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- completes task at hand



- provides user with receipt evidence of transaction

- attentive customer service

- quick loading times and responsiveness

W

- too many steps leading up to end result

- competitors have less complex, more user-friendly designs

- unclear evaluation of app

O

- always a need for virtual money send and request

- The direction the world is going in, everything will be no-contact

- plenty of opportunity for exposure and advertisement

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- customers choosing similar apps based on design

- competitors will only grow

- emerging problems as technology advances