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USERS PERCEPTION OF UPI PAYMENTS IN KARNATAKA

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Abstract: The rapid growth of digital payment systems has transformed the financial landscape in India, with the Unified Payments Interface (UPI) emerging as one of the most widely adopted payment platforms due to its speed, convenience, and accessibility. This study titled “Users Perception towards Digital Payment Systems: A Study with Special Reference to UPI in Karnataka” aims to examine the behavioral factors influencing the adoption of UPI payments and to analyze customer awareness in improving the effective use of digital payment systems by considering demographic factors. The main purpose of the study is to understand user perception, awareness, and adoption patterns of UPI services among consumers in Karnataka. The study follows a descriptive research design and is based on primary data collected from 402 respondents through the convenience sampling technique. Data analysis was carried out using JAMOWI software with the application of statistical tools such as ANOVA and Correlation to identify relationships and differences among variables. The findings of the study are expected to contribute to financial institutions, digital payment service providers, policymakers, and researchers by providing insights into consumer behavior, awareness levels, and factors influencing the effective adoption and usage of UPI-based digital payment systems in Karnataka.

Index Terms - Unified Payments Interface (UPI), Digital Payment Systems, User Perception, Customer Awareness, Financial Inclusion

I. INTRODUCTION

The advancement of digital technology has significantly transformed the way financial transactions are carried out across the world. In India, digital payment systems have gained remarkable importance after the introduction of initiatives promoting a cashless economy and financial inclusion. Among the various digital payment methods, the Unified Payments Interface (UPI) has emerged as one of the most popular and convenient platforms due to its speed, accessibility, security, and ease of use. The increasing penetration of smartphones, internet connectivity, and banking applications has further accelerated the adoption of UPI payments among people of different age groups and occupations. In today's context, digital payments play a crucial role in reducing dependency on cash and supporting transparent financial transactions. Karnataka, being one of the technologically advanced states in India, has witnessed rapid growth in the usage of UPI for everyday transactions such as shopping, bill payments, ticket booking, and fund transfers. However, user perception, behavioural factors, and awareness levels differ based on demographic characteristics and technological understanding. Therefore, studying users' perception towards digital payment systems has become highly relevant in understanding the effectiveness and acceptance of UPI services in the present digital era.

This study mainly focuses on identifying the behavioral factors influencing the adoption of UPI payments and analyzing customer awareness regarding the effective use of digital payment systems in Karnataka. The research helps in understanding how demographic factors such as age, gender, education, occupation,

and income influence users' perception and usage of UPI. The study also examines the convenience, security, reliability, and problem-solving aspects associated with digital payments. By analyzing these factors, the research provides valuable insights for banks, policymakers, digital payment providers, and researchers to improve digital payment services and encourage wider adoption among consumers.

II. CONCEPTUAL BACKGROUND

Digital payment systems have transformed financial transactions in India, with the Unified Payments Interface (UPI) emerging as one of the most widely used platforms for instant and secure money transfers. Developed by the National Payments Corporation of India, UPI enables users to transfer money through mobile devices using UPI IDs, QR codes, and banking applications without sharing bank details. Features such as 24/7 availability, low transaction cost, speed, security, and convenience have increased its adoption among consumers and merchants. Karnataka, especially Bengaluru, has witnessed rapid growth in UPI usage due to higher digital awareness, smartphone penetration, and merchant acceptance.

UPI plays an important role in promoting financial inclusion, reducing cash dependency, and supporting a cashless economy. However, challenges such as internet dependency, fraud risks, technical issues, and lack of digital awareness continue to affect its usage. Therefore, this study focuses on identifying the behavioural factors influencing the adoption of UPI payments and analyzing customer awareness regarding the effective use of digital payment systems in Karnataka. The findings of the study provide useful insights for banks, policymakers, digital payment providers, and researchers to improve digital payment services and encourage wider adoption among consumers.

