

UNRAVELLING THE DETERMINANTS OF SOCIAL MEDIA PAYMENT PLATFORM (SMPP) USAGE: A QUALITATIVE STUDY ON USER INTENTIONS AND ADOPTION



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ABSTRACT

Lately, social media companies worldwide have introduced payment features on their social media platforms. This has given social media users the option to make payments to their near and dear ones without changing the platform while engaged in chatting. The adoption of Social Media Payment Platforms (SMPP) varies across user groups and is influenced by socio-demographic characteristics, convenience, and perceived risk. Understanding these factors is essential for enhancing user engagement and trust, thereby addressing the gaps in current SMPP adoption research. The purpose of this study is to ascertain the behavioural intention and perception level of users toward Social Media Payment Platforms (SMPP) adoption and to identify the factors which motivate and inhibit from using social payment apps. To understand the intention of the users to behave and adopt SMPP, we conducted in-depth structured interviews. Qualitative analysis was used to analyse the data, using pre-defined categories (deductive) and code emerging from the respondent discussions (inductively) to identify the relevant influencing factors. Through data analysis, we identified three themes that categorised user behaviour: socio-demographic, convenience and vulnerability to risks, which is further divided into several sub-themes such as age, gender, education, occupation under socio-demographic, while perceived usefulness (PU) and perceived ease of use (PEOU) comes under the theme of convenience and lastly, under Vulnerability of risk includes privacy, security and platform features. The findings of the study can be validated and explored in future research, which will provide a clear understanding of identifying factors that influence SMPP adoption and behaviour intention.

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INTRODUCTION

The origins of digital transactions can be traced back to the 1960s, when banks began leveraging mainframe computers to automate functions such as cheque processing and customer account management. This era also witnessed the introduction of Automated Teller Machines (ATMs) and payment cards, laying the foundation for future digital innovations in banking. The 1980s marked a significant shift with the advent of digital networks and early broadband, setting the stage for the emergence of online banking. By the 1990s, the widespread availability of the internet made online banking more accessible to the masses. The early 2000s witnessed a remarkable leap in digital banking as improvements in broadband technology and e-commerce systems accelerated its evolution.

In recent days, digital transactions with smartphones emerging as the preferred tool for conducting these transactions (Smith, 2022). This shift highlights the growing reliance on mobile technology for financial activities, underscoring its integral role in modern banking practices (Johnson, 2023). This modern era of digital banking extends beyond online and mobile platforms to encompass middleware solutions that seamlessly integrate operating systems,

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databases, and other applications, offering customers a comprehensive and convenient banking experience centered around digital transactions.

Furthermore, the integration of digital banking with Social Media Payment Platforms (SMPP) has further revolutionized the landscape. SMPPs now serve as conduits for financial transactions, enabling users to seamlessly transfer funds, make purchases, and engage in financial activities within their social networks. This convergence of digital banking with social media has reshaped the way individuals interact with money, bridging the gap between social connectivity and financial transactions.

In 2013, Venmo's e-wallet integration with Facebook enabled transactions through status updates and messages, streamlining payments and reducing the need for multiple apps. This innovation introduced in-chat payment facilities, seamlessly integrating payments into social interactions. Studies on SMPP adoption reveal significant insights: Wu et al. (2016) explore user behaviour in social payments, stress the integration of SMPPs into daily life, and Unger et al. (2020) examine factors like privacy and ease of use affecting adoption rates. Huang and Tang (2015) highlight perceived usefulness as a key determinant, while Kaplan and Haenlein (2009) emphasize the role of integrated payment functions. Additionally, SMPPs offer secure transactions via UPI interfaces. By 2022, platforms like Instagram and Facebook revolutionized product showcasing and payments.

Despite SMPPs' advantages, challenges persist in their adoption. He et al. (2020) identifies technological disruptions as a major issue, while a 2020 NPCI study reveals that only 1% of India's population found WhatsApp payments comfortable and convenient. Thus, understanding user behaviour is essential to overcoming these barriers.

