To the lead again as all the applications

To conclude the analysis of mobile payment systems for E-commerce applications, it is safe to say that Apple and Android have always been at the top of the App-design feasibility race for technological innovations in their operating systems. For an application that needs a customer's bank account details to operate, it has to earn a costumer's trust first. Several factors factored on the operating system level contribute to this trust factor of which privacy of a customer's transaction data and purchase information can be established to be of high importance. Apple pay has been designed to take care of this specifically as it does not collect any costumer data giving them a sense of trust.

Google Wallet however collects and uses that data for the benefit of customers in proving them with useful deals however in the comparison equation, privacy gets more value that money benefits. In addition to that, our study has established that people consider ease of use as an important factor while using a mobile payment application instead of their credit cards. In Apple pay, transaction can occur with just a thumbprint however Google has some more steps that include unlocking the phone first in order to verify phone owner's identity and then opening the application and verifying the identity in order to pay. Thus Apple clearly gets a plus point for that matter. Security can un-arguably be established as the most important factor in the trust building process where Apple takes the lead again as all the applications that are uploaded in App store go through a review process and security is applied at the App store stage therefore it doesn't need any antivirus to be installed. Google apps however don't go through necessary

security checks and thus need an antivirus to be installed, which makes a user's phone vulnerable to several security breaches.

Although Google wallet has various advantages towards being flexible for third parties, regardless, more number of advantages of Apple Pay makes it the better solution to mobile commerce payment system challenge.