Modern Psychology Scientific Bulletin, 2025, 1(16)

P-ISSN 2579-2504
E-ISSN 2738-2664

ԱՐԴԻ ՀՈԳԵԲԱՆՈՒԹՅՈՒՆ
ԳԻՏԱԿԱՆ ՀԱՆԴԵՍ

MODERN PSYCHOLOGY
SCIENTIFIC BULLETIN

АКТУАЛЬНАЯ ПСИХОЛОГИЯ
НАУЧНЫЙ ВЕСТНИК

ԵՐԵՎԱՆ 2025, №1 (16)

DOI: https://doi.org/10.46991/SBMP/2025.8.1.051

CASHLESS SOCIETY: THE MAIN PSYCHOLOGICAL FEATURES

Nvard Petrosyan (Yerevan State University, Yerevan, Armenia),
nvardp21@gmail.com

Received: 10.03.2025

Revised: 14.04.2025

Accepted: 06.05.2025

Banks worldwide provide applications that help customers manage money transfers and their financial affairs as cashless payment methods become more common. ArCa serves as the Republic of Armenia's unified payment system which enables most markets to accept non-cash transactions. Even though there is a worldwide movement to minimize cash transactions financial systems continue to heavily rely on cash.

The research examines how age and employment status affect Armenians' payment practices and cash usage patterns. While earlier studies found no gender-based differences in payment preferences they showed older generations and specific demographics like rural inhabitants prefer cash payments. The study employed a questionnaire administered to roughly 300 participants who ranged in age from 18 to 58 and included both employed and unemployed individuals. The study results were evaluated against existing surveys that document payment behavior patterns. The research shows electronic payment methods are preferred to cash mainly by younger demographics which supports Rogers' innovation diffusion theory emphasizing attributes such as relative advantage and technological compatibility. Respondents aged 41 on average preferred cash payments while the youngest group with an average age between 26 to 30 opted for mobile payment apps for tasks like utility bill payments and phone charging because these payment systems seamlessly integrated with their smartphone usage. Employment status also influenced preferences: People without jobs who receive cash-based benefits like pensions tended to use cash whereas working people chose card payments. Respondents who preferred cash transactions demonstrated confidence in digital payment systems through their use of applications for paying utilities. The research illustrates Armenia's progress toward a cashless economy as payment behaviors evolve with age and employment alongside

technology adoption provides valuable predictions about future payment system choices.

Keywords: *economic psychology, consumer behavior, monetary preferences, behavioral economics, cash usage.*

INTRODUCTION

The speeded-up trend toward cashless societies also raises severe issues about digital and social exclusion. To be "cashless" implies far more than simply undertaking a card or code payment; increasingly, payments are just conceivable with smartphones and digital applications, which are not within everyone's reach as consumers. Vulnerable groups—such as the elderly, impoverished, and those who are not digitally literate—are most susceptible to exclusion. For instance, Sveriges Konsumenter, a Swedish consumer organization, has opposed the cashless trend because of its adverse impact on these groups and demanded political intervention to mitigate its impact.

The significance of the study lies in the changing global trends in the usage of cash, which is influenced by various determinants including culture, government policy, financial infrastructure, and economic conditions of a nation. Research done post COVID-19 pandemic indicates a sharp rise in the uptake of digital transactions in the majority of countries. In light of this changing landscape, it is important to have current data and to make comparisons on payment habits between populations.

Another point of interest in this research is the gap between people's intended and actual payment modes. Individuals are inclined to have backward-looking perceptions of their own behavior—preferring cash in theory but actually using mobile apps in reality. Understanding such gaps offers valuable insights on behavioral inertia, cognitive dissonance, and technology adoption.

THEORETICAL BASES

The transformation towards a cashless society has diverse behavioral, cultural, and psychological concerns. Cash is in most countries a sensitive issue, particularly concerning access, privacy, and trust. For example, a 2018 survey by Sveriges Konsumenter, a Swedish consumer association, indicated that although Sweden is often referred to as the world's most cashless society, 70% of Swedish consumers still wanted to be able to pay in cash (BEUC, 2019).

