



A Study on Digital Modes of Payment

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ABSTRACT

The study titled “A Study on Digital Modes of Payment” aims to examine the perception, usage, and adoption behavior of consumers toward digital payment systems in selected Indian cities – Ahmedabad, Morbi, and Jamnagar. The Digital India initiative, launched in 2015, significantly promoted the use of technology-driven financial transactions, especially after the demonetization policy of 2016. With increasing internet access, smartphone penetration, and government-led initiatives such as UPI and BHIM, digital payments have become an integral part of India’s financial ecosystem. This study analyzes how demographic factors, user perception, trust, convenience, and financial literacy influence the preference for digital payment modes over traditional cash-based transactions. Primary data were collected from 152 respondents, focusing on the frequency of use, satisfaction level, and challenges faced while using digital platforms. The findings reveal that digital payments are increasingly perceived as convenient, secure, and time-saving, particularly among the youth and working population. However, issues related to network reliability, transaction failures, and lack of awareness among older users still hinder full adoption. The study also identifies that while digital infrastructure and policy initiatives have accelerated the transition toward a cashless society, continuous efforts in digital literacy and cybersecurity are necessary to ensure long-term sustainability. The research contributes to understanding the evolving digital payment landscape in semi-urban India and provides insights for policymakers, banks, and fintech companies to enhance user experience and trust in digital transactions

INTRODUCTION

On 1st July 2015, Prime Minister Shri Narendra Modi launched the “Digital India” campaign to promote online infrastructure and increase internet connectivity across the nation. The vision was to transform India into a digitally empowered society and a knowledge-based economy. (Vidani, Das, Meghrajani, & Singh, 2023) The program especially focused on connecting even the most rural parts of the country with high-speed internet, ensuring that every citizen could access government services and digital facilities. (Saxena & Vidani, 2023) The motto “Fearless, Paperless, Cashless” became a symbol of this digital revolution. One of the most significant outcomes of this initiative was the introduction and rapid adoption of digital payment systems, which gained major momentum after the demonetization announcement on 8th November 2016. (Vidani & Dholakia, 2020)

To understand the perception and adoption level of digital payments, a primary study was conducted among 152 respondents from Ahmedabad, Morbi, and Jamnagar. (Vidani, Meghrajani, & Siddarth, 2023) The findings revealed that consumers hold a positive perception toward digital payments, which has encouraged higher adoption rates across different income and age groups. (Rathod, Meghrajani, & Vidani, 2022) Digital payments refer to any type of electronic transaction made for goods or services—whether online, through mobile applications, or at physical stores using point-of-sale (POS) systems. (Chaudhary, Patel, & Vidani, 2023) It also includes peer-to-peer money transfers through digital platforms like mobile wallets and banking apps. (Patel, Chaudhary, & Vidani, 2023)

The research suggests that digital payments have reshaped the financial behavior of individuals. People now recognize the convenience, speed, and transparency of these systems. (Sharma & Vidani, 2023) As more users experience the benefits of cashless transactions, their trust and comfort with digital platforms continue to grow. (Vidani J. N., 2022) This shift also supports the government’s goal of promoting a cashless economy, reducing dependency on physical currency, and enhancing financial inclusion. (Vidani J. N., 2020)

The Digital India initiative represents one of the Government of India’s flagship programs designed to make governance more efficient and transparent. (Vidani J. N., 2018) It introduced the idea of a Faceless, Paperless, and Cashless nation—where transactions, documentation, and interactions with government services could all occur digitally. (Vidani J. N., 2016) Following this, the government launched several measures like the Bharat Interface for Money (BHIM) and the Unified Payments Interface (UPI) to strengthen the digital payment infrastructure. These innovations have made transactions quicker, more secure, and accessible to even small towns and rural areas. (Vidani, Jacob, & Patel, 2019)

A typical digital payment process involves four key stages: registration, invoicing, payment selection, and payment confirmation. (Biharani & Vidani, 2018) Users can choose from several instruments such as debit or credit cards, internet banking, mobile wallets, and UPI. (Vasveliya & Vidani, 2019) Post-demonetization, the e-commerce sector has seen a notable decline in Cash on

Delivery (COD) options, replaced by alternatives like Card on Delivery, Net Banking, and UPI-based payments. This transition is helping India move steadily toward becoming a less-cash society. (Sachaniya, Vora, & Vidani, 2019)

