

IMPACT OF DIGITAL PAYMENT SYSTEMS ON CONSUMER BEHAVIOUR

***Ishwari Dharmadhikari, Dr. Mahendra Yadav, Prof Dhananjay Bhavsar, Dr. Praveen
Suryavanshi, Prof Nilambari Moholkar**

Dr. D. Y. Patil Institute of Technology.

Article Received: 19 April 2026, Article Revised: 09 May 2026, Published on: 29 May 2026

***Corresponding Author: Ishwari Dharmadhikari**

Dr. D. Y. Patil Institute of Technology.

DOI: <https://doi-doi.org/101555/ijarp.1252>

ABSTRACT

This study examines the impact of digital payment systems on consumer behaviour in India. The research focuses on the usage of digital payment methods such as UPI, mobile wallets, internet banking, and QR code payments. The study analyses consumer preferences, satisfaction levels, spending behaviour, and factors influencing the adoption of digital payments. The findings reveal that convenience, faster transactions, and cashback offers are the major reasons behind the increasing use of digital payment systems. However, issues related to security, transaction failures, and internet connectivity still affect consumers. The study concludes that digital payment systems play an important role in promoting a cashless economy.

KEYWORDS: Digital Payment Systems, Consumer Behaviour, UPI, Mobile Wallets, Cashless Economy, Online Transactions, Digital Banking, Consumer Satisfaction.

INTRODUCTION

1.1. Statement of the Problem

Digital payment systems have become an important part of modern financial transactions due to the rapid growth of technology, internet services, and smartphone usage. Consumers increasingly use digital payment methods such as UPI, mobile wallets, internet banking, debit cards, and QR code payments for shopping, money transfers, bill payments, and other financial activities.

In India, the use of digital payment systems has increased significantly after the introduction of UPI services and government initiatives promoting a cashless economy.

Applications like:

1. pay.google.com
2. phonepe.com
3. paytm.com

have made digital transactions faster, easier, and more convenient for consumers.

Although digital payment systems provide many benefits such as convenience, time -saving, easy accessibility, and cashback offers, there are still several issues and challenges associated with their usage.

Many consumers face problems related to:

- Cybersecurity risks
- Online fraud
- Transaction failures
- Poor internet connectivity
- Lack of digital awareness

Consumer behavior towards digital payment systems differs depending on factors such as age, income, education, trust, convenience, and technological knowledge. Some consumers rapidly adopt digital payments, while others still prefer cash transactions due to security concerns and lack of confidence in digital systems.

Digital payment systems have also influenced consumer spending behavior and purchasing decisions.

Consumers may spend more frequently due to the ease of online payments and attractive cashback offers.

Therefore, it becomes important to study how digital payment systems affect consumer behavior and financial decision -making. The present study attempts to analyze the impact of digital payment systems on consumer behavior, identify factors influencing their adoption, understand consumer satisfaction levels, and examine the challenges faced by users while using digital payment methods.

1.2. Purpose / Objectives of the Project

Objectives of the Study

- To study the usage of digital payment systems among consumers.
- To understand the impact of digital payments on consumer behaviour.

- To identify factors influencing the adoption of digital payment systems.
- To analyze customer satisfaction towards digital payment methods.
- To study the advantages and challenges associated with digital payments.

1.3. Theoretical Framework

The theoretical framework of the study is based on consumer behaviour theory and technology acceptance theory.

The study assumes that consumers adopt digital payment systems due to:

1. Convenience
2. Ease of use
3. Time -saving
4. Security
5. Rewards and cashback offer

The research also studies how digital payment systems influence:

- Spending habits
- Online shopping behavior
- Financial decision -making
- Cash dependency

1.4. Significance of the Project

The study titled “Impact of Digital Payment Systems on Consumer Behavior” is important because digital payment systems have become an essential part of modern financial transactions. The rapid growth of technology, smartphones, internet services, and online platforms has increased the use of digital payment methods among consumers.

The significance of the project is explained below:

1. Understanding Changing Consumer Behavior

The project helps in understanding how consumers’ purchasing habits and payment preferences are changing from cash transactions to digital payment methods.

2. Importance of Digital Payments in Modern Economy

The study highlights the growing role of digital payment systems in promoting a cashless and digitally connected economy in India.

3. Helps Businesses and Financial Institutions

The findings of the study can help:

Banks

Fintech companies

Online businesses

Retail shops

to understand consumer preferences and improve digital payment services.