Rogers' (1995) innovation diffusion theory provides a useful framework for understanding new payment technology adoption. Innovation is anything that is seen as new by an individual, and diffusion is the manner in which this innovation is spread throughout a social system over time. Rogers identifies five important characteristics that decide the adoption of innovations:

- Relative Advantage: The degree to which the innovation is perceived as being better than the practice it supersedes.
- Compatibility: The extent to which adopting the innovation is compatible with what people do.
- Complexity: The degree to which an innovation is perceived as relatively difficult to understand and use.
- Trialability: the degree to which an innovation may be experimented with on a limited basis before making an adoption (or rejection) decision; and
- Observability: The degree to which the results of an innovation are visible to others (Rogers 1995).

Therefore, if we consider that new technologies have already been applied, we can focus on how customers use them. Végső, Belházyné, and Bódi-Schubert classified customers into 4 groups: lowest-income ages

1) Pro-cash consumers who do not wish to give up the use of cash even in the future and are willing to use electronic solutions only partly. This group mostly consists of people aged above 60, people with primary education, the unemployed, and members of the two lowest-income groups who are overrepresented

2) Anti-cash consumers who would be willing to pay electronically only if they had the choice. For ages 30–39, respondents with high education, residents of capital and county seats, active employees, and members of the highest income groups are overrepresented, labor.

3) Pro-cash consumers, who are nevertheless open to the use of electronic payment instruments, do not rule out the possibility of, a complete switchover to cashless methods. Ages 50–59, respondents with secondary education, those whose labor status is "other" (typically homemakers), and members of the lowest income groups are overrepresented

4) Anti-cash consumers, who nevertheless regard cash as a necessity and do not consider the exclusive use of electronic payments desirable. This group comprises 6.6 percent of the respondents in total, and ages 16–29 are overrepresented (Végső T., Belházyné Á. I., Bódi-Schubert A., 2018.)

Percent use of electronic solutions is probably easiest to promote further among members of Group 2 and Group 3 – currently cash payers and situational payers – whose current payment habits are clearly predominated by cash use (especially in the latter group), but surprisingly, even among respondents who prefer cards and also among those who do not insist on the use of cash, the share of those who use a bank card predominantly for day-to-day transactions is only 66 percent; in other words, the extent of cash use out of necessity is remarkably high in their case (Végső T., Belházyné Á. I., Bódi-Schubert A., 2018.)

According to Bagnall et al. (2016), cross-country differences in cash usage can be attributed to six possible factors.

- Cash-related costs (costs of cash withdrawals and cash holding, including opportunity costs such as loss of interest or risk of theft),
- POS terminal coverage (or the subjective assessment thereof),
- Consumer preferences,
- Expenditure structure (payment habits, how much money the population typically spends on different products/services),
- Various state or market incentives,
- Size of the hidden or black economy.

However, an individual's choice between different payment methods is highly dependent on subjective preferences, deeply rooted beliefs (e.g., pay cash faster), and habits. The evidence of this is the surveys of both the Austrian (Rusu – Stix, 2017) and the Swiss (Schweizerische Nationalbank, 2017) central banks that asked respondents which payment methods they preferred to use when they were in a particular hurry. Interestingly, according to cash payers, cash is the fastest solution in such cases, whereas cashless payers say the same about cards. These results underline the subjective perception of the speed of individual payment methods, and in a broader sense, the important role of subjectivity in payment choices.

An experiment by Chatterjee – Rose (2012) found that in the case of card transactions, consumers tend to focus less on the negative feelings associated with the amount paid and more on the joy associated with the product purchased. In addition, Runnemark et al. (2016) demonstrated that people are willing to pay more for identical products with debit cards than cash.