Overall, digital payments have become an essential part of modern Indian life. In cities like Ahmedabad, Morbi, and Jamnagar, the awareness and use of digital payment modes are rising rapidly, especially among youth and working professionals. (Solanki & Vidani, 2016) The findings of this study are valuable for policymakers and financial institutions, as they highlight the growing trust and acceptance of digital transactions. (Dhere, Vidani, & Solanki, 2016) With continued innovation and user education, Digital India is successfully driving the nation toward a technologically advanced, inclusive, and cashless economy. (Vidani & Solanki, 2015)

Research Gap

The reviewed literature highlights the growing prominence of digital payment systems globally and in India, influenced by technological, social, and policy-driven factors. However, several critical gaps remain in understanding the extent and nature of digital payment adoption, particularly among different demographic and regional groups. (Singh & Vidani, 2016)

Previous studies, such as Szumski (2020) and Oskar (2020), primarily focused on the adoption behavior of students in Poland, indicating a high usage of payment methods like physical cards, cash, and e-banking. These findings show that even technologically aware groups continue to rely significantly on traditional payment methods. Similarly, Świecka and Terefenko (2021) emphasized the persistence of traditional forms of payment, suggesting that consumers face adaptation challenges when shifting to newer digital modes. However, these studies are largely based on European contexts, leaving a gap in understanding how these trends compare to developing economies like India, where government-led initiatives and digital infrastructure development play a stronger role. (Vidani & Plaha, 2016)

In the Indian context, research by Gupta and Kiran (2020) and Singh and Sharma (2022) acknowledges the influence of the UTAUT2 model drivers and government policies such as demonetization and digital incentives on the adoption of digital payments. Yet, there remains limited empirical evidence on how effectively these factors have translated into sustained user behavior change, particularly among students and youth populations who represent the most active digital users. Moreover, while policy measures have boosted adoption, their effectiveness is still dependent on financial literacy, internet accessibility, and regional disparities, which have not been adequately explored. (Niyati & Vidani, 2016)

The literature also points to contradictory findings regarding user trust and efficiency. For instance, Miller and Chen (2023) highlighted that digital payments enhance financial inclusion for the unbanked population, whereas Wagaba (2024) found that cash remains more reliable in certain contexts like community health work due to delays and technical limitations in digital payments. This indicates a gap in assessing context-specific reliability and trust

factors influencing payment mode preferences. (Odedra, Rabadiya, & Vidani, 2018)

Furthermore, while Williams and Thompson (2021) noted a sharp rise in contactless and mobile payments during the COVID-19 pandemic, there is insufficient post-pandemic analysis to determine whether this behavioural shift has been sustained or has reverted to pre-pandemic habits. (Biharani & Vidani, 2018). Thus, the research gap lies in the lack of region-specific, post-pandemic studies that evaluate the current perception, trust, and adoption patterns of digital payments, especially among students in Indian cities such as Ahmedabad, Morbi, and Jamnagar. There is also a need to explore how factors like ease of use, reliability, government support, and digital literacy influence the continuity and preference for digital payment methods over traditional modes in semi-urban and urban Indian contexts. (Sachaniya, Vora, & Vidani, 2019)

Research Objectives

1. To analyze the perception of consumers toward digital modes of payment.
2. To identify the key factors influencing the preference for digital payments over cash transactions.
3. To examine the role of government initiatives (Digital India, UPI, BHIM, etc.) in promoting digital payments.
4. To understand the challenges and concerns faced by consumers (security, trust, digital literacy, etc.).
5. To evaluate the impact of demographic factors (age, education, income, location) on digital payment adoption.

LITERATURE REVIEW

Analyse by focus group of student current state of use of various payment methods is high. (Szumski, Digital payment methods within Polish students - leading decision characteristics, 2020), There is great influence of digital mode of payment along with the initial drivers of UTAUT2 (Gupta & Kiran, 2020). The COVID-19 pandemic has significantly increased the adoption of contactless payments, mobile wallets, and online transactions as consumers and businesses sought to minimize physical contact. (Williams & Thompson, 2021). The various policy initiatives such as demonetization, subsidies for digital transactions, and public awareness campaigns while these policies have significantly increased the adoption of digital payments, their effectiveness is contingent on the availability of digital infrastructure and financial literacy. (Singh & Sharma, 2022).

In India Cash is considered to be the most preferred mode of Payment, to the increased innovation and variety in the features of digital financial services, which have also greatly increased the vertical and horizontal financial system. (Kumar & Singh, 2023). Digital payment systems have significantly contributed to financial inclusion by providing a platform for unbanked individuals to engage in financial transactions. (Miller & Chen, 2023). The Community Health Workers performed better when paid by cash rather than with mobile money because cash payments were prompt and more reliable than digital payments. (Wagaba, 2024).