This study employs thematic analysis to examine user intentions and barriers to adopting SMPPs. Kiger and Varpio (2020) highlight thematic analysis as a flexible qualitative method for identifying and analysing patterns and themes in textual data. It differs from other approaches by not adhering to rigid frameworks, allowing for exploration of diverse perspectives (Castleberry & Nolen, 2018). Emphasize its utility in uncovering and organizing patterns, essential for understanding complex phenomena. Additionally, Nowell et al. (2017) note that thematic analysis enhances rigor through systematic data analysis, ensuring transparency and reproducibility in research findings (Guest et al., 2012).

This study has two objectives: (1) To ascertain factors that influence the adoption of SMPP (2) To identify the factors that inhibit the SMPP adoption or usage. This research also addresses SMPP use by outlining the implications for researchers, policymakers, financial educators, and financial professionals. Below are the two principal research questions guiding this study:

RQ1. What are the factors that influence the adoption of SMPP adoption?

RQ2. What are the factors that inhibit the SMPPs adoption?

The study has the following sections: Section 2 defines the literature review, Section 3 outlines the research methodology, Section 4 provides findings and analysis, Section 5 addresses the implication, Section 6 provides limitations and future scope of the study, and Section 7 discloses the conclusion.

LITERATURE REVIEW

The scope of SMPP research has substantially expanded, probing into diverse areas such as user motivations, implementation intricacies, and potential challenges, reflecting the maturing field's growing depth and breadth. Perceived usefulness, defined as the degree to which a person believes that using a particular system would enhance their performance, plays a critical role in Social Media Payment Platforms (SMPP) adoption. Studies by Qu et al. (2015), Ramasamy et al. (2024); Mu and Lee (2017), and Tavera-Mesías et al. (2023) have shown a strong positive correlation between perceived usefulness and the intention to adopt SMPPs. User believes that SMPP have simplified transactions, offered convenience, or provided benefits over traditional payment methods. Other than perceived usefulness, social image, gender, and age has also played a leading role in SMPP adoption (Liébana-Cabanillas et al., 2018). Qu et al. (2015) find a positive correlation between user intention and adoption behaviour. Han and Windsor (2011) cited that the trust generated from social activities was transferrable to potential business transactions being conducted on social network sites.

SMPP has integrated the features of financial platforms and social features in a single app and the make online payment easier. This leads to the shift of user preference from the UPI payment system to social payment. The user may switch their mode of payment from UPI to social payment, as it is easy to use without shifting to different apps. Miraz and Haikel-Elsabeh (2019) found that factors like privacy, safety, societal, behavioural intention, and cultural norms affect perception and SMPPs adoption. Perceived interactive value, perceived social value, and perceived entertainment value also influence payment behaviour through SMPPs (Li et al., 2023). Huang and Tang (2015) highlight the user behaviours as well as perception and development status of We Chat Pay. The payment and development status may help the future researcher to predict the trend of SMPPs.

The Technology Acceptance Model (TAM) is a widely utilized framework for understanding user acceptance of technology, including Social Media Payment Platforms (SMPP). Qu et al. (2018) used the Technology Acceptance Model (TAM) to predict the acceptability and popularity of SMPPs adoption. The factors such as perceived usefulness, gender, financial literacy, subjective norm, social inclusion, etc which motivate and inhibit the user to use SMPPs (Mu & Lee 2017; McDonald, 2020; Qu et al., 2015; Seldal & Nyhus, 2022; Wang & Gu, 2017). Tinmaz and Doan (2023) found that the factor of convenience encouraged the user to use WeChat pay though it is perceived to be unsecure. SMPPs are a convenient

payment method because of their widespread usage and comfort with social media (Wei et al., 2021). Since, most people already use social networking apps to connect to each other and share material, adding the ability to pay is a natural fit.

Although SMPPs offer numerous benefits, they also pose several risks. Horn et al. (2020) identified various risks associated with SMPP adoption, including technological, ecological, opportunity, and societal risks that affect user payment systems. These risks highlight the complexities and potential vulnerabilities inherent in adopting SMPPs. Additionally, Wong et al. (2022) discussed several cognitive behavioral factors that influence user behavior on mobile social payment platforms. These factors include perceived risk, perceived entertainment, social influence, and consumer innovativeness, each playing a significant role in shaping user attitudes and behaviors toward SMPPs. Liébana-Cabanillas et al. (2020) further emphasized that perceived usefulness, perceived satisfaction, perceived risk, and perceived trust are critical factors influencing the intention to use mobile payment services. The interplay of these factors underscores the multifaceted nature of SMPP adoption and the need for a comprehensive understanding of user perceptions and behaviors. Furthermore, SMPPs facilitate cross-border shopping directly within social media apps such as Instagram and Facebook, as noted by McLean et al. (2020). This integration of payment functionalities within popular social media platforms exemplifies the growing trend of combining social networking and financial transactions, offering convenience and enhanced user experience. However, the associated risks and cognitive factors must be carefully managed to ensure user trust and satisfaction.

