

## **A STUDY OF FACTORS AFFECTING STUDENTS' ADOPTION OF UNIFIED PAYMENT INTERFACE (UPI) IN MUMBAI CITY**

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### **ABSTRACT**

The National Payments Corporation of India (NPCI) has introduced the Unified Payment Interface (UPI), which is considered to be one of the most innovative digital payment solutions. UPI enables users to make transactions quickly, conveniently, and cost-effectively. This research paper focuses on the factors that influence students' adoption of UPI. The study examines social influence, perceived usefulness, perceived ease of use, service trust, and risks. As students are digital natives, it is essential to understand their perception of UPI. The study collected data from students who are already using UPI. A structured, closed-ended questionnaire was used to gather responses from students, and the data was analysed using correlation and ANOVA. The study concluded that there is a significant correlation between social influence, perceived usefulness, perceived ease of use, service trust, and the adoption of UPI among students. However, the risk factor did not have any significant effect on students' adoption of UPI. The study's findings offer valuable insights to UPI service providers, financial institutions, and policymakers to develop strategies that can help increase the adoption of UPI among young in the country.

**Keywords:** UPI adoption, Digital Payments, student perception, Mumbai City, Financial Technology.

## 1. INTRODUCTION

Over the past ten years, the digital payments ecosystem in India has grown rapidly. This growth has been boosted by a combination of progressive legislation and regulations from the government. (Sharma et al., 2022). Also, the proliferation of smartphones, technological advancement, and effective internet communications have increased the importance of digital payment services for smartphone users, financial institutions, and banks. (Jha & Kumar, 2021). The demonetisation process provided a novel platform for digital payment acceptance. (Jha & Kumar, 2021). Customers have been strongly encouraged to switch from cash to non-cash payment methods by the Modi government's demonetization (Ajmera & Bhatt, 2020). These government initiatives opened the way for various digital payment modes like Internet banking, mobile wallets, digital payment apps, mobile banking, and UPI. UPI is considered one of the great inventions in the field of digital payment. The National Payments Corporation of India (NPCI) created the Unified Payments Interface (UPI), an instant payment system. (*UPI: Unified Payments Interface - Instant Mobile Payments | NPCI*, n.d.). The Unified Payments Interface (UPI) technology unifies various banking functions, smooth fund routing, and merchant payments under one roof by enabling numerous bank accounts into a single mobile application(*UPI: Unified Payments Interface - Instant Mobile Payments | NPCI*, n.d.). One can send and receive money on the UPI network without disclosing bank account information by using a virtual payment address (VPA). However, users need to register on the UPI app and have a bank account to make UPI payment transactions. (Mahesh A., et al., 2021). In the recent past, the Unified Payment Interface (UPI) platform has become the most sophisticated mobile-based payment system that has the potential to be extremely valuable to Indian banks and customers. UPI was created to provide its users with efficiency, accessibility, transparency, and convenience of use at all times. (Fahad & Shahid, 2022). By providing their clients with a practical and secure digital payment option, it enables businesses to become more competitive and make intuitive decisions (Kumar et al., 2022). In August 2023, UPI achieved a milestone of 10 billion transactions valued at ₹14 trillion (US\$180 billion). May saw the largest volume and value of UPI transactions ever recorded, with a 58% year-over-year increase in monthly transactions. (*UPI: Unified Payments Interface - Instant Mobile Payments | NPCI*, n.d.). UPI accounted for 75% of all digital payments made in the country. In January 2023, there were 804 crore UPI transactions. Over the same period, UPI transaction values have grown from just ₹1,700 crore to ₹12.98 lakh crore. (Source: RBI). Despite the growing literature on digital payment adoption, limited attention has been given to studying students' attitudes toward the adoption of digital payment modes. As students are digital natives, it is important to study their perceptions regarding UPI and the factors that affect UPI adoption. The objective of this paper is to study the factors influencing students' adoption of UPI, including social influence, perceived usefulness, perceived ease of use, service trust, and risks.

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## 2. LITERATURE REVIEW

**Mahesh, A. (2021)** in his study about the unified payment system in retail sector has stated that digital payments have substantially surged, particularly in the retail payment segment facilitated by the UPI platform. The researcher evaluates the position of UPI in the digital payment ecosystem, its primary advantages, and the scope for future expansion. Furthermore, he suggests topics for further research to analyze the entire e-payment ecosystem in India.

**Shahid, M. (2022)** in his study identified that the primary factors that influence UPI adoption, such as relative advantage, complexity, and observability, have a strong positive correlation with user adoption rates. Researchers also found a correlation between higher usage and satisfaction, as well as positive feedback from existing users. This research model helps us understand how various UPI features influence usage and perception.