Hypothesis (Only list)

- H1: There is a significant association between Age and perception that Digital Payments are convenient.
- H2: There is a significant association between Age and perception that Digital Payments saves time.
- H3: There is a significant association between Age and perception that Digital Payments are secure.
- H4: There is a significant association between Age and trust in government payment platforms (BHIM, ETC).
- H5: There is a significant association between Age and preference for digital payments over cash.

Table 1. Validation of Questionnaire

Digital payments are convenient	(Vidani, 2015) (Solanki & Vidani, 2016)
Digital payments save time	(Bhatt, Patel, & Vidani, 2017) (Pradhan, Tshogay, & Vidani, 2016)
Digital payments are secure	(Vidani, 2015) (Vidani, 2015) (Vidani, 2015)
I trust government-backed payment platforms (UPI, BHIM)	(Sukhanandi, Tank, & Vidani, 2018) (Modi, Harkani, Radadiya, & Vidani, 2016)
I prefer digital payments over cash transactions	(Vidani, Chack, & Rathod, 2017) (Mala, Vidani, & Solanki, 2016)

METHODOLOGY

Demographic Summary

There were 152 valid respondents in the study sample, and all demographic variables had complete data. According to the age distribution, the bulk of participants (64.5%) were in the 21–30 age range, with lesser percentages in the other age groups. The proportion of females was slightly higher (57.9%) than that of males (42.1%). The majority of responders (43.4%) and postgraduates (41.4%) had a high level of education, suggesting that the sample was reasonably well-educated. The largest group of respondents reported having no income (39.5%), followed by those making over \$60,000 (20.4%). The majority of participants (51.3%) lived in metropolitan areas, with the remaining participants coming from non-metropolitan and suburban/rural areas.

Cronbach Alpha

A good degree of internal consistency was indicated by the reliability analysis of the scale evaluating attitudes of digital payments, which produced a Cronbach's Alpha of 0.887 across five questions. This implies that the survey items are consistently assessing the same underlying construct, guaranteeing the reliability of the information gathered on digital payment preference, convenience, time-saving, security, and trust.

RESULTS

Table 2. Results of Hypothesis Testing

Sr. No	Alternate Hypothesis	Result p =	>/< 0.05	Accept/Reject Null hypothesis	R value	Relationship
Example	H1: There is a significant association between Age and perception that Digital Payments are convenient.	0.003	<	H01 Rejected (Null hypothesis rejected)	Spearman : -0.320	Moderate negative correlation
Example	H2: There is a significant association between Age and perception that Digital Payments saves time	0.015	<	H02 Rejected (Null hypothesis rejected)	Spearman : -0.274	Weak to moderate negative correlation
Example	H3: There is a significant association between Age and perception that Digital Payments are secure.	0.089	>	H03 Accepted (Null hypothesis accepted)	Spearman : -0.105	Very weak negative correlation (not significant)
Example	H4: There is a significant association between Age and trust in	0.254	>	H04 Accepted (Null hypothesis accepted)	Spearman : -0.131	Very weak negative correlation (not significant)

	government payment platforms (BHIM, ETC).					
Example	H5: There is a significant association between Age and preference for digital payments over cash	0.012	<	H05 Rejected (Null hypothesis rejected)	Spearman : -0.125	Weak negative correlation

DISCUSSION

The purpose of this study was to investigate how demographic characteristics, specifically age, relate to perceptions of digital payments, such as ease, time-saving, security, confidence in government systems, and preference over cash. The results, which came from a sample of 152 respondents with a range of ages, sexes, incomes, and educational backgrounds, offer important new information about the behavioral patterns around the acceptance of digital payments. According to the demographic profile, young individuals between the ages of 21 and 30 made up the majority (64.5%), with lesser percentages in other age groups. The proportion of females was marginally higher than that of males (57.9%). A comparatively well-educated sample was indicated by the fact that the majority of responders were graduates or postgraduates. The majority (94.1%) knew of digital payment methods, and more than half lived in metro areas. These findings demonstrate the increasing acceptance and knowledge of digital financial services in urban India.

