effect. The independent variable assesses the extent to which mobile wallet promotions impact consumer decisions. This indicates that whenever perceived influence of promotions is increased by one-unit, customer loyalty increases by approximately 0.428 units. The t-value of 4.743 ( $p = 0.000$ ) further confirms that this relationship is highly significant, with a 95% confidence interval (0.249 to 0.607), ensuring reliability. The Durbin-Watson statistic (1.788) suggests that there are no major issues of autocorrelation in the residuals, indicating the model's validity. While promotions are an important factor for improving customer loyalty, the relatively low R-square value suggests that other factors also significantly impact retention, these factors can be security concerns, ease of transactions, user experience, and competitive offers. Since the regression analysis results indicate that mobile wallet promotions have a significant positive impact on customer loyalty, H1 is accepted.

The p-value (0.000) is well below 0.05, confirming statistical significance. Additionally, the positive regression coefficient ( $B = 0.428$ ,  $Beta = 0.432$ ) shows that customer loyalty increases with increase in influence of promotions. The F-statistic (22.493,  $p = 0.000$ ) further validates that the model is significant.

Thus, the hypothesis "Mobile wallet promotions have a significant positive impact on customer loyalty" is accepted, which means that promotions are crucial factor in driving customer retention and loyalty.

- Effectiveness of different promotional strategies (e.g., cashback, discounts, loyalty points) in driving repeat usage of mobile wallets.

Table 4

## Crosstabulation

			Would you continue using a mobile wallet if it stopped offering promotions?			Total
			Yes	No	Maybe	
Which type of promotion influences you the most when using mobile wallets?	Cashback	Count	12	15	13	40
		Expected Count	14.4	13.2	12.4	40.0
	Discounts	Count	12	6	3	21
		Expected Count	7.6	6.9	6.5	21.0
	Reward Points	Count	9	3	9	21
		Expected Count	7.6	6.9	6.5	21.0
	Buy One Get One (BOGO)	Count	3	9	6	18
		Expected Count	7.6	6.9	6.5	21.0

	Expected Count	6.5	5.9	5.6	18.0
Total	Count	36	33	31	100
	Expected Count	36.0	33.0	31.0	100.0

Table 5

## Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	12.232 <sup>a</sup>	6	.057
Likelihood Ratio	13.073	6	.042
Linear-by-Linear Association	.390	1	.532
N of Valid Cases	100		

A Chi-Square test for independence was conducted to examine whether different promotional strategies (Cashback, Discounts, Reward Points, and Buy One Get One [BOGO]) lead to repeat usage of mobile wallets, as measured by users' willingness to continue using a wallet even after these periodic promotional offers are over. The results yielded a **Pearson Chi-Square value of 12.232 (df = 6, p = 0.057)**, which is slightly above the conventional significance threshold of 0.05. This shows that there is **no strong statistical evidence** that shows the relationship between the type of promotion and the repeat usage of mobile wallets.

However, the likelihood ratio test ( $\chi^2 = 13.073$ ,  $p = 0.042$ ) suggests a **marginal significance**, which means that these promotions may have some influence on continued usage, but its impact is not big enough to make the consumers use the wallet regularly and stay loyal to it. From the expected counts and observed data it can be said that users who prefer cashback and discounts were more likely to continue using the mobile wallet even after the offers are over, whereas users who are looking for BOGO promotions had a higher chance that they would stop using the wallet once the offer is gone. This shows that promotions do make an influence on repeat usage but how huge is the impact of the influence varies from promotion to promotion.

The results from the crosstabulation tell that those users who preferred cashback over any other promotional offer, 12 of them stated they would continue using the mobile wallet even if promotions were removed, while 15 indicated they would stop using or maybe switch to some other mobile wallet with better offers, and the remaining 13 were uncertain. Similarly, among those who preferred discounts, 12 respondents stated they would continue using the wallet, 6 would stop, and 3 remained unsure in the scenario where the promotional offers are over. The expected count analysis reveals that cashback user's chances to discontinue are less than anticipated, whereas users who prefer discounts shows that they have a higher chance to continue usage than expected.

Even though cashback is the most preferred promotional type of all, the Pearson Chi-Square test result ( $\chi^2 = 12.232$ ,  $df = 6$ ,  $p = 0.057$ ) recommends that the difference in retention effectiveness between cashback and discounts is not statistically significant at the conventional 95% confidence level. This tells us that despite cashback having a huge influence on consumers to make them use mobile wallets, it still does not 100% better than discounts in making sure customer sticks to the same wallet in a longer run. Given the marginal significance observed in the likelihood ratio test ( $p = 0.042$ ), there is some signs that shows promotional type might have an impact, but the effect is not strong enough to be certain about it.

These findings from the data suggest that even though most of the users look for cashbacks in their online transactions, it does not mean that it leads to higher customer retention because it was noted that discounts is the option which retains more customers. Businesses aiming to improve their promotional strategies should go with a more holistic approach in which they can offer different types of promotions based on the customer's personal preference or based on the transaction they make instead of relying solely on cashbacks.