To better understand psychological processes behind cashless payment mindsets, cognitive processes such as Kahneman and Tversky's (1974) heuristics and biases can be considered. Kahneman and Tversky advance the position that individuals utilize mental shortcuts or heuristics that simplify complex judgments but also lead to systematic errors. For example, the representativeness heuristic causes people to judge probability on the basis of similarity, and likelihoods are thus distorted. Similarly, availability heuristic creates overestimation of how prevalent events are which are easier to recall—such as concern about rare payment scams upon hearing vivid news stories—damaging trust in computing systems.

These cognitive biases are especially relevant to payment choices. The "pain of paying," a behavioral economics phenomenon, suggests that the transactional pain endured is contingent on the payment instrument (Prelec & Loewenstein, 1998). Cash causes more pain since it is tangible and salient, while electronic payment methods like cards or apps are likely to reduce this pain, tending to lead to more frequent or impulsive spending (Thaler, 1985; Ariely, 2008).

Additionally, Dunn and Norton (2013) argue that how one spends—not necessarily how much—impacts well-being, with frictionless spending using apps

potentially decreasing reflection and intentionality in spending. These psychological theories offer a more nuanced explanation of how age and work status interact not just with access or habit, but with underlying cognitive and affective patterns related to trust, perceived control, and financial identity.

Although the Armenian example shares much with these behavioral patterns, additional research involving local cultural and psychological factors would help better comprehend these phenomena on the regional level.

Competence in Acceptance of cash payments in Armenian and European payment systems

In June 2022 Armenia adopted a law that all payments that are more than 300 000 drams (approximately 800 dollars), are accepted only by transfers and in case of cash payment The structure will be fined.(RA law on cashless transactions, 2022). To describe the Armenian acceptance system in a few words, we can say that cash is accepted and greets everywhere, card payments in all supermarkets, the majority of restaurants and hotels, and mobile payments are in third place. And if in some EU countries exists “there is no right to pay by cash” (BEUC, 2019), in Armenia is the opposite level there is no “right to pay by card” in some shops, especially outside of the capital. “The cashless society is traceable (BEUC, 2019).

METHODES

The study employed a cross-sectional web-based survey design and was conducted in Armenia among 285 participants aged 18-58 years. Both unemployed and employed subjects were enrolled. Recruitment of participants was via convenience sampling from online websites and social media. The inclusion criteria required participants to be resident in Armenia and aged 18 years and above. Responses with missing responses were excluded from the final database.

The survey instrument, containing 86 items, was specially created for the purpose of this research to evaluate payment preferences, financial attitudes, behavior, and psychological well-being. The survey instrument contained demographic items (age, gender, residence, work status, and occupation) and several sections focusing on psychological and behavioral aspects concerning payment systems.

The financial behavior section consisted of yes/no questions that assessed budgeting behavior, planning orientation, awareness of interest rates, and financial self-efficacy. Examples are: "I always compare financial products before making decisions" and "I am familiar with personal finance management principles."

Moreover, the survey contained a short version of Ryff's Psychological Well-Being Scales (PWB) on 6-point Likert scales (from "1 – strongly disagree" to "6 – strongly agree"). It assessed constructs such as autonomy, environmental mastery, personal growth, positive relations, purpose in life, and self-acceptance. Examples

are: "I feel confident and positive about myself" and "I trust my own judgment, even when it differs from others."

The questionnaire content was checked by two behavior researchers before distribution, and pilot testing with 10 respondents was conducted to determine understanding and usability of the form in its online environment. Based on pilot testing feedback, some minor wording adjustments were made.

