

Digital Payment Systems in India: Trends and Behavioural Factors Influencing Adoption and Continued Usage

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ABSTRACT

Digital payments are rapidly expanding in emerging nations due to regulatory reforms, innovative concepts from fintech firms, and increased smartphone usage. Not everyone utilises digital payments uniformly, as possessing the technology alone does not suffice to motivate their adoption. This study examines individuals' perceptions and emotions around payments, encompassing aspects such as trust, risk assessment, social influences, technological proficiency, and cultural background. It examines extensive research. Identifies the deficiencies in our existing knowledge. The study aims to investigate the reasons behind the varied utilisation of digital payments among individuals with access to them. The findings indicate that factors such as fear of financial loss, preference for familiarity, uncertainty, and distrust in the system significantly influence human behaviour. What are our friends? The matter of trust significantly influences our adoption of digital payments. The study indicates that to increase payment usage in new countries, it is essential to consider consumer behaviour and develop strategies that foster trust, educate individuals about technology, and align with local cultural norms. Digital payment systems must be engineered to accommodate the needs of their users.

Keywords: Digital payments, Behavioural economics, Trust, Social norms, Emerging market, Mobile money, Digital literacy, Risk perception

INTRODUCTION

The phenomenon of digital payments is evolving rapidly worldwide; however, its adoption varies significantly across different nations, particularly in developing countries. An analysis reveals that psychological factors are just as critical as technological advancements or legal frameworks in understanding the various rates of adoption among citizens.

Countries like India, Brazil, and Kenya have seen an increase in digital payment usage, spurred by widespread internet access and governmental support in opening bank accounts. Nonetheless, certain demographics, including rural populations, low-income individuals, and older adults, remain hesitant to adopt these systems. Even when initial usage occurs, many revert to traditional payment methods. This indicates deeper motivational and psychological elements guiding financial behavior.

Trust is a prominent factor influencing the adoption of digital payments. In some regions, a lack of faith in institutions and fears of fraud deter individuals from embracing these technologies. Many rely on personal experiences, referrals from peers, and their perceptions of safety before utilizing digital payment options. Concerns over losing money or experiencing technological failures further contribute to the reluctance in adopting digital solutions.

Social pressure also plays a crucial role. People often observe their peers and communities to gauge the appropriateness of utilizing digital payments, which can enhance comfort levels when a system becomes popular, as exemplified by platforms like M-Pesa in Kenya and Unified Payments Interface (UPI) in India. The application of behavioral economics illustrates that individuals tend to mimic the actions of others, increasing the likelihood of their adopting such technologies.

Cognitive biases, like status quo bias, present bias, and overconfidence, also affect user behavior towards digital payments. Status quo bias leads some to stick to familiar methods like cash, while present bias favors immediate ease over long-term benefits. Overconfidence may misguide users into underestimating their financial management skills,

creating disparities in adoption rates.

Barriers to usage can be magnified by minor inconveniences associated with digital payments, such as app downloads or verification waits, especially among those lacking technological knowledge or comfort. Advances in digital transaction technologies, combined with governmental initiatives in India — such as Digital India and the introduction of the UPI — have significantly fostered the use of digital payments. Following demonetization in 2016 and the COVID-19 pandemic, online and contactless payments surged as options that avoided physical interactions.

Currently, India ranks among the world's leading digital payment markets, with platforms like UPI facilitating billions of transactions monthly. The accessibility of smartphones, affordable internet, and widespread operational knowledge contribute to this trend, allowing even previously excluded individuals to engage in safe and convenient financial transactions.

Despite this growth, persistent issues inhibit broader acceptance and usage, including security concerns, privacy issues, trust in digital systems, access to technology, and demographic factors. Behavioral aspects, such as perceived utility, convenience, social influences, habitual use, and satisfaction, are pivotal in determining consumers' willingness to adopt and consistently utilize digital payment methods.

The research titled "Digital Payment Systems in India: Trends and Behavioral Factors Influencing Adoption and Continued Usage" seeks to dissect current trends in digital payment adoption while identifying the behavioral, technological, and demographic influences that shape consumer choices. The anticipated findings aim to enrich existing literature, providing insights for policymakers and financial entities to foster India's digital payment ecosystem and promote sustainable financial inclusion.