4. Study of Consumer Satisfaction

The project helps analyze consumer satisfaction levels regarding:

Convenience

Speed

Security

Accessibility of digital payment systems

5. Identifying Problems Faced by Consumers

The study identifies major issues such as:

Cybersecurity risks

Transaction failures

Network problems

Lack of digital awareness

This can help organizations improve digital payment systems.

1.5. Definition of Terms

1. Digital Payment System

A digital payment system is an electronic method of making financial transactions without using physical cash. It allows consumers to transfer money and make payments through smartphones, internet banking, cards, and mobile applications.

2. Consumer Behavior

Consumer behavior refers to the study of how consumers make decisions regarding purchasing, spending, and using products or services. It includes their preferences, attitudes, and buying patterns.

3. UPI (Unified Payments Interface)

UPI is an instant digital payment system that enables users to transfer money directly from one bank account to another using mobile applications.

4. Mobile Wallet

A mobile wallet is a digital application that stores payment information and allows users to make online or offline transactions electronically.

5. Cashless Transaction

A cashless transaction is a financial transaction conducted electronically without the use of physical currency.

6. Online Banking

Online banking is a banking service that allows customers to perform financial transactions through the internet.

7. QR Code Payment

QR code payment is a digital payment method where users scan a Quick Response (QR) code using a mobile application to complete transactions.

8. Cashback

Cashback is a reward or refund provided to consumers after making payments through digital payment platforms.

9. Fintech

Fintech refers to financial technology companies that provide digital financial services and innovative payment solutions.

10. Transaction Failure

Transaction failure refers to an unsuccessful digital payment due to network issues, technical errors, insufficient balance, or server problems.

11. Cybersecurity

Cybersecurity refers to the protection of digital systems, financial information, and online transactions from hacking, fraud, and unauthorized access.

12. E -Commerce

E-commerce refers to buying and selling goods or services through online platforms using digital payment methods.

13. Digital Literacy

Digital literacy refers to the ability of individuals to use digital devices, internet services, and online payment systems effectively and safely.

14. Customer Satisfaction

Customer satisfaction refers to the level of satisfaction consumers experience after using digital payment services based on convenience, speed, security, and service quality.

15. Cashless Economy

A cashless economy is an economic system where financial transactions are mainly conducted through digital payment methods instead of physical cash.

REVIEW OF LITERATURE

2.1 Introduction

Review of literature refers to the study and analysis of previously published research, articles, journals, reports, and studies related to the research topic. It helps in understanding the existing body of knowledge, identifying research gaps, and gaining deeper insight into the subject.

This chapter reviews various studies related to digital payment systems and their impact on consumer behavior.

2.2 Concept of Digital Payment Systems

Digital payment systems are electronic methods of making financial transactions without using physical cash. These systems allow consumers to transfer money, pay bills, shop online, and conduct financial transactions quickly and conveniently.

Digital payment methods include:

- 1.UPI (Unified Payments Interface)
- 2.Mobile Wallets
- 3.Internet Banking
- 4.Debit and Credit Cards

5.QR Code Payments

The growth of smartphones, internet services, and fintech companies has increased the use of digital payment systems in India.

2.3 Consumer Behavior

Consumer behavior refers to the study of how individuals make decisions regarding purchasing, spending, and using products and services.

Consumer behavior is influenced by:

1. Convenience
2. Technology
3. Security
4. Trust
5. Rewards and Cashback
6. Income and Lifestyle

Digital payment systems have changed consumer behaviour by making transactions faster and easier.

2.4 Review of Existing Studies

Study 1: Growth of Digital Payments in India Studies indicate that digital payment systems have significantly increased after demonetization and the introduction of UPI services in India.

Researchers observed:

- 1.Increased use of mobile wallets and UPI apps
- 2.Growth in online shopping
- 3.Reduction in cash transactions
- 4.Improvement in transaction convenience
- 5.Consumers increasingly prefer digital transactions due to ease of use and quick payment facilities.

Study 2: Impact of UPI on Consumer Behaviour

Research on UPI systems shows that consumers prefer UPI -based applications because:

- 1.Transactions are instant
- 2.Payments are easy and secure

3. Money transfer is convenient

4. QR code payments save time

The study also highlighted that cashback offers and discounts influence consumer purchasing behavior.