Therefore, subsequent review of the literature, we have identified the research gap that this research uncovered the determination to do shopping and buy on product through social media platforms such as, Instagram and Facebook which is further influenced by various elements such as demographics, cognitive factors, and beliefs. As mobile phones became increasingly prevalent, social network platforms emerged as ubiquitous media, paving the way for online purchasing to become a popular trend in e-commerce.

MATERIALS AND METHODS

The research methodology adopted in this study is explained in the following paragraphs:

Research Design

The study was carried out with a qualitative approach. In-depth, semi-structured interviews were conducted in this study. These semi-structured interviews were then put to thematic analysis. It allowed us to fully understand the participant's behaviour patterns and perception of SMPP users. Thematic Analysis is the most relevant method for qualitative analysis. Braun and Clarke (2016) found that thematic analysis can be used to predict the experience and behaviour patterns of users on a particular phenomenon. We used a blend of latent and deductive approach of thematic analysis.

Sample Selection

For this study, the sample of 12 participants of different age groups with aligning interests of SMPPs have been selected from Uttar Pradesh (UP), India. In the year 2020, National Payment Corporation of India (NPCI) introduced in-chat payment facilities in popular social media apps such as WhatsApp Pay, Facebook Pay, and Instagram Pay. With India boasting 467.0 million social media users as of January 2023, constituting 32.8% of the total population, integrating payment features into these platforms significantly enhances digital transactions (Kemp, 2013).

Uttar Pradesh, one of India's largest states in both population and geographical size. With a population exceeding 240 million in 2024, Uttar Pradesh holds the distinction of being the world's most populous sub-national entity. According to the National Family Health Survey-5, 30.6% of females and 59.1% of males in Uttar Pradesh use the internet. Among internet users, 70% utilize it for social media purposes, and 71% prefer digital payments for online transactions. Shed light on the adoption and usage of digital payments among rural communities in Uttar Pradesh, indicating a shifting landscape towards digital transactions in the region.

Ofori-Okyere et al. (2023) in their studies found that a sample size of twelve individuals is considered ideal for analysing qualitative data. These respondents were carefully selected based on their ability to provide relevant information crucial for the study, as highlighted by Ofori-Okyere (2019). The concept of sample size saturation, ranging from 9 to 17 interviews as described by Hennink and Kaiser (2022), further supports the adequacy of the chosen sample size.

Quality of information is emphasized over quantity, irrespective of the number of interviewers involved, as noted by Braun and Clarke (2016). Hence, for our study, a total of 20 participants were initially identified for the focus group. However, during the pre-screening round, it was found that eight participants did not align with the topic of SMPPs. Therefore, the final sample size was determined to be 12 participants, ensuring that only individuals with relevant interests and perspectives were included as respondents for the study.

To gather insights into the behaviour and perceptions of the respondents towards SMPPs, a semi-structured interview schedule was prepared for the study. Interview schedule consists of fifteen questions related to social media and payment platforms to understand the behaviour intention and perception of SMPPs in this new era of technology.

Data Collection

The interviews were conducted in December 2023 and the participants agreed to be recorded explicitly making their information confidential. We carried out in-depth one-on-one interviews with students, teachers, and bank employees from different ages in the state of Uttar Pradesh. Depending on the preferences and comfort levels of the participants, the interviews were taken in two languages (English and Hindi). Their responses illuminated the diverse determinants and challenges they experienced. The duration of each interview ranged from 15 to 30 minutes, depending on the discussion.

We have classified different themes based on the participant’s responses. The profile of the respondents chosen for the study is given in table 1.