III. REVIEW OF LITERATURE

Aung Soe Lin and Dr. Bruce Edward Weeks (2025)³ found that security, ease of use, and convenience significantly increased digital payment adoption and financial inclusion in Myanmar. Niranjana Behara (2026)¹⁶ revealed that digital payments improved financial inclusion in rural India, though digital literacy and infrastructure issues affected adoption. P. Vanaja and S. Madhavi (2025)¹⁷ observed that UPI was preferred over cash due to convenience and speed, while trust and habit supported cash usage. Himanshu Trigune and et.al (2025)¹² developed a system that effectively detected fraudulent QR codes and improved the security of UPI transactions. Dr. Suresha K. P (2025)⁷ highlighted that the Digital India initiative improved digital accessibility and governance despite literacy challenges. Shruti Bhutani and Dr. Suman Pahal (2025)²⁴ found that retailer adoption of UPI increased because of convenience and low transaction cost. S.S. Soodi (2025)²⁰ identified that awareness and trust are important factors influencing the future growth of digital payments. Elamurugan Balasundaram and et.al (2025)⁸ concluded that speed, convenience, and reliability increased the acceptance of digital payment systems. Shreya Jakati, Yeshwanth T. N, and Dr. Parul Tandan (2025)²³ found that digital payments increased spending frequency and encouraged cashless transactions.

Basavesh S and Sathvik V.H (2025)⁴ revealed that UPI improved transaction efficiency and customer service among small businesses in Bangalore. Vaibhav Dange, Samarth Kore, and Ritesh Kabra (2025)²⁹ showed that integrating UPI with EV charging stations improved cashless payment convenience. Dr. Chintamani Avinash Ramesh (2025)⁶ stated that digital payment systems reduced cash dependency and promoted economic digitalization in India. Shalini Kumari and Dr. Balagouda S Patil (2025)²² found that digital payments influenced consumer spending behavior through transaction convenience. Vaishnavi Shrikant Takane and Kedar Sarika Suresh (2025)³⁰ concluded that digital payments enhanced accessibility and financial inclusion among users. Fathima J and et.al (2025)⁹ observed positive satisfaction among small business owners toward digital payment adoption in Coimbatore.

Srishti Tamrakar and Ankita Lakra (2025)²⁷ found that UPI adoption improved financial management and reduced reliance on cash transactions. Pritish Kumar Sahu, Anwesha Chakraborty, and Pratyush Banerjee (2025)¹⁸ revealed that UPI supported financial inclusion and improved business efficiency in rural India. Komal Vishwakarma and et.al (2025)¹³ concluded that convenience and accessibility increased the preference for digital payment systems. Harsh Kumar (2025)¹⁰ found that digital payments enhanced financial participation and reduced cash dependency in rural India.

Seena Mary Mathew and et.al (2024)²¹ highlighted the rapid growth of UPI as a dominant digital payment system in India. Mayank Kumar, Jang Bahadur Singh, and Sujeet Kumar Sharma (2024)¹⁵ found that UPI improved business efficiency among micro-enterprises despite technical challenges. Sreeshavittala D and Dr. Ravi B (2024)²⁶ observed that merchants adopted UPI due to convenience and increasing customer demand. Arbole Supriya Suresh and Dr. Sanjay Kumar Sriwastaw (2024)² revealed that digital payments improved financial inclusion in rural Karnataka. Hima Devadas and Dr. P. Ayyappan (2024)¹¹ found that poor connectivity and lack of awareness limited effective UPI adoption in rural India. Aniket Swaraj and Ayush Bohara (2024)¹ concluded that limited awareness about security measures increased fraud risks in UPI usage. Somendra Kumar and Dr. Vinay Pal Singh (2024)²⁵ found differences in trust and satisfaction levels between Gen Z and Gen Y digital payment users. Bimal Jaiswal and Agnivesh Singh (2023)⁵ revealed that states with better infrastructure showed higher adoption of UPI payments. Tirthankar Mandal (2023)²⁸ found that government initiatives and ease of use significantly influenced UPI adoption in India. Mahesh A & Ganesh Bhat S (2022)¹⁴ concluded that UPI improved transaction speed, convenience, and financial inclusion. S. Sekar (2021)¹⁹ found that awareness of digital payment systems increased gradually among banking customers despite infrastructure challenges.

IV. PROBLEM STATEMENT

Although UPI and digital payment systems are widely adopted, users still face issues such as transaction failures, delays, security concerns, and lack of digital awareness. Limited studies focus on real-time user problems, financial planning aspects, and the influence of demographic and behavioural factors like trust and fear of fraud. Therefore, this study aims to analyze user problems, awareness levels, and factors influencing the effective use of UPI payments.