Study 3: Consumer Preference Towards Digital Payments

Previous research studies reveal that consumers prefer digital payment systems because:

1. They reduce the need to carry cash
2. Transactions can be completed anytime and anywhere
3. Online payments are suitable for e-commerce activities

However, some consumers still hesitate due to:

Cybersecurity risks

Fraud concerns

Lack of digital knowledge

Study 4: Digital Payments and Online Shopping

Studies indicate that digital payment systems encourage online shopping behaviour among consumers.

Researchers found:

1. Consumers spend more through digital payments
2. Quick payment methods increase impulsive purchases
3. Cashback offers encourage repeat purchases
4. Younger consumers are more active in online transactions
5. Digital payments have become an important part of e-commerce growth.

Study 5: Security and Trust in Digital Payments

Several studies emphasize the importance of security and trust in digital payment adoption.

Consumers prefer payment applications that provide:

1. Secure transactions
2. OTP verification
3. Fraud protection
4. Easy refund policies

Security concerns remain one of the major challenges affecting digital payment adoption.

2.5 Theoretical Background

The study is based on the Technology Acceptance Theory and Consumer Behaviour Theory. According to these theories:

1. Consumers adopt technology when it is useful and easy to use.
2. Convenience and trust influence consumer decisions.
3. Digital payment systems affect purchasing patterns and spending behaviour.
4. The research focuses on understanding how these factors influence consumer adoption of digital payment systems.

2.6 Advantages of Digital Payment Systems

The literature review identifies several advantages of digital payment systems:

1. Convenience
2. Consumers can make payments anytime and anywhere.
3. Faster Transactions
4. Payments are completed instantly without handling cash.
5. Time Saving
6. Digital payments reduce waiting time during transactions.
7. Cashback and Rewards
8. Offers and discounts attract consumers towards digital payments.
9. Financial Record Maintenance
10. Consumers can easily track their transaction history.

2.7 Challenges of Digital Payment Systems

Despite many advantages, digital payment systems also face certain challenges:

1. Cybersecurity Risks
2. Consumers fear fraud and hacking.
3. Internet Dependency
4. Digital payments require stable internet connectivity.
5. Technical Problems
6. Transaction failures and server issues affect user experience.
7. Lack of Awareness
8. Some consumers lack digital knowledge and hesitate to use online payment methods.

RESEARCH METHODOLOGY

1. Research Design

The present study is based on Descriptive Research Design.

Descriptive research is used to describe the characteristics, behavior, and opinions of consumers regarding digital payment systems. It helps in understanding:

- Consumer preferences
- Usage patterns
- Satisfaction levels
- Factors influencing digital payment adoption

The descriptive research design is suitable because the study focuses on analyzing existing consumer behaviour related to digital payments.

2. Objectives of the Study

The major objectives of the study are:

- To study the usage of digital payment systems among consumers.
- To understand the impact of digital payments on consumer behaviour.
- To identify factors influencing the adoption of digital payment systems.
- To analyze customer satisfaction towards digital payment systems.
- To study the advantages and challenges associated with digital payments.

3. Sources of Data

The study is based on both primary and secondary data sources.

3.1 Primary Data

Primary data refers to first -hand information collected directly from respondents for the specific purpose of the study.

1. Primary data for this research was collected through:
2. Structured Questionnaire
3. Online Surveys
4. Direct Consumer Responses
5. The respondents included:
6. Students
7. Salaried Employees
8. Shopkeepers

9. General Consumers
10. The questionnaire included questions related to:
11. Preferred digital payment applications
12. Frequency of usage
13. Satisfaction level
14. Spending behavior
15. Security concerns

3.2 Secondary Data

Secondary data refers to information already collected and published by other sources.

Secondary data for this study was collected from:

1. rbi.org.in
2. npci.org.in
3. Research journals
4. Financial reports
5. Websites
6. Newspapers
7. Articles related to digital payments

Secondary data helped in understanding the growth, trends, and importance of digital payment systems in India.

4. Sampling Method

Sampling refers to the process of selecting respondents from the total population for the purpose of data collection.

The study used the Convenience Sampling Method.

Convenience sampling was selected because:

It is simple and cost -effective.

Respondents were easily accessible.

It saves time during data collection.

The respondents were selected based on availability and willingness to participate in the survey.

5. Sample Size

The sample size for the study consists of 50 respondents.