Table 1. Demographic Profile of Respondent

Serial No.	Respondent	Gender	Experience in Using Digital payment	Education
1.	Teacher	Female	10	Graduation +BLIB
2.	Teacher	Female	12	BA+ Master in Computers
3.	Student	Male	4	BBA
4.	Student	Male	10	MBA
5.	Student	Female	7	MBA
6.	Student	Female	5	MBA
7.	Student	Male	6	BBA
8.	Investment Banker	Female	10	Post-Graduation
9.	Student	Male	4	BBA
10.	Freelancer Meme Marketer	Male	10	MBA
11.	Student	Male	5	BBA
12.	Student	Male	6	Post-Graduation

Data Analysis

The recorded interviews were then transcribed, some were translated from the Hindi language into English in Word documents, and thematic analysis was used to derive different empirical themes. In the initial phase, in addition to the recordings, the transcribed data was analysed numerous times to get a comprehensive picture, and different codes were created from the original data to determine responses which helped to identify the concept and behavioural pattern (Guest et al., 2012). In the second phase, the generated codes were clustered into comprehensive, higher-level patterns, i.e., the identified codes were organized into different themes. Ultimately, in the final phase, by examining the findings and determining the key themes, proceeding towards the conceptualization of themes (Nowell et al., 2017).

Table 2. Bifurcation of themes and sub-themes

Themes	Sub-theme	Citation
Socio-Demographics	Age	Liébana-Cabanillas et al. (2018); Tang et al. (2021); Wang and Gu (2017)
	Gender	Liébana-Cabanillas et al. (2018); Tinmaz and Doan (2023); Tavera-Mesías et al. (2023); Wang and Gu (2017)
	Education	Wang and Gu (2017)
	Occupation	Wang and Gu (2017)
	Convenience	Easy to Use and Perceived Usefulness
Vulnerability to Risks	Security	Poudel and Sapkota (2022)
	Privacy	Poudel and Sapkota (2022)
	Payment Failure	Singhal and Chauhan (2021)

RESULTS

In this section, the responses of the interviewer were discussed in detail. Thematic evaluation was used to develop themes, which were then used to classify the interviews. The key themes presented in Table 2, that were generated from the data analysis such as socio-demographic, convenience, vulnerability to risks which are further divided into sub-themes. The socio-demographic factors include age, gender, education, and occupation. Perceived Usefulness and Perceived ease of use constitute the part of convenience. Security, Payment Failure and Privacy are the part of Vulnerability of risk.

The analysis of the responses was discussed based on Table 2 which was categorized into different themes.

Socio-demographic

Agur et al. (2020); Ghosh et al. (2020); Mohan et al. (2020), and Nandru and Rentalala (2020) found that social demographic factors play a vital role in the technology adoption in socio-economically divided population. We identified the sub-themes such as age, gender, education, and occupation found to be the most significant determinants that influence SMPP adoption. The responses of the participants are divided based on socio- economic factors as discussed below.

Age

Wang and Gu (2017) found that growing age is the factor which refrain the user from adopting SMPP. In the matter of age and adoption of SMPP, the response of respondent 4 is worth mentioning which goes as “for me being young it is easy to use the payment facilities of social media platforms but for an elderly person it is difficult as I have personally observed.” Thus, it can be inferred that elderly people as compared to young people, does not prefer to use and adopt SMPP.

Gender

Gender was found to be the main factor for adopting digital payment platform such as WhatsApp Pay, Insta Pay, Facebook Pay. Male normally prefer to adopt digital payment as compared to female (Tinmaz & Doan 2023; Tavera-Mesías et al., 2023). Through our literature, we concluded male dominance prevails over female for digital payment adoption and usage. Gutierrez-Leefmans and Adewale Olaleye (2021) highlights that male were more aware about digital platform than female.

In this study, no such discrimination was found through the responses we received. Respondent 4 specifically went on stating that “for me SMPP is platform where male and female use this feature equally and there is no such discrimination to use and adopt SMPP in between the gender. Thus, gender does not play a significant role in the adoption and utilization of SMPP (Kullmann, 2018).

