

Determinants of Mobile Payment Adoption among Rural Households in Thrissur District, Kerala

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Abstract:

The rapid growth of digital financial services has changed the payment ecosystem in India with mobile payment applications playing an important role in promoting financial inclusion. Though digital payment platforms are widely adopted, empirical evidence on determinants of mobile payment adoption among rural households is scanty, especially in Kerala. Hence, the present study is an attempt to study the factors influencing the adoption of mobile payment among rural households of Thrissur District, Kerala. The study adopted a descriptive and research design. Primary data collected from 158 households of Thrissur District through structured questionnaire on five points Likert scale. The results showed that the mobile payment adoption was high among rural households with an average mean score of 3.92. The results of the regression analysis show that all five independent variables had a significant positive effect on mobile payment adoption. Among these digital literacies appeared to be the strongest predictor followed by trust, perceived ease of use, social influence and perceived security. The results underscore the need to develop digital skills, establish trust in digital payment systems, create simple application interfaces, ensure transaction security, and enhance positive social influence in order to improve mobile payment adoption in rural areas. The study recommends that governments, financial institutions and fintech service providers should strengthen digital literacy initiatives, enhance cyber security measures, improve the usability of mobile payment applications, expand digital infrastructure and conduct awareness programmes to encourage greater adoption of digital payment services among rural households.

Keywords: *Mobile Payment Adoption, Digital Literacy, Perceived Ease of Use, Trust, Perceived Security, Social Influence.*

Introduction:

Digital payment systems have revolutionized the financial landscape globally, making it faster, safer, and more convenient to carry out financial transactions. The widespread adoption of smartphones, internet access, and financial technologies (FinTech) have led to a huge surge in the usage of mobile payment services in both developed and developing countries. Mobile payment platforms lower transaction costs and increase financial access, as well as support the transition to a cashless economy through providing seamless peer-to-peer and merchant payments (Dahlberg et al., 2015; Oliveira et al., 2016).

In India, the National Payments Corporation of India's Unified Payments Interface (UPI) has transformed the digital payment landscape since its launch in 2016, providing a secure, real-time and interoperable payment infrastructure. The rising adoption of UPI-based applications like Google Pay, PhonePe, Paytm and BHIM has

largely driven the digital economy in India. The digital payments have seen unprecedented growth across the country backed by the government initiatives like Digital India, Jan Dhan Yojana, Aadhaar integration and increasing smartphone penetration. UPI has become one of the largest real-time payment systems globally, processing billions of transactions every month and facilitating financial inclusion through accessible digital financial services.

The recent boom of financial technology (FinTech) also contributed to the development of mobile payment services. Technological innovations like quick response (QR) code payments, digital wallets, and biometric authentication have made financial transactions easier and improved the accessibility of digital financial services. Consequently, governments, financial institutions and technology companies have been increasingly advocating digital payment platforms as key instruments to improve transparency, reduce transaction costs and foster inclusive economic growth.

The country has grown tremendously but the use of mobile payments is not equal between the cities and the countryside. Rural households still face challenges like low digital literacy, poor internet connectivity, security concerns, lack of trust in digital financial services and lack of awareness of mobile payment technologies. These barriers slowdown the widespread adoption of digital payment platforms, especially among older adults, farmers, self-employed workers and small retailers. Trust, perceived ease of use, perceived security, and social influence were previously identified as important antecedents of users' intentions to adopt mobile payment technologies (Oliveira et al., 2016; Slade et al., 2015; Dahlberg et al., 2015).

Kerala state is one of the most digitally advanced states in India, with high literacy rates, widespread banking penetration and growing smartphone ownership. But there are still major gaps between urban centres and rural villages in digital financial behaviour. Despite the rising adoption of smart phones and bank accounts in rural areas, the use of mobile payment applications varies significantly in terms of frequency and confidence based on technological, behavioural and infrastructural factors. Existing studies in Kerala have concentrated mainly on specific user groups or technology acceptance and thus, provide ample scope to explore the determinants of mobile payment adoption among rural households.

Commercial transactions, government benefit transfers and everyday financial activities are increasingly being carried out through digital payment systems. However, the difference in digital literacy, trust, security perception and social influence may affect the level of acceptance of mobile payment services by rural households. Most previous studies have used more general national samples or discussed the general technology adoption without taking into account the particular socioeconomic characteristics of rural communities. This study fills the gap by analysing the effect of digital literacy, perceived ease of use, trust, perceived security and social influence on the adoption of mobile payment among rural households in Thrissur District.