RESULTS

A one-way ANOVA revealed significant differences in preferred payment methods. The average age was highest among those who preferred cash payments (M ≈ 41), followed by card users (M ≈ 29), and finally, app users, who had the lowest average age (M ≈ 26–30) p <.001. These results indicate a noteworthy connection between age and payment preference, with the younger demographic showing a high inclination towards mobile apps.. The graph is shown below:

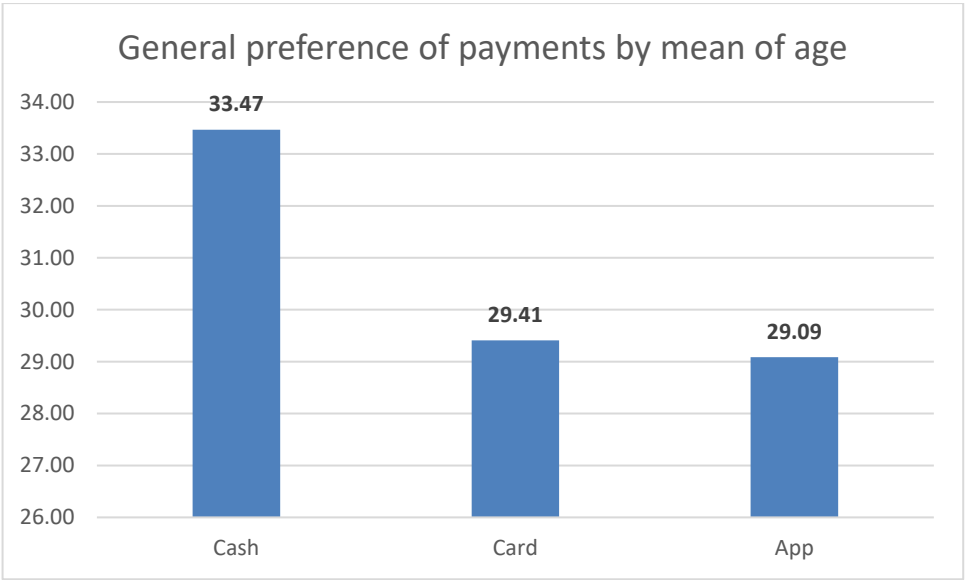

Figure 1. General preference of payments by mean of age

Nevertheless, when charging phones (p = .000) or paying utility bills (p = .000), the youngest group preferred payment by application, with a mean age of 30. The age difference is small; for instance, the mean of using terminals or the corresponding structures is ranged from to 32-33. The graph is shown below.

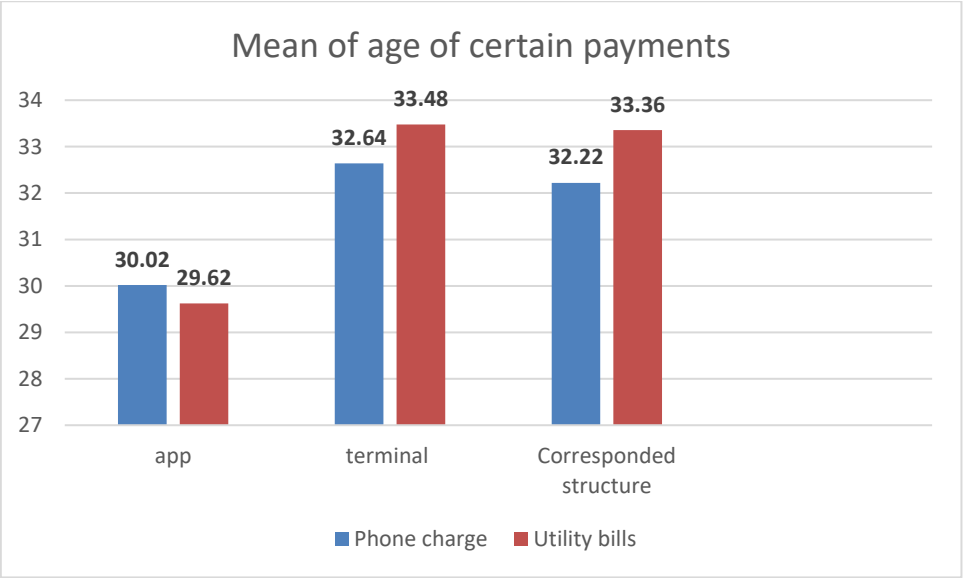

Figure 2. Mean Age by Specific Payment Contexts

The most interesting fact is that when choosing which payment system respondents use more frequently during one month, the youngest group aged 26 preferred Apple pay, and the oldest group aged 35 preferred Google pay (p = .000). Other choices are shown in the graph below.