Education

A basic level of education is required to operate the digital payment platform. Wang and Gu (2017) found that educated people easily adopt the new advanced payment technology as compared to uneducated. The need of education better can be understood through the responses from respondent 2 as it goes like this “Education plays an important role in being able to use new technologies and being aware of the ongoing advancements”. From the responses, it can be inferred that individuals with literacy are more likely to readily embrace SMPP than illiterate people. Therefore, education appears to facilitate easier for SMPP adoption based on these responses.

Occupation

Devi and Singh (2022) shed light on the upliftment of digital payment platform occupational activities during COVID-19 pandemic. This aspect of study shows interrelation between digital payment occupation. Devi and Singh (2022) found that the occupation of the participant may decide their willingness to adopt the new technology for payment systems. Responses from respondent 8 define that there is no correlation between occupation and the adoption of SMPP. Respondent 8 went on to explain as follows, “I work as an investment banker even then I have my qualms regarding payment through a social media platform”. We can interpret that the adoption of SMPP does not depend on the type of occupation. The adoption of SMPP depends on the user’s ability to take risks and payment failure issues.

Convenience

The word convenience from the Latin word convenient which means how easily one can perceive the upcoming and upgraded technology for adoption. There are two aspects such as perceived usefulness and perceived ease of use. Perceived usefulness can be defined as the user perception to cope with the development of technology (Chua et al., 2019; Nan et al., 2020; Wong et al., 2022).

Perceived Usefulness

Perceived Usefulness (PU) can be defined as a person’s level of optimism over the potential utility of a given technological development (Mu & Lee, 2017; Qu et al., 2015). Qu et al. (2015) found that perceived usefulness plays an important role in SMPP adoption. Respondent 5 and 7 disclose in their responses that perceived usefulness is an important factor in adoption of SMPP. Respondent 5 specifically addresses this issue and revealed that “I feel it is easy for me to use and makes it easier for me when I’m shopping on Facebook and there’s no need to switch between platforms and It has an in-chat facility for payment. We can chat and make payments at the same time” respectively. Thus, from the respondent’s responses, we conclude that perceived usefulness plays a crucial role in the adoption of SMPP.

Perceived Ease of Use

Tavera-Mesías et al. (2023) found that perceived ease of use influences the usage as well as adoption of SMPP. Another important issues that affect the social media payment is that public awareness about adoption and usage. The response of respondent 3 goes like, “Yes, I feel it is easy for me to use and convenient, and we can chat and make payments at the same time, QR automatically gets scanned” and Response of respondent 1 describe their responses as, “Yes, I feel it is easy for me to use as I am already well acquainted with how social media platforms work”. From the respondent’s response, we can see that the respondent can easily use SMPP but security concerns refrain the user from using it.

Vulnerability to Risk

The major problem to avoid the adoption of SMPP is the risk and security of the user. The user does not want to take the risk due to payment failure, privacy of their data, and fraud that occurs due to SMPPs. There is various risk which influence the user to use the SMPPs such as transaction with bitcoins on the Facebook pay platform is quite risky. The respondent 2 seems to be very cautious on this aspect and he went on to describe the phenomenon as, “The risk is losing your money and anybody can just hack your account as I am aware of some incident that happened with a friend so anything can happen”. There are three important aspects of vulnerability of risk which are explained below:

Security

Safety and Security can be defined as avoiding potential dangers, whether those dangers originate in the environment or are the result of human actions (Miraz & Haikel-Elsabeh, 2019; Tang et al., 2021). People usually avoid adopting SMPPs due to privacy concerns. Response from respondent 7 in this respect is worth mentioning “Security and Privacy issue, Server issues are quite common”. From the response, we can say that in U.P is prone to fraud and scams and this refrains the user from adopting the SMPPs (Rohilla, 2017).

Privacy

Privacy is a crucial factor to consider while conducting financial transactions in well-lit environments. Safety and security features help social media users to switch from UPI apps to SMPPs to use on regular basis. Miraz and Haikel-Elsabeh (2019) highlights that privacy concerns were one of the major issues. Response from respondent 8 and 11 describe privacy concern

is a serious concern when we talk about SMPP adoption. It goes as follows “*Privacy concerns, cybercrime, fraud, and scams lack of trust and fear of leak of private financial data*”. El Haddad et al. (2018) found that privacy concern plays an important role in evaluating the behaviour intention of SMPP users.