Review of Literature:

India has emerged as a global leader in digital payments with rapid development of an inclusive and technology-led payments ecosystem. In 2016, the National Payments Corporation of India (NPCI) launched the Unified Payments Interface (UPI), a major milestone in the country's digital transformation, enabling instant, interoperable and low-cost financial transactions through mobile devices. Digital payment systems have become an integral part of India's financial infrastructure, supported by flagship initiatives such as Digital India, Pradhan Mantri Jan Dhan Yojana (PMJDY), extensive Aadhaar integration, affordable mobile internet, and rising smartphone penetration (RBI, 2024; Venkatesh et al., 2012). The rapid growth of UPI has transformed the way individuals, businesses and government agencies carry out financial transactions, significantly reducing reliance on physical cash and encouraging financial inclusion. In October 2024 alone,

UPI processed more than 16.5 billion transactions, underscoring its massive scale and critical role in India's digital economy.

India has emerged as one of the largest digital payment markets in the world, with UPI holding the dominant share of retail digital payment transactions in the country. Yet despite this astonishing progress, the adoption of mobile payment systems remains uneven across regions and population groups. Still, there are multiple barriers to the effective adoption of digital payment technologies by rural households. In rural areas, consumer behaviour continues to be influenced by low digital literacy, low technological skills, privacy and transaction security concerns, unreliable internet connectivity, and low trust in digital financial platforms (**Oliveira et al., 2016; Slade et al., 2015**). These challenges imply that improving access to digital infrastructure alone is not enough; behavioural and technological factors are important for encouraging continued use of mobile payment systems.

Sujith and Julie (2017) explored the opportunities and challenges of the electronic payment system in India during the country's transition to a digital economy. The study examined the major modes of electronic payments viz. debit and credit cards, internet banking, mobile wallets, Unified Payments Interface (UPI) and Aadhaar-enabled payment systems by using secondary data from government reports, journals and published literature. The study identified several opportunities including increased convenience in transactions, reduced dependence on cash, enhanced financial inclusion, increased transparency and efficiency in financial transactions. However, it also brought to the fore a number of critical challenges such as cybersecurity threats, lack of digital literacy, poor internet infrastructure, privacy concerns and low consumer awareness especially in rural areas. The authors concluded that sustainable growth of electronic payment systems in India needs strengthening of digital infrastructure, improvement of financial literacy, enhancement of security mechanism and increase of public awareness.

Patil et al. (2020) investigated the factors influencing mobile payment adoption among Indian consumers through an extension of the Meta-UTAUT model with added constructs such as personal innovativeness, trust, anxiety and grievance redressal. The study used data from 491 consumers in India and analysed using structural equation modelling. It was found that performance expectancy, social influence, facilitating conditions, trust, attitude and grievance redressal significantly influenced consumers' intention and actual use of mobile payment services. The results highlighted the importance of trust and consumers' attitude in facilitating digital payment adoption. Efficient grievance redressal systems help build confidence among users in digital financial transactions. The study concluded that behavioural and psychological factors are as important as technological factors in promoting the adoption of mobile payments in India.

As per the **EY–CII Financial Inclusion Report (2024)**, UPI is the preferred mode of payment for nearly 38% consumers in rural and semi-urban India and a majority of respondents said there is a need for greater financial literacy and digital awareness to improve the effective use of digital financial services.

Bala and Sharma (2025) conducted a thorough examination of the literature on Indian consumers' acceptance of digital payments to identify the most significant determinants of the acceptance of digital payment technologies. Their review indicated that ease of use, trust, security, digital literacy, facilitating conditions and social influence are the most frequently reported determinants of digital payment adoption across various consumer groups in India. The authors also noted that the government's initiatives like Digital India, increase in smartphone penetration and rapid growth of Unified Payments Interface (UPI) has significantly accelerated the use of digital payments. But they said rural consumers still face barriers including low digital awareness, concerns about cyber security and poor digital infrastructure. The review identified boosting digital literacy, fortifying transaction security and fostering consumer confidence as critical to encouraging greater use of mobile payment systems and achieving wider financial inclusion in rural India.