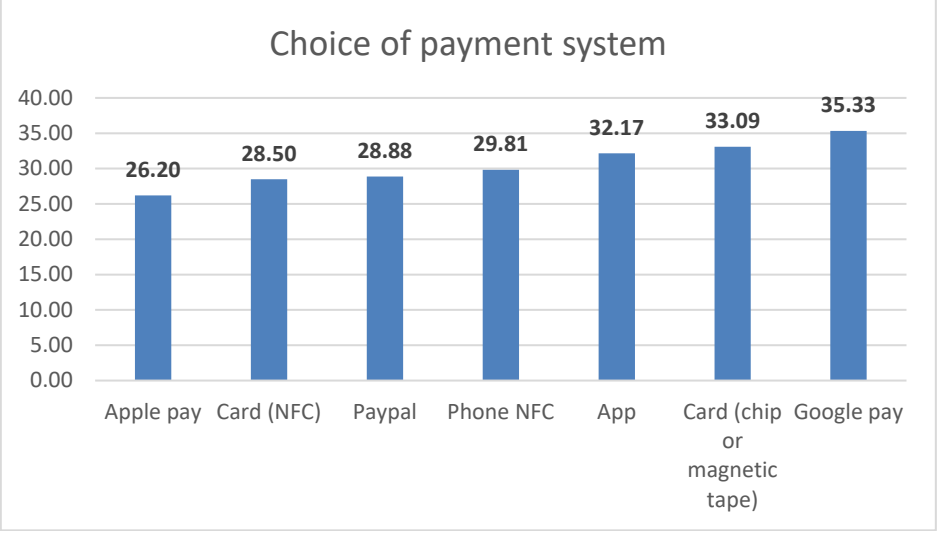

Figure 3. Choice of payment system

The other feature is the finding that those who do not have work during this period of their lives tend to choose cash spending, those who employ preferred

cards, and the same percentage of employed and unemployed people preferred applications. The graph is shown below.

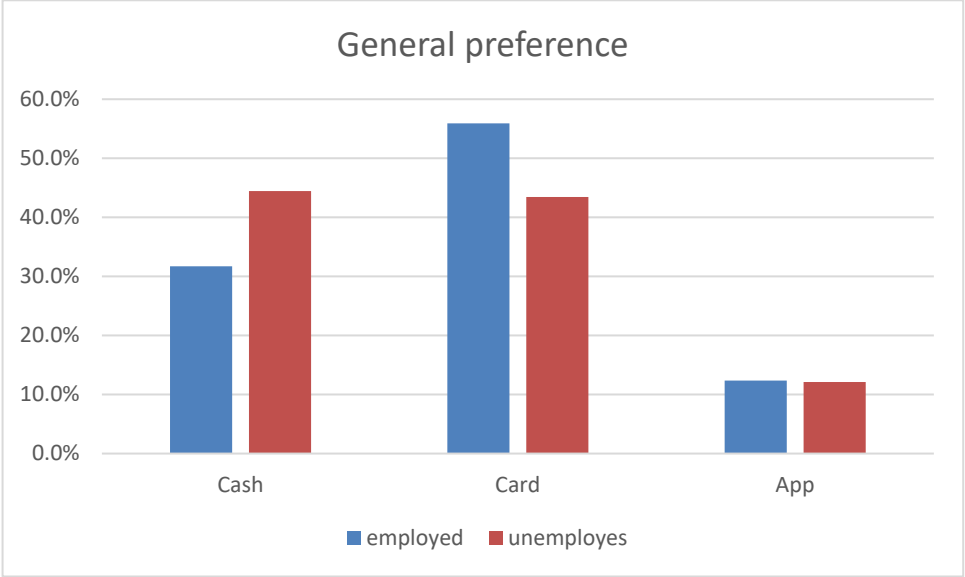

Figure 4. General preference

Pearson's chi-square analysis showed a strong relationship (p-.000) between general payment preference and specific utility bill choices. The majority of responders, who generally preferred paying in cash, noted that utility bills were paid by the app. The same result was shown by respondents who chose the card as their preferred payment method. They also preferred applications for utility expenses. Naturally, those who prefer the application as the main payment method for utility bills are consistent. The actual meaning is studied in the cases of phone charging and utility bill payments. Both graphs are shown below, where the PPM abbreviation is the preferred payment method and ACM is the actual payment method.