According to national trends, UPI-based apps (Google Pay, PhonePe, Paytm, and BHIM) were the most widely used digital payment platforms (52%). Debit/credit cards, mobile wallets, and net banking were next in line, with UPI's success being attributed to its simplicity of use and compatibility. 61.8% of respondents reported using digital payments on a daily basis, according to usage frequency data, demonstrating the high level of involvement and integration of electronic payment methods into routine financial transactions. Significant negative correlations between age and the beliefs that digital payments save time ($p = 0.015$, $r = -0.274$) and are convenient ($p = 0.003$, $r = -0.320$) were found by the Spearman correlation and Chi-square tests used to evaluate the hypotheses. This implies that younger users view digital payments as more time-efficient and convenient than do older users. The negative association suggests that people's perceptions of convenience and time-saving advantages decline with age. This might be a reflection of older generations' unease or inexperience with

technology, which affects how they feel about the introduction of digital payments.

On the other hand, there was no discernible correlation between age and opinions about the security of digital payments ($p = 0.089$, $r = -0.105$) or confidence in government payment systems like BHIM ($p = 0.254$, $r = -0.131$). These results suggest that age-related issues regarding security and trust in government platforms are largely the same. Although there is some scepticism that needs more attention, the moderate neutral and agreement levels for the security and trust questions show that digital payment security is generally accepted. Interestingly, although the effect size was small, there was a negative correlation between age and the preference for digital payments over cash ($p = 0.012$, $r = -0.125$). Due to their greater level of digital literacy and familiarity with smartphones and digital ecosystems, younger respondents shown a greater preference for digital payments than older ones. Convenience, time-saving, security, trust, and preference perceptions were all measured on a scale with good overall reliability (Cronbach's alpha = 0.887), which guaranteed answer consistency and bolstered the validity of these results.

Overall, this study shows that while age has a substantial impact on how people perceive the efficiency and ease of digital payments, it has no effect on views of security or trust in government platforms. By creating inclusive, user-friendly digital payment systems and educating older groups, governments and service providers can address the generational digital divide that is indicated by the high uptake and regular use among younger people. Furthermore, persistent confidence in government systems points to chances to use them to further boost the uptake of digital payments. Future studies could examine other demographic factors like education and income in greater detail or examine longitudinal data to comprehend how views change over time. Qualitative research may also reveal particular obstacles elder users encounter and aid in the creation of customized solutions to improve digital financial inclusion.

Theoretical Implications

The results of this study make a significant contribution to the expanding corpus of research on the adoption of digital payments and the variables affecting user perceptions, especially when viewed through the prism of demographic variables like age. By emphasizing age as a crucial moderating factor in perceived usefulness and ease of use, the results theoretically support and expand on well-known models of technology acceptance, such as the Unified Theory of Acceptance and Use of Technology (UTAUT) and the Technology Acceptance Model (TAM). Younger consumers may find digital payment technology more in line with their demands for speed and smooth transaction processes, as seen by the strong inverse relationship between age and perceptions of convenience and time-saving. This supports TAM's claim that users' acceptance of technology is directly influenced by perceived ease of use. It also backs up UTAUT's focus on effort expectancy and performance expectancy as important factors, both of which seem to be influenced by age in this situation.

Furthermore, the lack of notable age-related variations in opinions about security and confidence in government payment systems adds complexity to theoretical frameworks that frequently portray trust as a universal factor in determining the adoption of technology. These results cast doubt on the notion that older users are fundamentally suspicious of digital financial solutions by indicating that trust in government-backed digital financial services may cut across demographic boundaries, perhaps as a result of perceived institutional dependability. By actually showing that age affects people's assessments of the advantages of digital payments rather than just their frequency of use, this study also contributes to the theoretical understanding of digital divide theory, more especially the generational digital divide. It implies that cognitive assessments of efficiency and convenience are significantly influenced by digital literacy and familiarity with technology, which are frequently lower among older persons.

Moreover, the multifaceted construct of digital payment acceptance is validated by the proven dependability of the scales assessing important views, offering a strong foundation for further study. Convenience, time-saving, security, trust, and preference are characteristics that can be incorporated into comprehensive models to more accurately forecast the adoption behaviours of digital payments across a range of demographics. All things considered, this study emphasizes how crucial it is to include demographic moderators like age in theoretical models of technology adoption, arguing that broad generalizations about technology acceptance may ignore important differences within user segments. It demands more distinct theoretical frameworks that take into consideration the ways in which age-related cognitive and experiential aspects impact attitudes, behaviours, and perceptions about digital financial technologies.