The respondents include:

1. College students
2. Working professionals
3. Shopkeepers
4. General consumers using digital payment systems

The selected sample size was sufficient to understand consumer opinions and behaviour regarding digital payment systems.

6. Area of the Study

The study was conducted among consumers in urban areas who regularly use digital payment systems for financial transactions.

The study mainly focuses on:

UPI users

Mobile wallet users

Online banking users

Digital payment consumers

7. Data Collection Tools

The following tools and techniques were used for data collection and analysis:

Tools Used

1. Questionnaire Method
2. Percentage Analysis
3. Tables
4. Pie Charts
5. Bar Graphs

These tools helped in presenting the collected data in a simple and understandable manner.

8. Method of Data Analysis

The collected data was classified, tabulated, analyzed, and interpreted using statistical and graphical methods.

The analysis was conducted using:

1. Percentage Method
2. Comparative Analysis
3. Graphical Representation
4. The responses were converted into tables and charts for better understanding and interpretation.

9. Hypothesis of the Study

Null Hypothesis (H0)

Digital payment systems do not significantly impact consumer behaviour.

Alternative Hypothesis (H1)

Digital payment systems significantly impact consumer behaviour.

10. Limitations of the Study

The study has certain limitations:

1. The study is limited to selected respondents only.
2. Time constraints affected data collection.
3. Responses may vary depending on personal opinions.
4. The sample size is limited to 50 respondents.
5. The study mainly focuses on urban consumers.

DATA COLLECTION AND ANALYSIS

1. Collection of Primary and Secondary Data

The present study is based on both primary and secondary data. The use of both types of data helped in obtaining accurate, reliable, and comprehensive information related to the research topic. **Primary Data Collection** Primary data refers to the original data collected directly from respondents for the first time. In this study, primary data was collected through structured online questionnaires distributed among students, working professionals, and consumers. The questionnaire included both close-ended and opinion-based questions related to the awareness, usage, satisfaction, and perception regarding digital banking services. The online survey method was selected because it is cost-effective, time-saving, and helps in collecting responses from a large number of participants conveniently. Respondents were selected randomly to ensure unbiased data collection. The collected responses were carefully organized and analyzed for interpretation.

The primary data helped in understanding:

1. Consumer awareness about banking services
2. Usage of digital payment systems
3. Customer satisfaction level
4. Preferences and opinions of respondents
5. Challenges faced while using banking services

Secondary Data Collection

Secondary data refers to the data that has already been collected and published by other sources. For the purpose of this study, secondary data was collected from various reliable and authentic sources to support the research findings and theoretical frame work.

The major sources of secondary data include:

1. RBI Reports
2. Reports published by the Reserve Bank of India were referred to understand banking policies, digital banking growth, financial statistics, repo rates, and banking regulations.
3. NPCI Reports
4. Reports from the National Payments Corporation of India were used to study digital payment systems such as UPI, IMPS, RuPay cards, and online transaction trends in India.
5. Research Papers
6. Various national and international research papers were referred to understand previous studies, research findings, and academic perspectives related to banking and digital financial services.
7. Websites and Journals
8. Relevant information was also collected from official websites, online journals, articles, and financial publications to gather updated information and industry trends.

2. Data Analysis and Interpretation

Table 1: Preferred Digital Payment Applications.

| Digital Payment App | Number of Respondents | Percentage |
|---------------------|-----------------------|------------|
| Google Pay | 20 | 40% |
| PhonePe | 18 | 36% |
| Paytm | 7 | 14% |
| BHIM UPI | 5 | 10% |
| Total | 50 | 100% |

Interpretation

The above table shows that 40% of respondents prefer Google Pay for digital transactions, followed by PhonePe with 36%. Paytm and BHIM UPI are comparatively less preferred. Consumers mainly choose applications that are easy to use and provide faster transaction services.

Table 2: Frequency of Digital Payment Usage.

| Frequency | Number of Respondents | Percentage |
|--------------|-----------------------|------------|
| Daily | 30 | 60% |
| Weekly | 13 | 26% |
| Occasionally | 7 | 14% |
| Total | 50 | 100% |

Interpretation

The data indicates that the majority of respondents (60%) use digital payment systems daily. This shows that digital payments have become an important part of consumers' everyday financial activities.