**Kumar et al. (2022)** in their research paper explores the rise and importance of UPI in revolutionizing mobile payments in India and the global payment system. Future expansion and expansion. Researchers believe that business failures and online fraud are the main issues that need to be addressed to increase UPI penetration. He also said that emphasis should be placed on loans and withdrawals through UPI. The study concludes that NFC-based UPI payments have the potential to revolutionize payments for business people.

**Jha and Kumar. (2021)** in their study analyzed the Unified Payment Interface (UPI) as a digital payment method, including its structure, technology, players, operations, advantages and disadvantages. The researchers aimed to evaluate how users perceive UPI payments. Findings show that performance expectations, effort expectations, support (task-specific and network strength), rewards, and rewards are related, influencing the behavior of users who want to receive and use UPI for payments.

**Ajmera and Bhatt, (2020)** conducted a cross-sectional survey in Ahmedabad to collect data from participants using e-wallet services. This study shows that all the freedoms identified and examined are associated with overall customer satisfaction, which has an impact on their behavior towards e-wallet. Trust has a significant impact on consumer behavior and e-wallet companies must ensure that all downsides such as security, stability, licensing, certification, 24/7 support and privacy issues are well managed to increase customer trust.

**Sharma et al., (2022)** focused their research on the impact of accounting on the implementation of payment services, specifically the Unified Payments Interface (UPI) in India. This study aims to understand how the social system ecosystem of financial informatics affects digital payments and to describe various aspects of this ecosystem. This study provides insight into the relationship between digitalization and digitalization of payments, especially the UPI system, in India. The study concludes that financial inclusion has implications for the UPI system.

**Gupta, K. and Arora, N. (2020)** in their study, investigated how people's willingness to use mobile payments in the National Capital Region of India is affected by many factors. Research has shown that people's willingness to use mobile payments is often influenced by their performance expectations, ease of use, behavior and ease of accessing the system. Additionally, people's willingness to use the mobile payment system is often influenced by their actual use of the system.

**Singh, N., et al., (2020)** in their study, investigated the factors affecting users' intentions, satisfaction and approval towards services in the wallet in India. The study revealed that ease of use, usefulness, perceived risk, and attitude significantly impact users' intention, which in turn affects their satisfaction and recommendations of mobile wallet services. The researchers also found that innovativeness, stress, and social influence have significant moderating effects on user perceptions and recommendations.

**Kumar, A., et al., (2020)** in their study focused on the adoption of mobile banking in India and proposed an extended framework based on the Technology Acceptance Model (TAM). The findings revealed that perceived usefulness, ease of use, subjective norms, personal innovativeness, trust, and self-efficacy have a significant impact on mobile banking adoption. Trust emerged as the most influential determinant, followed by subjective norms, personal innovativeness, and perceived usefulness. This study contributes to the theory by extending traditional adoption models and provides valuable insights for practitioners to tailor marketing strategies and for regulators to shape policies for financial inclusion and digital economy development.

**Wei et al.,(2021)** in their study used an extended version of the Unified Theory of Acceptance and Use of Technology (UTAUT) model to explore the factors influencing the behavioral intentions of young people towards mobile payments. The results of this study highlight the important role of social influence in the adoption of mobile payment services among young consumers. Research shows that relationships such as friends, celebrities, and role models play an important role in consumer decision-making, which is consistent with general discussions about technology.

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### 3. RESEARCH OBJECTIVES & HYPOTHESIS:

#### Objectives:

- To examine the influence of various factors on students' adoption of UPI
- To investigate the challenges faced by students while using UPI
- To provide recommendations to UPI service providers, financial institutions and policymakers based on research findings.

#### Hypothesis:

H<sub>01</sub>: Social influence does not significantly affect students' adoption of UPI.

H<sub>A1</sub>: Social influence significantly affects students' adoption of UPI.

H<sub>02</sub>: Perceived usefulness does not significantly affect students' adoption of UPI.

H<sub>A2</sub>: The perceived usefulness significantly affects students' adoption of UPI.

H<sub>03</sub>: Perceived ease of use does not significantly affect students' adoption of UPI.

H<sub>A3</sub>: Perceived ease of use significantly affects students' adoption of UPI.