- **Role of trust and security concerns in shaping customer responses to mobile wallet promotions.**

Table 6

Correlations			
		"How secure do you feel while making transactions using mobile wallets?"	How much do mobile wallet promotions influence your decision to use them?
"How secure do you feel while making transactions using mobile wallets?"	Pearson Correlation	1	-.024
	Sig. (2-tailed)		.811
	Sum of Squares and Cross-products	53.710	-1.460
	Covariance	.543	-.015
	N	100	100
How much do mobile wallet promotions influence your decision to use them?	Pearson Correlation	-.024	1
	Sig. (2-tailed)	.811	
	Sum of Squares and Cross-products	-1.460	67.960
	Covariance	-.015	.686
	N	100	100

A Pearson correlation analysis was conducted using survey responses from N = 100 participants. The independent variable (IV) was perceived security in mobile wallet transactions, measured on a five-point Likert scale (1 = Not Secure at All, 5 = Very Secure). The dependent variable (DV) was the extent to which mobile wallet promotions influenced users' decisions, also measured on a five-point Likert scale (1 = Not at All, 5 = Very Much). Given that both variables were measured at the ordinal level, but approximated continuous data distributions, Pearson's correlation was selected. The correlation Pearson coefficient between perceived security and promotions influence was  $r = -0.024$  (i.e., extremely weak negative relationship). That means as users become more confident that their mobile wallets are secure, promotions have less of an influence on buying decisions, but you know, slight effect and not a significant one. The statistical significance of the correlation was  $p = 0.811$ , which is far greater than the conventional threshold of 0.05. This suggests no statistically significant association between security perception and influence of promotions to use mobile wallets, as there is no strong evidence to indicate that there is a relationship between security perception and promotions influence thereby leading to negligible association.

Further descriptive stats reinforce the finding. The Sum of Squares and Cross-Products (-1.460) and Covariance (-0.015) show that the association between these two variables is nearly zero which also affirms that the security concern and promotion effect are largely separate for each other.

These findings have significant implications for mobile wallet providers. Instead of providing practical security improvements to drive promotional engagement, organizations may need to focus on other measures such as ease of use, over-use, reward frequency, personalized offers to alleviate the fragmentation effect of their promotional campaign. In addition, the lack of a statistically significant relationship is indicative of users treating security and promotions as independent factors in their general analysis of perceived quality of their mobile wallet usage experience as opposed to being interdependent issues.

## Conclusion

The study includes points on how much effect mobile wallet promotions have on customer loyalty, also how different promotional tactics helps in repeat usage of mobile wallets, and finally how much trust and security concerns can influence customers' attitudes towards these promotions. These data points elucidate consumer behaviour within the digital payments domain.

The analysis results confirmed the position of mobile wallets promotions among the key customer loyalty drivers. All the regression analysis revealed that marketing influence and customer retention have moderate relationship, with an R-value of 0.432 and a statistically significant p-value (0.000). This implies that promotions help in customer loyalty, but it will not be possible to retain the users if factors like security, convenience, and user experience does not meet the expectation.

A Chi-Square test of independence was run to assess the relationship between the preferred promotional strategy and long-term customer retention revealed that cashback was a preferred promotional strategy, although the promotional strategy is less effective than discount-based promotions when ensuring continued purchases for a longer period of time. The Pearson chi-square results were 12.232 (df = 6,  $p = 0.057$ ) just one level up the

significance in conventional level. However, the likelihood ratio test ( $p = 0.042$ ) suggested a marginal significance, this means that the types of promotions might still have some bearing on continued usage, but that influence is shallow and not enough to be definitive. This implies that you must perform a broad range of promotions for your business and not just provide cashback.

It also explored the interplay between security concerns and promotional influence. The Pearson correlation analysis revealed a weak negative correlation ( $r = -0.024$ ,  $p = 0.811$ ) thus it can be concluded that security concerns of users do not affect their promotions induced buying behaviour. Thus, while security is a top-of-mind factor in mobile wallet adoption, it does not have a correlative effect on the effectiveness of the promotional aspect. In mobile wallet experience consumers see Security and Promotions as two sides of a coin

To summarize, the study shows that although offering promotions is an effective approach to customer retention, it will have little long-term impact if not supported by other elements such as great user experience, easy transactions and trust-building actions.

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## Recommendations

1. **Use a Variety of Promotional Strategies:** Since cashback and discount offers have a similar effect on customer retention, businesses should try different types of promotions, for example reward points, personalized discounts, and loyalty programs, to match preferences of various customers
2. **Focus on Customer Experience:** Along with promotions and offers, better customer experience plays a crucial role in satisfying the customer, so mobile wallet providers should focus on improving the overall user experience, including seamless transactions, intuitive interfaces, and quick payment processing, to encourage continued usage.
3. **Personalized Marketing Techniques:** Using personalized marketing strategies by understanding customer preference and behavior can help businesses target specific customer segments with the offers with suits them the most, increasing the possibility of engagement and retention.
4. **Add Gamification and Incentive Features:** Giving the customer the opportunity to earn through features such as referral programs, milestone rewards, and interactive challenges can increase customer participation and long-term engagement with the mobile wallet platform.
5. **Strengthening Security Measures:** Customers have doubts related to security when it comes to online payments, so strengthening security measures without making things complex and keeping the wallet interface user-friendly can help in customer retention.
6. **Educating Consumers About Benefits Beyond Promotions:** Educating the customer about the benefits they can receive by using mobile wallets on a regular basis can help in retaining them even after the promotional period is over. Such benefits can be convenience, tracking expenses, and integrated financial management.
7. **Analyze Long-Term Impact of Promotions:** Time to time businesses should check how promotions influence long-term customer retention rather than focusing only on short-term transaction boosts. This will help them refine marketing strategies for sustainable growth.
8. **Improve Customer Support and Communication:** Quick and effective customer support can lead to an increase in customer satisfaction and trust, indirectly contributing to retention. Also, clear and regular reminders about ongoing and upcoming offers can increase customer participation.

By combining promotions with user experience enhancements, security, and customer engagement strategies, mobile wallet providers can successfully drive customer loyalty and long-term retention.

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