Platform Feature

Platform features such as the interface for payment, interactive internet facility as well as in-chat facility on the same social media app (Li et al., 2023). One of the major issues users face while transacting through SMPPs is payment failure (Sun et al., 2021). Thus, the payment feature can also be used for analysing the user’s behaviour and SMPP adoption. We used the thematic analysis to evaluate the respondent responses and based on the responses we bifurcated several themes. Here, the responses of respondent 9 and 10 goes like that, “*The risk of payment failure multiplies as we are using the social media platform for transactions*” and “*The facility of balance checking is not possible in WhatsApp pay we have to shift UPI apps to check the balance and debited amount*”.

DISCUSSIONS

This study was conducted to identify the factors affecting the adoption of SMPP by the users. We conducted in-depth interviews with 12 respondents and through those responses identified three key themes of the study. RQ1 focused on identifying factors that influence users' intentions to adopt SMPPs. Our findings revealed three key themes which were further divided into nine sub-theme factors. Our first theme is Socio-demographic, which comprised of age, gender, education, and occupation. The Convenience theme covered perceived usefulness and perceived ease of use (POU), while the vulnerability of risk consists of platform features, security concerns, and privacy concerns (Seldal & Nyhus, 2022; Qu et al., 2015; Wang & Gu, 2017). These factors can be further categorized into distinct themes for a deeper understanding. The above findings can be summed up with the help of a diagram presented as figure 1 in this paper.

RQ2, aimed to identify factors that motivate and inhibit SMMP adoption. Interestingly, all nine factors identified for RQ1 play an important role here as well. However, factors such as perceived ease of use, perceived usefulness, and appealing platform features motivate users to adopt SMPPs (Qu et al., 2015). Conversely, privacy concerns, security concerns, and platform features that are difficult to use the platform can inhibit users and prevent them from adopting SMPPs (Li et al., 2023; Tang et al., 2021).