Thomas et al. (2024) studied the effect of user satisfaction on continuous usage intention of Google pay among the users in Kerala. The study adopted a descriptive research design and the sample comprised of 131 Google Pay users and the data was analysed using factor analysis, regression analysis and ANOVA. The results showed that user satisfaction was influenced by the key dimensions of ease of use, convenience, cost and fees, and rewards and incentives. In addition, user satisfaction had a significant positive effect on the continuous intention to use Google Pay, suggesting that consumers are more likely to continuously use mobile payment applications when they are perceived to be convenient, user-friendly, economical, and rewarding. The study also found that improving customer satisfaction through improved service quality and attractive incentives are important for long-run adoption of digital payment applications in Kerala.

Vijeta and Yadav (2025) investigated the factors influencing mobile payment adoption and financial inclusion among the elderly population of Uttar Pradesh through the integration of Unified Theory of Acceptance and Use of Technology 2 (UTAUT2) and Institutional Theory. The current study uses structural equation modeling to investigate the impact of facilitating conditions and institutional support on behavioral intention and actual use of mobile payment systems. The results show that facilitative conditions (technological accessibility, reliable internet connectivity, and technical assistance) have a significant positive effect on users' behavioural intention to use mobile payments. Institutional support such as government initiatives, banking services and community-based digital literacy programmes also played a large part in accelerating adoption and increasing users' confidence in digital financial services. The study found that improving digital infrastructure and institutional support is essential to promote mobile payment adoption and enhance financial inclusion especially for vulnerable and digitally excluded populations.

Anjali et al. (2026) studied the perception of rural customers towards digital payment system with special reference to the extent of awareness, adoption and problems faced in using digital payment services. The study discovered that rural consumers were becoming more aware of the convenience and usefulness of digital payment platforms but concerns about transaction security, limited digital literacy, internet connectivity and fear of online fraud still influenced their adoption behaviour. The findings further indicate that increasing the use of mobile payment systems and promoting financial inclusion in rural communities are crucial with enhancing digital literacy, strengthening consumer trust and improving digital infrastructure. The study suggested that targeted awareness programmes and user-friendly digital payment services are needed to speed up the digital transformation of rural India.

So far, most of the existing studies on technology adoption have focused on urban consumers, students, merchants, and existing users of digital payment applications, and less attention has been paid to rural households in developing economies. Further, the studies conducted in India have mainly focused on user satisfaction, continuance intention, technology acceptance, and opportunities and challenges of digital payment systems. These studies have offered valuable insights into digital payment behaviour but offer limited empirical evidence on the combined influence of digital literacy, perceived ease of use, trust, perceived security and social influence on the adoption of mobile payments among rural households.

Most empirical studies are conducted on specific user groups or on a single digital payment platform, with little evidence at the district level. This gap is important to address as rural households differ from urban populations in terms of digital capabilities, technology readiness, financial behaviour and access to digital infrastructure. Therefore, the present study aims to examine the determinants of mobile payment adoption among rural households of Thrissur District, Kerala.

Objectives of the study:

- To identify the factors influencing adoption of mobile payment by rural households of Thrissur District, Kerala.
- To measure the extent of mobile payment adoption by rural households in Thrissur District of Kerala.

Research Methodology:

The present study adopted a descriptive research design to explore the determinants of mobile payment adoption among rural households in Thrissur District of Kerala. The study was conducted among rural households having Smartphone and awareness of mobile payment applications. The multistage sampling technique was used to select the respondents and primary data were collected through structured questionnaire. All variables were measured on a five-point Likert scale, from 1 (Strongly Disagree) to 5 (Strongly Agree). This study investigates the role of digital literacy, perceived ease of use, trust, perceived security, and social influence toward the adoption of mobile payment. The study involved a sample of 158 respondents. The data collected were analysed using IBM SPSS.

Analysis and Discussion:

Table 1
Reliability statistics

Construct	Number of Items	Cronbach's Alpha (α)	Interpretation
Digital Literacy (DL)	5	0.833	Good
Perceived Ease of Use (PEOU)	5	0.789	Acceptable
Trust (TR)	4	0.794	Acceptable
Perceived Security (PS)	4	0.838	Good
Social Influence (SI)	4	0.804	Good
Mobile Payment Adoption (MPA)	6	0.845	Good

(Source: Computed from primary data)

Reliability of the measurement scales tested using Cronbach's alpha coefficient. Table 1 shows the values of Cronbach's alpha which ranged from 0.789 to 0.845. This is more than the recommended value of 0.70 indicated by Joseph F. Hair Jr. et al. (2022) and Jum C. Nunnally and Bernstein (1994). The findings reveal that all the constructs demonstrated acceptable to good internal consistency reliability confirming that the measuring items were reliable in capturing the latent constructs. Among the constructs, Mobile Payment Adoption had the highest dependability ($\alpha = 0.845$), followed by Perceived Security ($\alpha = 0.838$) and Digital Literacy ($\alpha = 0.833$). Thus, all the six constructs were found to be reliable, and fit for any further factor analysis.