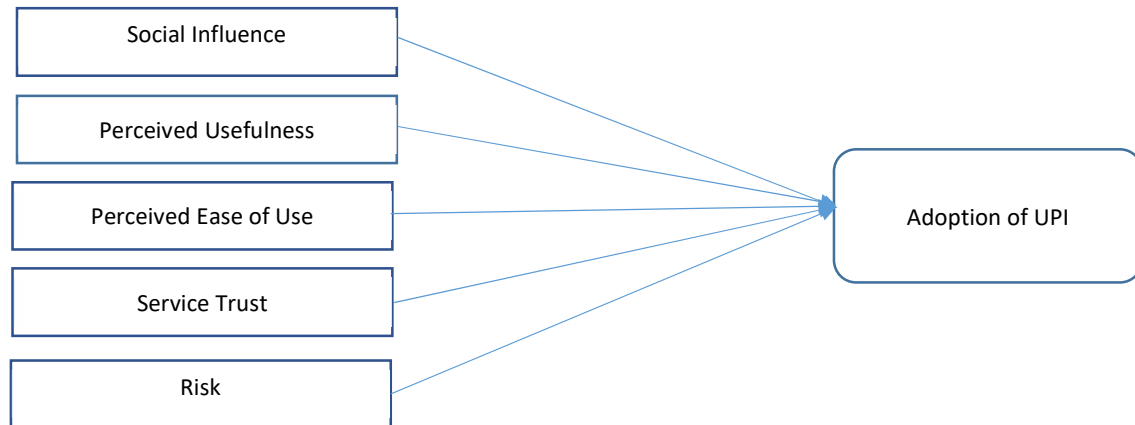
H<sub>04</sub>: Service trust does not significantly affect students' adoption of UPI.

H<sub>A4</sub>: Service trust significantly affects students' adoption of UPI.

H<sub>05</sub>: Perceived risk does not significantly affect students' adoption of UPI.

H<sub>A5</sub>: Perceived risk significantly affects students' adoption of UPI.

**Figure 1: Conceptual Framework of the Study**



#### 4. LIMITATIONS & SCOPE FOR FUTURE RESEARCH:

- A sample size of 160 students is too small to generalise the findings to the entire student population. So, future research can be done on a larger sample which represents the diversity of students' demographics.
- There can be several other external factors that could affect the adoption of UPI such as government policies and regulations, technological infrastructure, economic factors, cultural factors, etc. Future studies can examine the impact of the above factors on UPI adoption among students.

#### 5. RESEARCH METHODOLOGY:

The study uses quantitative research methodology to study the relationship between the independent and dependent variables. The study focuses on the influence of various factors on students' adoption of UPI. Regarding this, primary data was chosen to collect information from students. A sample of 160 students who use UPI were targeted for this study. Convenience sampling was used to conduct the survey. Respondents were surveyed through a structured questionnaire sent online via Google Forms. Participants were informed about the purpose of the study and their identity was kept anonymous. Data was analysed using Correlation and ANOVA. Also, probabilities were calculated for the adoption factors given that the UPI user is financially included.

## 6. DATA ANALYSIS & INTERPRETATION:

**Table 1: Descriptive Statistics**

	Avg SI	Avg PU	Avg PEU	Avg ST	Avg Risk	Avg FI
<b>Sum</b>	636.0	722.7	661.3	597.0	551.0	607.7
<b>Mean</b>	3.98	4.52	4.13	3.73	3.44	3.80
<b>Median</b>	5.00	4.67	4.33	4.00	3.50	4.00
<b>Mode</b>	5.00	4.67	4.33	4.00	3.00	4.00
<b>Variance</b>	1.85	0.31	0.29	1.27	0.83	0.81
<b>SD</b>	1.36	0.55	0.54	1.13	0.91	0.90
<b>Sumsq</b>	2824.00	3312.89	2780.67	2431.00	2031.00	2438.11

From the descriptive statistics, all factors have a mean, median and mode above 3 indicating that the factors are critical.

**Table 2: Correlation**

	Avg SI	Avg PU	Avg PEU	Avg ST	Avg Risk
<b>Avg SI</b>	1				
<b>Avg PU</b>	0.0726	1			
<b>Avg PEU</b>	0.0745	0.2843	1		
<b>Avg ST</b>	0.1790	0.0556	0.2661	1	
<b>Avg Risk</b>	0.0413	0.0534	0.0004	0.1572	1

There is zero correlation among variables. The variables are hence not dependent on each other, thereby indicating that they are significant towards independent contribution for the adoption of UPI.

**Table 3: Anova: Single Factor**

<i>Source of Variation</i>	<i>SS</i>	<i>Df</i>	<i>MS</i>	<i>F</i>	<i>P-value</i>
Between Groups	108.94	5	21.79	24.20	5.63E-23
Within Groups	859.08	954	0.90		
Total	968.02	959			

P-value is lower than 0.05. Hence, the null hypothesis is rejected.