Table 1. Relationship between preferred an actual payment method for utility bills

	Utility expenses		
	PPM - Cash	PPM - Card	PPM - App
APM - App	36.9%	83.7%	94.3%
APM - Terminal	32.0%	8.2%	2.9%
PM - structure	31.1%	8.2%	2.9%

Another interesting fact was found during phone charging. The respondents who used to pay for the application were never paid by the terminal. Perhaps the reason is comfort because once they experience one-click charging, they will never return to going out and finding a terminal.

Table 2. Relationship between preferred and actual payment methods for phone charging.

	Phone charging		
	APM - App	APM - Terminal	PM - structure
PPM - Cash	35.9%	60.2%	3.9%
PPM - Card	84.4%	12.9%	2.7%
PPM - App	97.1%	0%	2.9%

DISCUSSION

The findings of the current study agree with existing research, e.g., a study conducted in Hungary in 2018 (Végső, Belházyné, & Bódi-Schubert, 2018), where there was a clear relationship between payment mode and age. Similarly, in the case of Armenians, older subjects tend towards using cash, while younger participants move more towards application-based mobile payments. This supports a broader generation shift in ease of use of technology and perceived comfort.

The usage of mobile applications for bill payment for utilities and phone charging by young Armenians points to the increasing role played by smartphones in daily financial activity. Mobile phones have evolved from being just communication tools, taking a central role in handling personal finance. The observability and compatibility of mobile payments, therefore, as pointed out in Rogers' theory of diffusion, account for their usage by young individuals.

In Armenia exists card that only stands for receiving money and usually government use them for salary and pensions, therefore this card is restricted and cannot be used in online shopping, shopping in markets, etc., only cash withdrawal is possible and allowed. Thus, the fact that those who don't have work at this period of their lives are more tended to choose cash spending is connected with the way they get money. Either they don't have any card (never worked or is expired), or they have the abovementioned card, which is not useful. We assume that unemployed people usually get money from their relatives by cash, that's why the main method is cash.

Surprisingly, even those indicating an overall preference for cash said they used mobile apps to make payments on utilities. Such behavior reflects the reality that even with emotional or habitual preference for cash, functional benefits such as convenience, avoiding waiting in lines, or increased functionality can trump initial decisions. Such a finding can be accounted for to some extent by the "pain of

paying" theory (Prelec & Loewenstein, 1998), whereby online payments minimize the pain of payment and allow easier, smoother decision-making.

The survey also found that customers who pay regularly through apps rarely return to terminals, which goes to support the observation that once frictionless app-based habits of payment have taken hold, they do not easily vanish. That might be driven by convenience and habitual comfort, as well as loss aversion and a distaste for inefficiencies—especially when terminals don't allow for precise payments due to denomination issues. Thus, if they do not have money on their balance, it is more convenient to change the balance and then pay the bill.

Overall, Armenia has a clear trend towards a cashless economy, particularly among its youth and working class. The more widespread digital infrastructure and lower psychological resistance, the more likely that mobile apps will become the dominant method of payment among an increasingly broader base.