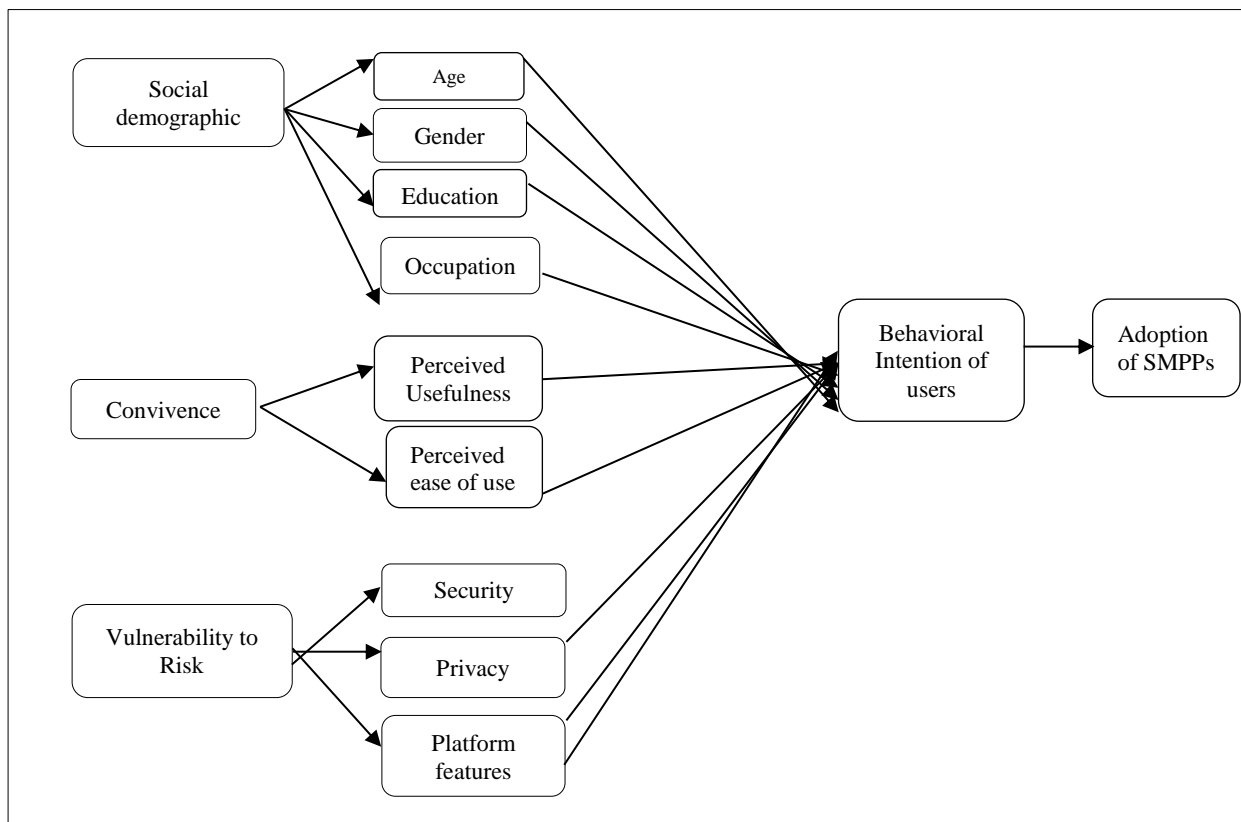


Figure 1. Proposed Model

CONCLUSIONS

This study depicts the user behavior towards the adoption of Social Media Payment Platforms (SMPPs) through in-depth interviews with 12 participants. The responses were analyzed, and based on it three key themes were identified to evaluate user behavior. Social demographic evolved as the first theme with subsequent sub-themes such as age, gender, education, and occupation. All the sub-themes play equally important roles except gender was not an important factor in influencing the behavioral perception and SMPPs adoption of users. The second theme was convenience, which include both ease of use and perceived usefulness. However, the platform feature seems to lack appeal in this regard. While the user can operate

SMPPs, they don't use them due to security concerns. Lastly, the third theme is the vulnerability to risk which is further categorized into three sub-themes such as security, privacy, and payment failure. The user avoids using SMPP adoption due to fraud and scams. Privacy plays a vital role which refraining the user from using SMPPs. In essence, users' decisions to adopt SMPPs hinge on a balance between perceived benefits and potential drawbacks. Platforms feature such as payment failure which may result in irrelevant transactions. Our analysis suggests that user-friendly SMPPs with robust security and privacy features are more likely to achieve widespread user adoption.

Using the findings of this study, managers can develop targeted marketing campaigns about SMPP and its usage for "z" generation. Marketers should highlight the Platform features such as reward, gift, coupons security, privacy of user's data to attract users. The manager of the social media company adds a secure payment feature as said by *respondent 2* "The facility of balance checking is not possible in WhatsApp pay so we have to shift to UPI apps to check the balance. In WhatsApp pay only transaction history is recorded". SMPP developers can leverage these findings to create user-friendly secure platforms and robust security platform features. Managers can identify areas of confusion within the SMPP platform. Service providers can tailor marketing and user education programs to address user concerns and highlight the benefits of SMPPs, ultimately driving user adoption.

This research helps to develop our understanding of user adoption behaviour in the technological context and specifically for SMPPs. This study offers valuable insights for all types of users by identifying factors that motivate and inhibit users. Different themes were identified to analyse the SMPP adoption and usage. For further research, the researcher can do study on the single social media payment apps with same or different themes and sub-themes. The researcher can also study on SMPP with themes that were not identified in this study. This type of analysis i.e., thematic analysis in the area of SMPP has not been done yet.

Policymakers should frame a policy for creating features to bring more transparency so that relevant, timely and inclusive information in the payment platform is included to enhance SMPP adoption. A healthy SMPP ecosystem requires fair competition. Policies can prevent dominant players from stifling innovation and harming consumer choice.

In this study, a limited number of respondents were included, and factors influencing SMPP adoption were identified based on their responses. We should increase the sample size to enhance the generalizability of our findings and achieve a more precise understanding of SMPP user behaviours. This study suggests that future researchers should extend their investigations to multiple states, augmenting both respondent numbers and interview schedule items conducted in Uttar Pradesh, India. Users' adoption of SMPP is influenced by a variety of variables, and not all of these variables are equally significant. There is a relationship between the parameters and Social Network Analysis can be used to ascertain that relationship as was utilized to determine this association.

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