V. OBJECTIVE OF THE STUDY

- To identify the behavioural factors influencing the adoption of UPI payments.
- To Analyze the awareness of customer in improving the effective use of digital payment systems considering the demographical factors.

VI. RESEARCH METHODOLOGY

6.1 Research Method

The study adopts a descriptive research methodology to understand and explain users' perception towards UPI payments in Karnataka. This method focuses on describing the current situation of UPI users without influencing or controlling variables. Primary data is collected through structured questionnaires and surveys, while secondary data is gathered from reliable sources such as websites, journals, research articles, and reports related to digital payment systems.

6.2 Sampling Design

- **Sampling Method** - The study uses a **convenience sampling method** under non-probability sampling, which means selecting respondents who are easily available and willing to participate in the survey. In simple terms, the researcher collects data from people who are nearby, easy to contact, or ready to respond, such as students, working individuals, or small business owners who use UPI.
- **Sampling Size** - According to the Money control report, Karnataka is one of the leading states in digital payments, contributing around 7.7% of India's total UPI transaction volume, with nearly 47% of the population actively using UPI payments. Based on this, the study considered a considerable population of 34,31,000 users. Using Cochran's sample size formula with a 95% confidence level, 0.5 proportion, and 5% margin of error, the calculated sample size was 385 respondents. To improve the validity of the study, the researcher considered 400 respondents for data collection.

6.3 Source of Data

Primary Data

This study relies entirely on primary data collected from investors to examine investors perception in digital payment system with reference to UPI.

➤ Research Instruments

Structured Questionnaires

Data were collected through structured questionnaires designed according to the objectives of the study to gather quantitative data for statistical analysis.

➤ 5 Point Likert Scale

A 5-point Likert Scale was used in the questionnaire to measure respondents' opinions, attitudes, and awareness levels, ranging from 1 (Strongly Disagree) to 5 (Strongly Agree). It helps in converting individual opinions into numerical values for easy comparison and statistical analysis.

➤ Reliability statistics

Table 1 Scale Reliability Statistics

Objectives	Cronbach's α
Objective 1	0.819
Objective 2	0.83
Overall	0.89

Source: Survey Data-SPSS output

The Cronbach's alpha values of 0.819 and 0.83 indicate good reliability and consistency in the variables used for the study. The overall Cronbach's alpha value of 0.89 shows that the collected data is highly reliable and suitable for further statistical analysis.

Secondary Data

Secondary data was collected from various sources such as research articles, journals, books, government reports, websites, and publications related to digital payment systems and UPI. This data helped in understanding the concept of digital payments, user perception, adoption trends, challenges, and provided support for the analysis and findings of the study.

6.4 Tools of the study

ANOVA - ANOVA is used to compare the mean differences among more than two groups. In this study, it is applied to test H_{01} by examining whether behavioral factors significantly influence the adoption of UPI payments across different demographic groups such as age, gender, income, and occupation. This analysis helps in understanding how behavioral factors affect the usage and adoption of UPI payments among users in Karnataka.

Post Hoc Test - Post hoc tests are conducted after ANOVA to identify specific group differences. In this study, they are used to compare demographic groups such as age, gender, income, and occupation regarding the influence of behavioral factors on the adoption of UPI payments. This helps in identifying which particular groups show significant differences in UPI adoption behavior among users in Karnataka.

Correlation - Correlation analysis is used to measure the relationship between two variables. In this study, it is applied to test H_{02} by examining the relationship between customer awareness and the effective use of digital payment systems based on demographic factors. This analysis helps in understanding whether higher awareness levels are associated with more effective usage of digital payment systems among users in Karnataka.

6.5 Hypotheses

H₀₁: Behavioural factors do not have a significant influence on the adoption of UPI payments.

H₀₂: There is no significant relationship between customer awareness and the effective use of digital payment systems based on demographic factors.

VII. DATA ANALYSIS AND INTERPRETATION

The data collected through primary sources, structured questionnaires, has been classified, tabulated, and analysed using appropriate statistical tools. Techniques such as percentage analysis, charts, tables, and graphical representations are used to simplify complex data and make it more understandable.