CONCLUSIONS

- The use of cash depends on age. The older a person, the more he/she prefers cash. Which is regular for many countries, because older generation is not used to use non-cash payment methods. One of the main reasons is trust and another already existing habits.
- For certain payments, the youngest group prefers payment by application. Nowadays, mobile phones are not used only as devices for making calls but are connected to our daily life closely, therefore payments are also slowly “adding” to phone functionality. Consequently, we can consume, that in future more people will use applications as main payment system.
- Those who don’t have work at this period of their lives are more tended to choose cash spending, those responders who are employed preferred cards, and the same percentage of employed and unemployed select applications
- Those who generally preferred paying in cash or card note that utility bills were paid by the app. Thus, if a well-working and trusted system exists, people will choose an application. This may be because consumers tend to focus less on the negative feeling associated with the amount paid or the absence of queues and general easiness.
- Those respondents who used to pay by application never pay by terminal which can be connected with personal comfort or rational choice for not paying extra taxes. We assume that people tend to top to their own account and only then make a transfer from their phone to the needed place.
- When choosing which payment system respondents use more frequently during one month the youngest group aged 26 preferred Apple pay, and the oldest group aged 35 preferred Google pay.

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ԱՆԿԱՆԽԻԿ ՀԱՍԱՐԱԿՈՒԹՅՈՒՆ. ՀԻՄՆԱԿԱՆ ՀՈԳԵԲԱՆԱԿԱՆ ԱՌԱՆՁՆԱՀԱՏԿՈՒԹՅՈՒՆՆԵՐԸ

Նվարդ Պետրոսյան (Երևանի պետական համալսարան, Երևան, Հայաստան)

Ամբողջ աշխարհում բանկերը տրամադրում են հավելվածներ, որոնք օգնում են հաճախորդներին կառավարել դրամական փոխանցումները և նրանց ֆինանսական գործարքները, քանի որ անկանխիկ վճարման եղանակներն գնալով ավելի տարածված են դառնում: ArCa-ն ծառայում է որպես Հայաստանի Հանրապետության վճարային միասնական համակարգ, որը շուկային հնարավորություն է տալիս ընդունել անկանխիկ գործարքներ: Թեև կանխիկ գործարքները նվազագույնին հասցնելու համաշխարհային շարժումանը՝ ֆինանսական համակարգերը շարունակում են մեծապես հիմնվել կանխիկ գործարքների վրա:

Հետազոտությունը ուսումնասիրում է, թե ինչպես են տարիքը և զբաղվածության կարգավիճակը ազդում Հայաստանաբնակների վճարումների և կանխիկ դրամի օգտագործման ձևերի վրա: Թեև ավելի վաղ ուսումնասիրությունները չեն հայտնաբերել գենդերային տարբերություններ վճարումների նախապատվությունների մեջ, նրանք ցույց են տվել, որ ավագ սերունդը և կոնկրետ ժողովրդագրությունը, օրինակ, գյուղաբնակները նախընտրում են կանխիկ վճարումները: Հետազոտության մեջ օգտագործվել է հարցաթերթ, որը տրամադրվել է մոտավորապես 300 մասնակիցների, որոնք ներառում էին 18-ից 58 տարեկան ինչպես աշխատող, այնպես էլ գործազուրկ անհատների: Ուսումնասիրության արդյունքները գնահատվել են գոյություն ունեցող հարցումների համեմատ, որոնք փաստում են վճարումների վարքագծի ձևերը: Հետազոտությունը ցույց է տալիս, որ էլեկտրոնային վճարման մեթոդները առավել գերադասելի են կանխիկից հիմնականում երիտասարդների կողմից, որն ամրապնդում է Ռոջերսի նորարարության տարածման տեսությանը. այն ընդգծում է այնպիսի հատկանիշներ, ինչպիսիք են հարաբերական առավելությունը և տեխնոլոգիական համատեղելիությունը: Միջին հաշվով 41 տարեկան հարցվողները նախընտրել են կանխիկ վճարումներ կատարել, մինչդեռ ամենաերիտասարդ խումբը, որի միջին տարիքը 26-ից 30 տարեկան է, ընտրել է բջջային վճարման հավելվածներ այնպիսի վճարումների համար, ինչպիսիք են կոմունալների վճարումները և հեռախոսի լիցքավորումը, քանի որ այս վճարային համակարգերը անխափան կերպով ինտեգրված են իրենց սմարթֆոնների օգտագործման մեջ: Զբաղվածության կարգավիճակը նույնպես ազդել է նախապատվությունների վրա. աշխատանք չունեցող մարդիկ, ովքեր ստանում են դրամական նպաստներ, ինչպիսիք են կենսաթոշակները, հակված են օգտագործել կանխիկ գումար, մինչդեռ աշխատող մարդիկ ընտրել են քարտային վճարումները: Հարցվողները, ովքեր նախընտրում էին կանխիկ