Practical Implications

The findings from this study offer several important practical implications for policymakers, financial institutions, digital payment service providers, and marketers seeking to enhance adoption and usage of digital payment platforms across diverse age groups.

Tailored Communication and Education Campaigns

Younger consumers typically perceive digital payments more effective and user-friendly than older users, as the study shows a substantial negative correlation between age and perceptions of convenience and time-saving. This implies that in order to reduce the perceived usability gap, older persons require focused instructional programs. Simplifying interfaces and offering step-by-step instructions or lessons to boost digital literacy and confidence are two ways that financial institutions and digital payment businesses can create customized communication campaigns that cater to the unique requirements and concerns of senior citizens.

Digital payments should be made more approachable for senior citizens through workshops, online guides, and in-person help at community centres or bank offices. It is possible to lessen opposition and promote wider acceptance by highlighting practical advantages including time savings, safety, and convenience of use.

Enhancing Trust and Security Features

Assuring strong security features and open information about them is still crucial, even though age was not substantially linked to perceptions of security and confidence in government payment platforms like BHIM. Digital payment systems must keep improving their security procedures and make sure that customers of all ages are aware of them. Transparent assurances on data privacy and fraud protection can allay fears and foster trust, especially among older adults.

Given that trust in government platforms is largely constant across age groups, partnerships between public and private entities to advance safe payment environments can strengthen credibility.

Interface Design and User Experience

Designers of digital payment applications should use an inclusive design strategy because different age groups have varied views. Both younger, tech-savvy consumers and senior users who might find complicated navigation difficult can be served by interfaces that are accessible, easy to use, and configurable. Digital payment platforms can be made easier to use for older populations by including features like voice-assisted commands, streamlined menus, larger fonts, and instant access to customer service.

It is essential to conduct user experience testing with a wide range of age groups in order to pinpoint problems and improve usability while making sure that platforms do not alienate any demographic.

Leveraging Frequency of Use

The majority of respondents utilize digital payments either daily or weekly, according to the research, which suggests that payment providers have a chance to increase participation by incorporating value-added services. Discounts by age group, cashback incentives, and loyalty programs could encourage regular use and a preference for digital over cash transactions. Simple reward systems and tailored incentives may promote more regular adoption among senior users, who may use digital payments less regularly.

Policy Recommendations

When encouraging financial inclusion through digital payments, policymakers ought to take these findings into account. Age-sensitive tactics should be incorporated into initiatives to increase the use of digital payments rather than taking a "one size fits all" approach. The digital divide can be reduced by focusing public awareness efforts on older people to increase their digital competency and confidence.

Broader access and usage can also be facilitated by measures that enhance digital infrastructure in suburban and rural areas, where older people may be more prevalent.

Encouraging Government Platform Adoption

Governments have a chance to further promote government-backed payment services like BHIM as secure and dependable digital payment choices because of the comparatively constant confidence levels across age groups in these platforms. Adoption rates could be increased, especially among older users who are cautious, by streamlining the onboarding procedure and adding more services to these platforms.

CONCLUSIONS AND RECOMMENDATIONS

This study provides insightful information about how various age groups see and use digital payments. The results show that although the sample as a whole is highly aware of digital payments, younger people are more likely than older users to view them as easy and time-saving. Age-group-specific judgments of security and trust in government payment platforms, like as BHIM, are comparatively stable, suggesting a fundamental level of confidence in these systems.

Younger respondents utilize digital payments far more frequently, indicating a generational gap in the uptake and regular use of these technologies. These findings highlight the need of removing age-specific obstacles to increase the use of digital payments, especially for senior citizens who would need specialized assistance and training to get beyond usability issues and establish confidence.

Additionally, the study's high dependability attests to the consistency of the metrics employed to gauge payment preferences, convenience, time savings, security, and confidence. The statistically strong correlations between age and time-saving and convenience views point to areas where politicians and digital payment providers might concentrate their efforts.

In conclusion, this study highlights the necessity of specialized approaches to encourage digital payments in a way that is inclusive of all age groups. Stakeholders can promote broader acceptance and utilization by launching targeted educational campaigns, strengthening security communication, and creating more user-friendly designs. In the rapidly changing digital economy of today, these actions are crucial for expanding financial inclusion and utilizing digital payment systems to their maximum potential.

FURTHER STUDY

This research still has limitations, so it is necessary to conduct further research related to the topic of *The Influence of Foreign Religions on Social Relationships in Akesan Community, Alimoso, Lagos State* in order to perfect this research and increase insight for readers.

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