H₀₁: Behavioural factors do not have a significant influence on the adoption of UPI payments.

Table 2 <i>HOMOGENEITY OF VARIANCES TEST</i>					
Factors	F	df1	df2	p	
Place	3.85	3	398	0.01	
Gender	0.01	1	400	0.92	
Age Group	1.22	4	397	0.30	
Educational Qualification	1.22	4	397	0.30	
Occupation	8.41	4	397	<.001	
VIII. INCOME (PER ANNUM)	IX. 8.41	X. 4	XI. 397	XII. <.001	
Frequency	2.49	3	398	0.06	
Mode	2.69	4	397	0.03	

Source: Survey Data-SPSS output

The homogeneity of variances test revealed significant differences for Occupation, Income (Per Annum), and Mode, as their p-values were below 0.05. In contrast, Place, Gender, Age Group, Educational Qualification, and Frequency showed no significant differences, indicating a relatively lower influence on respondents' opinions.

Table 3 <i>ANOVA</i>						
Factors	Sum of Squares	df	Mean Square	F	p	
Place	2.60	3	0.87	3.02	0.03	
	114.46	398	0.29			
Gender	0.01	1	0.01	0.03	0.85	
	117.05	400	0.29			
Age Group	1.76	3	0.59	2.03	0.11	
	115.30	398	0.29			
Educational Qualification	0.94	4	0.24	0.81	0.52	
	116.12	397	0.29			
Occupation	2.16	4	0.54	1.86	0.12	
	114.90	397	0.29			
Income (Per Annum)	0.17	4	0.04	0.14	0.97	
	116.90	397	0.29			
Frequency	4.84	3	1.61	5.72	<.001	
	112.23	398	0.28			
Mode	5.43	4	1.36	4.83	<.001	
	111.63	397	0.28			

Source: Survey Data-SPSS output

The ANOVA results reveal that Frequency, Mode of payment, and Place significantly influence respondents' perceptions toward UPI usage ($p < 0.05$). In contrast, Gender, Age Group, Educational Qualification, Occupation, and Income (Per Annum) show no significant differences, indicating a lesser impact on users' opinions and behaviour.

Table 4		POST HOC COMPARISONS					
Factor	Basis		MD	SE	df	t	P _{Tukey}
Place	Mysuru	Bengaluru	-0.22	0.07	398	-2.98	0.016
Frequency	Daily	Rarely	0.46	0.12	398	4.01	<.001
	Weekly	Rarely	0.38	0.12	398	3.06	0.013
Mode	Google Pay	BHIM	0.42	0.14	397	3.06	0.020
	PhonePe	BHIM	0.50	0.13	397	3.74	0.002

Source: Survey Data-SPSS output

The post hoc analysis revealed significant differences in respondents' digital payment behavior based on Place, Frequency of Usage, and Payment Mode. Significant variations were observed between Mysuru and Bengaluru users, daily/weekly users and rare users, and between Google Pay or PhonePe users and BHIM users, indicating that location, usage frequency, and preferred payment mode significantly influence digital payment behavior.

H₀₂: There is no significant relationship between customer awareness and the effective use of digital payment systems based on demographic factors

Table 5 CORRELATION MATRIX

		obj4.1	obj4.2	obj4.3	obj4.4	obj4.5	obj4.6	obj4.7	obj4.8	obj4.9	obj4.10
obj4.1	Pearson's r	—									
	p-value	—									
obj4.2	Pearson's r	0.227	—								
	p-value	<.00	—								
obj4.3	Pearson's r	0.369	0.152	—							
	p-value	<.00	0.002	—							
obj4.4	Pearson's r	0.138	0.386	0.247	—						
	p-value	0.006	<.00	<.00	—						
obj4.5	Pearson's r	0.347	0.314	0.392	0.30	—					
	p-value	<.00	<.00	<.00	<.00	—					
obj4.6	Pearson's r	0.316	0.311	0.1	0.25	0.184	—				
	p-value	<.00	<.00	0.046	<.00	<.001	—				
obj4.7	Pearson's r	0.295	0.288	0.369	0.28	0.491	0.263	—			
	p-value	<.00	<.00	<.00	<.00	<.001	<.00	—			
obj4.8	Pearson's r	0.217	0.341	0.271	0.40	0.211	0.363	0.239	—		
	p-value	<.00	<.00	<.00	<.00	<.001	<.00	<.00	—		
obj4.9	Pearson's r	0.258	0.199	0.406	0.30	0.44	0.23	0.438	0.2	—	