գործարքները, վստահություն են ցուցաբերել թվային վճարային համակարգերի նկատմամբ՝ օգտագործելով կոմունալ ծառայությունների վճարման հավելվածները: Հետազոտությունը ցույց է տալիս Հայաստանի առաջընթացը անկանխիկ տնտեսության զարգացման ուղղությամբ, քանի որ վճարային վարքը փոխվում է տարիքի և զբաղվածության հետ զուգահեռ, իսկ տեխնոլոգիաների ինտեգրումը արժեքավոր կանխատեսումներ է տալիս ապագա վճարային համակարգերի ընտրության վերաբերյալ:

Հանգուցային բառեր: *փնտրեսական հոգեբանություն, սպառողական վարք, դրամական նախապատվություններ, փնտրեսական վարք, կանխիկի օգտագործում*

БЕЗНАЛИЧНОЕ ОБЩЕСТВО: ОСНОВНЫЕ ПСИХОЛОГИЧЕСКИЕ ОСОБЕННОСТИ

Нвард Петросян (Ереванский государственный университет, Ереван, Армения)

Банки по всему миру предоставляют приложения, которые помогают клиентам управлять денежными переводами и своими финансовыми трансакциями, поскольку безналичные методы оплаты становятся все более распространенными. ArCa служит единой платежной системой Республики Армения, которая позволяет рынку принимать безналичные транзакции. Несмотря на то, что во всем мире существует движение за минимизацию наличных транзакций, финансовые системы продолжают в значительной степени полагаться на наличные расходы.

Исследование изучает, как возраст и статус занятости влияют на платежную практику и модели использования наличных денег у армян. Хотя более ранние исследования не обнаружили гендерных различий в предпочтениях в оплате, они показали, что старшие поколения и определенные демографические группы, такие как сельские жители, предпочитают наличные платежи. В исследовании использовался вопросник, который был распространен среди примерно 300 участников в возрасте от 18 до 58 лет, включая как работающих, так и безработных. Результаты исследования были оценены по существующим опросам, документирующим модели поведения при оплате. Исследование показывает, что электронные методы оплаты предпочитают наличным в основном молодые демографические группы, что подтверждает теорию диффузии инноваций Роджерса, подчеркивающую такие атрибуты, как относительное преимущество и технологическая совместимость. Респонденты в возрасте 41 года в среднем предпочитали наличные платежи, в то время как самая молодая группа со средним возрастом от 26 до 30 лет выбирала мобильные платежные приложения для таких задач, как оплата

счетов за коммунальные услуги и пополнения счета телефона, поскольку эти платежные системы легко интегрировались с использованием ими смартфона. Статус занятости также влиял на предпочтения: люди без работы, которые получают денежные пособия, такие как пенсии, как правило, использовали наличные, тогда как работающие люди выбирали платежи картами. Респонденты, которые предпочитали наличные транзакции, продемонстрировали уверенность в цифровых платежных системах, используя приложения для оплаты коммунальных услуг. Исследование иллюстрирует прогресс Армении в направлении безналичной экономики, поскольку платежное поведение меняется с возрастом и занятостью, а внедрение технологий дает ценные прогнозы о будущем выборе платежных систем.

***Ключевые слова**: экономическая психология, потребительское поведение, денежные предпочтения, поведенческая экономика, использование наличных*

Information about the author

Nvard Petrosyan – PhD student, Yerevan State University, nvardp21@gmail.com, https://orcid.org/0009-0000-9993-9509

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