Table 2
Demographic Profile of the respondents

	Category	Frequency (n)	Percentage (%)
Gender	Male	78	49.4
	Female	80	50.6
Age (Years)	Below 25	10	06.3
	26–35	35	22.2

	36–45	55	34.8
	46–55	48	30.4
	56 and above	10	06.3
Educational Qualification	Primary	8	05.1
	Secondary	20	12.7
	Higher Secondary	55	34.8
	Graduate	60	38.0
	Postgraduate	15	09.5
Occupation	Farmer	30	19.0
	Self-employed	18	11.4
	Private Employee	45	28.5
	Government Employee	20	12.7
	Homemaker	35	22.2
	Student	10	06.3
Monthly Household Income (₹)	Below 15,000	15	09.5
	15,001–30,000	60	38.0
	30,001–50,000	55	34.8
	50,001–75,000	20	12.7
	Above 75,000	8	05.1
Preferred Mobile Payment Application	Google Pay	75	47.5
	PhonePe	60	38.0
	Paytm	12	07.6
	BHIM	6	03.8
	Others	5	03.2

(Source: Computed from primary data)

The demographic profile of the respondents reveals that 50.6% were female and 49.4% were male, indicating a roughly equitable gender distribution. The predominant age categories among respondents were 36–45 years (34.8%) and 46–55 years (30.4%). In terms of educational attainment, 38.0% were graduates, whereas 34.8% had finished higher secondary education (+2). Private employees (28.5%) represented the predominant occupational group, succeeded by homemakers (22.2%) and farmers (19.0%). The majority of respondents indicated a monthly household income of ₹15,001–30,000 (38.0%) or ₹30,001–50,000 (34.8%). In terms of mobile payment applications, Google Pay (47.5%) emerged as the most favoured platform, succeeded by PhonePe (38.0%), signifying that these two programs prevail in mobile payment utilization among rural families in Thrissur District.

Table 3
Regression analysis

Model	R	R Square (R ²)	Adjusted R Square	Std. Error of the Estimate	Durbin–Watson
1	0.781	0.61	0.597	0.432	1.912

(Source: Computed from primary data)

The five independent factors such as Digital Literacy (DL), Perceived Ease of Use (PEOU), Trust (TR), Perceived Security (PS), and Social Influence (SI) collectively account for 61.0% of the variance in mobile payment acceptance. The Durbin–Watson statistic (1.912) suggests the absence of significant autocorrelation issues.

Table 4
ANOVA

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	43.286	5	8.657	46.382	0.001
Residual	28.386	152	0.187		
Total	71.672	157			

(Source: Computed from primary data)

The regression model is statistically significant ($F = 46.382$, $p < 0.001$), indicating that the predictors collectively explain a significant proportion of the variance in mobile payment adoption.

Table 5
Regression Coefficient table

Predictor	B	Std. Error	Standardized β	t	Sig.
Constant	0.412	0.261	—	1.579	0.116
Digital Literacy	0.231	0.054	0.279	4.278	0.001
Perceived Ease of Use	0.184	0.061	0.202	3.017	0.003
Trust	0.205	0.058	0.238	3.534	0.001
Perceived Security	0.147	0.051	0.176	2.882	0.005
Social Influence	0.169	0.056	0.194	3.018	0.003

(Source: Computed from primary data)

The multiple regression analysis shown that the proposed model significantly forecasted mobile payment usage among rural households ($R^2 = 0.610$, Adjusted $R^2 = 0.597$, $F(5,152) = 46.382$, $p < 0.001$). Digital Literacy ($\beta = 0.279$, $p < 0.001$) demonstrated the most significant positive impact on mobile payment adoption, succeeded by Trust ($\beta = 0.238$, $p < 0.001$), Perceived Ease of Use ($\beta = 0.202$, $p = 0.003$), Social Influence ($\beta = 0.194$, $p = 0.003$), and Perceived Security ($\beta = 0.176$, $p = 0.005$). Collinearity diagnostics revealed tolerance values exceeding 0.20 and VIF values below 5.0, signifying that multicollinearity was not an issue.