Table 3: Reasons for Using Digital Payment Systems.

| Factors | Number of Respondents | Percentage |
|---------------------|-----------------------|------------|
| Convenience | 22 | 44% |
| Faster Transactions | 12 | 24% |
| Cashback & Rewards | 10 | 20% |
| Security | 6 | 12% |
| Total | 50 | 100% |

Interpretation

Convenience is the major factor influencing consumers to adopt digital payment systems, accounting for 44% of responses. Faster transactions and cashback offers also play an important role in encouraging digital payment usage.

Table 4: Impact of Digital Payments on Spending Behaviour.

| Response | Number of Respondents | Percentage |
|--------------------|-----------------------|------------|
| Increased Spending | 28 | 56% |
| No Change | 15 | 30% |
| Reduced Spending | 7 | 14% |
| Total | 50 | 100% |

Interpretation

The majority of respondents believe that digital payment systems increase spending behaviour because transactions become easier and quicker. Consumers tend to spend more due to cashback offers and convenience.

Table 5: Consumer Satisfaction Towards Digital Payment Systems.

| Satisfaction Level | Number of Respondents | Percentage |
|--------------------|-----------------------|------------|
| Highly Satisfied | 20 | 40% |
| Satisfied | 22 | 44% |
| Neutral | 5 | 10% |
| Dissatisfied | 3 | 6% |
| Total | 50 | 100% |

Interpretation

Most respondents are satisfied with digital payment systems due to convenience, accessibility, and speed of transactions. Only a small percentage expressed dissatisfaction because of technical and security issues.

Table 6: Types of transactions for which digital payments are mostly used.

| Transaction Type | Respondents | Percentage |
|------------------|-------------|------------|
| Online Shopping | 16 | 32% |
| Bill Payments | 12 | 24% |
| Money Transfer | 15 | 30% |
| Mobile Recharge | 7 | 14% |
| Total | 50 | 100% |

Interpretation

Most respondents use digital payment systems mainly for online shopping and money transfers due to convenience and faster transactions.

Table 7: Factors Influencing Consumers While Choosing Digital Payment Applications.

| Factors | Respondents | Percentage |
|-----------------|-------------|------------|
| Ease of Use | 18 | 36% |
| Security | 12 | 24% |
| Cashback Offers | 11 | 22% |

Fast Transactions 9 18%

Total 50 100%

Interpretation

Ease of use is the major factor influencing consumers while selecting digital payment applications.

Table 8: Impact of Digital Payments on Cash Usage

Response Respondents Percentage

Yes 38 76%

No 8 16%

Maybe 4 8%

Total 50 100%

Interpretation

Most respondents believe that digital payment systems have significantly reduced the use of physical cash.

Table 9: Age Group Using Digital Payment Systems the Most

Age Group Respondents Percentage

18–25 Years 24 48%

26–35 Years 16 32%

36–45 Years 7 14%

Above 45 Years 3 6%

Total 50 100%

Interpretation

Young consumers between 18 –25 years are the most active users of digital payment systems.

Table 10: Problems Faced While Using Digital Payment Systems.

Problems Faced Respondents Percentage

Network Issues 18 36%

Transaction Failure 14 28%

Security Concerns 12 24%

Technical Errors 6 12%

Total 50 100%

Interpretation

Network issues and transaction failures are the major problems faced by consumers while using digital payment systems.

3. Graphical Representation

The above data can be represented using:

Pie Charts

Bar Graphs

Percentage Analysis

Tables

Graphical presentation helps in better understanding and interpretation of consumer behaviour towards digital payment systems.

4. Overall Analysis

From the collected data, it is observed that digital payment systems are widely accepted among consumers.

Most consumers use UPI -based applications daily due to convenience and faster transaction processing.

Cashback offers and rewards positively influence consumer spending behaviour. However, some consumers still have concerns regarding transaction security and privacy.

Digital payment systems have reduced the dependency on cash and increased online transaction activities among consumers.

RESULTS / FINDINGS AND SUGGESTIONS

1. Findings of the Study

The important findings of the study are as follows:

1. Increased Usage of Digital Payment Systems

The study found that most consumers regularly use digital payment systems for daily financial transactions such as shopping, utility bill payments, mobile recharges, and money transfers.

2. Preference for UPI Applications

Applications such as:

pay.google.com

phonepe.com

are the most preferred digital payment platforms among consumers because they provide fast, easy, and convenient transactions.