**Table 4: Probability given that the UPI user is Financially included**

	<i>Probability</i>
Avg SI	0.56
Avg PU	0.76
Avg PEU	0.66

Avg ST	0.69
Avg Risk	0.86

Social Influence – it is found that users who were influenced by friends and family members and inclined to use UPI as it was popular were satisfied to use UPI and its probability is 0.56. Indicating that friends and family play an important role towards the usage of UPI.

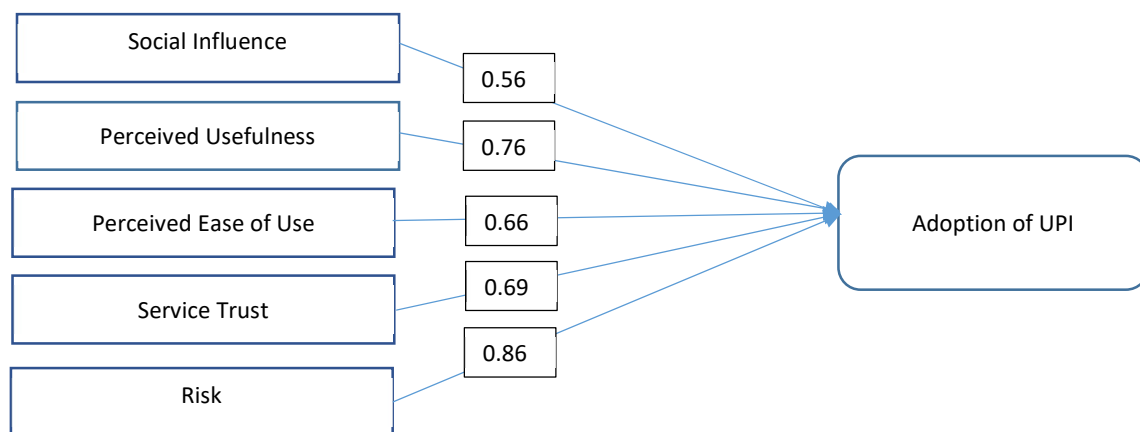
Perceived Usefulness – it is found that users who were satisfied with the speed and convenience of sending/receiving money compared to traditional banking were inclined to use UPI and its probability is 0.76.

Perceived Ease of Use – it is found that users who were able to set up UPI accounts easily and found that the platform was user-friendly were satisfied to use UPI and its probability is 0.66.

Service Trust – it is found that users trusted UPI service providers and their transparency in operations and its probability is 0.69.

Perceived Risk – it is found that users feared loss of data and its probability is 0.86. Thus, indicating improvements needed in-app security features and confidence building in UPI users. It also proves that UPI is adopted even if there is a significant fear of risk.

**Figure 2:**



**Table 5: HYPOTHESES RESULT**

Hypothesis Statements	Results
H <sub>A1</sub> : Social influence significantly affects students' adoption of UPI.	Accepted
H <sub>A2</sub> : The perceived usefulness significantly affects students' adoption of UPI.	Accepted
H <sub>A3</sub> : Perceived ease of use significantly affects students' adoption of UPI.	Accepted
H <sub>A4</sub> : Service trust significantly affects students' adoption of UPI.	Accepted
H <sub>A5</sub> : Perceived risk significantly affects students' adoption of UPI.	Rejected



## 7. CONCLUSION & SUGGESTIONS:

This study examined how students perceive the adoption of the Unified Payment Interface (UPI). To achieve this, we considered various factors such as social influence, perceived usefulness, perceived ease of use, service trust, and risk. The study found a positive relationship between social influence, perceived usefulness, perceived ease of use, service trust and the adoption of UPI among students. However, no significant relationship was observed between risk and the adoption of UPI. Together, the variables of social influence, perceived usefulness, perceived ease of use, and service trust contribute to a favourable environment for UPI adoption. The implications of these findings extend beyond academia, reaching into the realms of fintech development, policy formulation, and educational strategies. Fintech companies can use the study's findings to refine their user interfaces, enhance security measures, and customise their services to better suit the needs and preferences of the student demographic.

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[https://youtu.be/7Tr7\\_xjIOjo?si=h7MbrH-nYbXECsBw](https://youtu.be/7Tr7_xjIOjo?si=h7MbrH-nYbXECsBw)
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FROM MANAGEMENT OF CRISIS TO MANAGEMENT IN A TIME OF CRISIS