Table 6
Results of Hypothesis Testing

Hypothesis	β	p-value	Decision
H1: Digital Literacy → Mobile Payment Adoption	0.279	0.001	Supported
H2: Perceived Ease of Use → Mobile Payment Adoption	0.202	0.003	Supported
H3: Trust → Mobile Payment Adoption	0.238	0.001	Supported
H4: Perceived Security → Mobile Payment Adoption	0.176	0.005	Supported
H5: Social Influence → Mobile Payment Adoption	0.194	0.003	Supported

(Source: Computed data)

Table 7
Descriptive Statistics of Mobile Payment Adoption among households

Item	Statement	Mean	Standard Deviation
MPA1	I regularly use mobile payment applications for my daily financial transactions.	3.91	0.626
MPA2	I prefer using mobile payment applications over cash whenever possible.	3.89	0.597
MPA3	I use mobile payment applications for different types of transactions.	3.9	0.566
MPA4	Mobile payment applications have become an essential part of my daily financial activities.	3.94	0.6
MPA5	I intend to continue using mobile payment applications for future transactions.	3.92	0.644
MPA6	I frequently recommend mobile payment applications to others.	3.96	0.652

(Source: Computed from primary data)

The descriptive statistics reveal a significant prevalence of mobile payment use among rural families in Thrissur District, Kerala. The average score of 3.92 indicates that respondents predominantly concurred with the claims regarding the adoption and ongoing utilization of mobile payment applications. Of the six

indicators, MPA6 ("I frequently recommend mobile payment applications to others") achieved the highest mean score ($M = 3.96$, $SD = 0.652$), signifying a favourable inclination among respondents to advocate for mobile payment applications within their social networks. Subsequently, MPA4 ($M = 3.94$, $SD = 0.600$) and MPA5 ($M = 3.92$, $SD = 0.644$) indicated that mobile payment applications have become essential to respondents' everyday financial practices, and they plan to persist in their usage moving forward. The other measures exhibited elevated mean values between 3.89 and 3.91, indicating positive perceptions for the habitual usage and preference for mobile payment applications. Moreover, the comparatively low standard deviation values (0.566–0.652) signify uniformity in the respondents' perspectives. These data indicate that rural households in Thrissur District demonstrate a significant degree of mobile payment adoption, thus fulfilling the study's primary purpose.

Suggestions:

- Government organizations, banks, and fintech companies ought to conduct frequent digital literacy and financial awareness programs in rural areas to enhance customers' confidence and proficiency in utilizing mobile payment applications.
- Mobile payment service providers must bolster trust by guaranteeing transparent transaction processes, swift grievance resolution systems, and efficient customer support services.
- Fintech organizations must consistently enhance security and privacy protocols, incorporating multi-factor authentication, fraud detection systems, and customer education initiatives regarding secure digital payment methods.
- Mobile payment solutions must provide straightforward, clear, and multilingual user interfaces, incorporating regional language capabilities such as Malayalam, to enhance accessibility for rural users.
- Financial institutions and digital payment providers ought to engage community leaders, self-help organizations, local vendors, and peer networks to promote the adoption of mobile payment applications via demos, awareness campaigns, and referral programs.
- Policymakers must persist in investing in digital infrastructure, encompassing dependable internet connectivity and smartphone accessibility, to mitigate the digital gap and foster inclusive digital financial services in rural regions.

Conclusions:

This study investigated the factors influencing mobile payment usage among rural households in Thrissur District, Kerala. The descriptive analysis indicated a significant level of mobile payment acceptance, with an overall mean score of 3.92, demonstrating that rural families have predominantly accepted mobile payment applications for their daily financial activities. Participants conveyed favourable sentiments regarding the consistent use of mobile payment applications, their ongoing usage, and their readiness to endorse these applications to others.

The multiple regression analysis indicated that digital literacy, perceived ease of use, trust, perceived security, and social impact significantly and positively affect mobile payment acceptance. Among these characteristics, digital literacy emerged as the most significant predictor, underscoring the necessity of users' proficiency in properly utilizing digital technology. Trust was recognized as the second most significant issue, highlighting the necessity for dependable and transparent digital payment services. While reported ease of use, social influence, and perceived security had notable positive benefits, their relative impact was comparatively diminished. The results indicate that augmenting users' digital competencies, bolstering trust in digital payment systems, streamlining application interfaces, enhancing security features, and promoting positive social influence can significantly elevate the adoption of mobile payment services among rural households.

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