	p-value	<.001	<.001	<.001	<.001	<.001	<.001	<.001	<.001	—
		1	1	1	1	1	1	1	1	—
obj4.10	Pearson's r	0.292	0.31	0.282	0.37	0.32	0.458	0.39	0.45	0.322
		8							5	
	p-value	<.001	<.001	<.001	<.001	<.001	<.001	<.001	<.001	<.001
		1	1	1	1	1	1	1	1	1

Source: Survey Data-SPSS output

The correlation analysis indicates that all variables are positively and significantly related to each other ($p < 0.001$), suggesting that improvement in one aspect of digital payment usage is associated with improvements in other aspects. The strongest relationship was observed between obj4.5 and obj4.7 ($r = 0.491$), reflecting a moderate positive association and highlighting the interconnectedness of factors influencing digital payment usage and awareness.

XIII. RESULTS AND DISCUSSIONS

- The descriptive statistics revealed that “Easy UPI Usage” recorded the highest mean value (4.61), followed by Fast Payment Method (4.26) and Safer Than Cash (4.21), indicating a strong positive opinion toward UPI services. Low SD values and negative skewness show consistency and favourable responses among respondents.
- The ANOVA results indicate that Place ($p = 0.03$), Frequency of Usage ($p < 0.001$), and Mode of Payment ($p < 0.001$) significantly influence behavioural factors affecting UPI adoption. However, Gender, Age, Education, Occupation, and Income do not show significant differences ($p > 0.05$). Thus, UPI adoption is influenced more by usage patterns than demographic factors.
- H_{01} is rejected as behavioural factors significantly influence the adoption of UPI payments ($p < 0.05$), indicating that ease of use, convenience, security, rewards, and time-saving features positively affect respondents' adoption and continued use of UPI payment systems.
- The descriptive statistics revealed that “Easy Feature Understanding” recorded the highest mean value (4.43), followed by Transaction Rules Awareness (4.17) and Merchant Payment Support (4.15). Low SD values and negative skewness indicate consistent and favourable responses toward digital payment awareness.
- The correlation analysis showed that all variables had positive relationships with p-values less than 0.001. The strongest positive relationship was observed between obj4.5 and obj4.7 ($r = 0.491$), indicating strong interconnectedness among awareness and effective use of digital payment systems.
- Customer awareness significantly influences the effective use of digital payment systems across demographic factors ($p < 0.05$); therefore, H_{02} is rejected. The findings indicate that awareness of UPI features, security measures, support services, and transaction rules enhances the effective usage of digital payment systems.
- Improve the usability, speed, and convenience of UPI applications by introducing user-friendly features and seamless transaction processes to strengthen positive behavioural factors influencing adoption.
- Organize continuous awareness and educational initiatives to enhance users' knowledge of UPI features, transaction procedures, security measures, and customer support services, thereby improving effective digital payment usage.
- Strengthen security mechanisms and provide attractive rewards, cashback offers, and promotional benefits to increase user confidence, encourage frequent transactions, and promote long-term adoption of UPI payment systems.

IX. CONCLUSION

The study concludes that users in Karnataka have a positive perception of UPI-based digital payment systems. Behavioural factors such as ease of use, convenience, security, rewards, and time-saving features significantly influence UPI adoption. Digital payments also support financial planning through better budgeting, expense tracking, and savings management. User awareness regarding UPI features, security measures, and transaction rules enhances the effective use of digital payment systems. In addition, fraud prevention measures, customer support, app updates, and backup payment options help users overcome

transaction-related challenges. Overall, UPI has emerged as a reliable, convenient, and widely accepted payment system, contributing to the growth of a cashless economy in Karnataka.

The study can be extended to other regions to compare users' perceptions of UPI and digital payment systems. Future research may examine the role of emerging technologies and security features in digital payments. It can also focus on specific user groups such as rural users, senior citizens, and small business owners. Additionally, studies can be conducted over a longer period to analyze changes in digital payment behavior and adoption trend.

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