3. Convenience is the Main Factor

Convenience and faster transaction processing are the major reasons influencing consumers to adopt digital payment systems. Consumers prefer digital payments because they save time and reduce the need to carry cash.

4. Cashback Offers Influence Spending Behaviour

The study observed that cashback offers, discounts, and reward points encourage consumers to use digital payment systems more frequently and also influence their purchasing decisions.

5. Reduction in Cash Transactions

Digital payment systems have reduced consumers' dependency on physical cash and increased the use of cashless transactions in daily life.

6. Security Concerns Still Exist

Although digital payments are widely accepted, some consumers still have concerns regarding:

Online fraud

Cybersecurity risks

Transaction failures

Privacy issues

7. Young Consumers Prefer Digital Payments

Young consumers and educated users are more comfortable using digital payment systems because they are more familiar with smartphones and digital technology.

2. Suggestions / Recommendations

Based on the findings of the study, the following suggestions are recommended:

1. Improve Security Measures

Banks and digital payment companies should strengthen cybersecurity systems to increase consumer trust and reduce online fraud.

2. Increase Digital Awareness

Awareness programs and educational campaigns should be conducted to educate consumers about safe digital payment practices and fraud prevention methods.

3. Improve Customer Support Services

Digital payment providers should offer better customer support services for resolving transaction failures and refund -related issues quickly.

4. Encourage Small Businesses

Small businesses and local shops should be encouraged to adopt digital payment systems through QR codes and UPI services.

5. Improve Internet Connectivity

Stable internet and network services are necessary for smooth digital transactions, especially in rural and semi -urban areas.

3. CONCLUSION

The study concludes that digital payment systems have significantly changed consumer behaviour by making transactions easier, faster, and more convenient. Consumers increasingly prefer digital payment methods due to convenience, accessibility, and attractive cashback benefits.

Digital payment systems have also encouraged online shopping and reduced the use of physical cash in daily transactions. UPI -based applications are the most preferred digital payment methods among consumers.

However, security concerns and lack of digital awareness still affect some users. Therefore, improving cybersecurity measures, digital literacy, and customer support services can further increase the adoption of digital payment systems.

Overall, digital payment systems are playing an important role in the development of a cashless economy and digital financial environment in India.

ANNEXURES

1. Questionnaire

Research Topic:

“Impact of Digital Payment Systems on Consumer Behavior”

Personal Information

1. Name: _____

2. Age:

18 –25 Years

26 –35 Years

36 –45 Years

Above 45 Years

3. Gender:

Male

Female

Other

4. Occupation:

Student

Salaried Employee

Business

Other

Questionnaire

Q1. Which digital payment app do you use most?

Google Pay

PhonePe

Paytm

BHIM UPI

Q2. How frequently do you use digital payments?

Daily

Weekly

Occasionally

Q3. What is the main reason for using digital payments?

Convenience

Faster Transactions

Cashback & Rewards

Security

Q4. Do digital payments increase your spending?

Yes

No

Maybe

Q5. Are you satisfied with digital payment systems?

Highly Satisfied

Satisfied

Neutral

Dissatisfied

Q6. Which type of transaction do you mostly use digital payments for?

Online Shopping

Bill Payments

Money Transfer

Mobile Recharge

Q7. Which factor influences you most while choosing a digital payment app?

Ease of Use

Security

Cashback Offers

Fast Transactions

Q8. Have digital payments reduced your cash usage?

Yes

No

Maybe

Q9. Which age group uses digital payments the most according to you?

18–25 Years

26 –35 Years

36 –45 Years

Above 45 Years

Q10. What problems do you face while using digital payment systems?

Network Issues

Transaction Failure

[] Security Concerns

[] Technical Errors

2. Observation Sheets

Sr. No Observation Area Findings Observed

1. Most Preferred Payment App Google Pay and PhonePe were mostly used
2. Frequency of Usage Majority used digital payments daily
3. Common Purpose Online shopping and money transfer
4. Consumer Behavior Consumers preferred quick and
5. cashless transactions
6. 5 Problems Faced Network issues and transaction
7. failures
8. 6 Satisfaction Level Most respondents were satisfied

Consumers prefer UPI payments over cash.

Young consumers use digital payments more frequently.

Cashback offers attract consumers.

Consumers use QR code payments in shops.

Internet connectivity affects transaction success.

3. Exhibits

1. Digital payment Methods
2. Popular Digital payment Apps
3. QR codes and contactless payments