Digital Payment Apps in India

1. Google Pay

Google Pay (GPay) is an application for digital payment services that have been created by Google. The service was introduced in India in the year 2017 (under the name Tez), and then it was changed to Google Pay. The application works on the Unified Payment Interface which has been built by the National Payments Corporation of India and helps users to send money instantaneously, pay their utility bills, top up their phones, and pay merchant payments using QR code payments.



2. Phone Pe

PhonePe, founded in 2015 by Sameer Nigam, Rahul Chari, and Burzin Engineer, is a leading digital payment system in India. It leverages the UPI system to provide services including money transfers, bill payments, investments, insurance, mutual funds, and online shopping.

SWOT Analysis



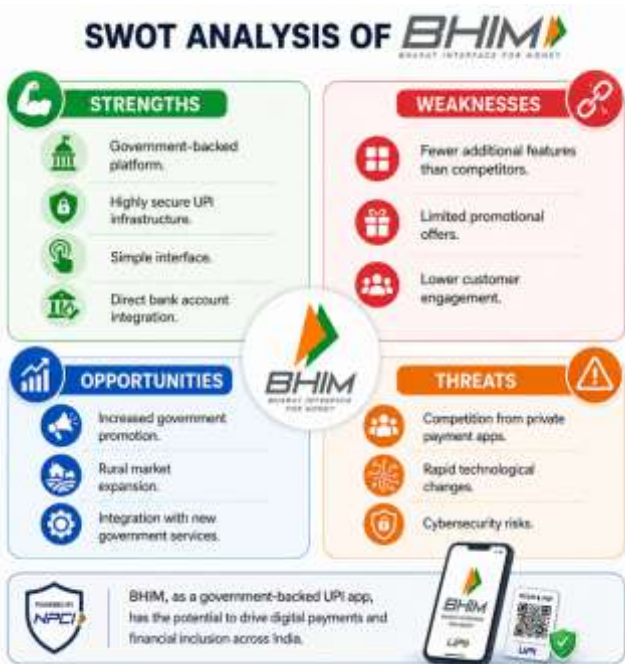
3. Paytm

Paytm was started in 2010 by Vijay Shekhar Sharma under One 97 Communications. At Paytm was just a place to put money on your phone.. Now Paytm is a big platform that does a lot of things like help with UPI payments, wallets, booking tickets, insurance, investments and services for merchants.



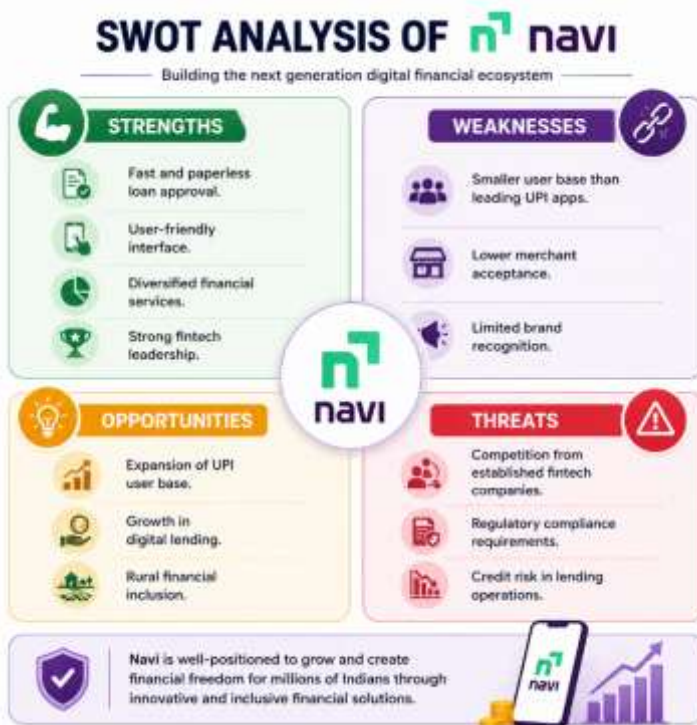
4. BHIM

The BHIM app was started in December 2016 by the National Payments Corporation of India. This happened because the Government of India wanted more people to use payments. BHIM is a way to send money from one bank to another using the UPI system. It is meant to be an fast way to do this.



5. Navi

Navi is a place where you can do all your money things online. It was started in 2018 by Sachin Bansal and Ankit Agarwal. The Navi app lets you make payments using UPI get loans buy insurance and invest in mutual funds all from your phone or computer.



Parameter	Google Pay	PhonePe	Paytm	BHIM	Navi
Developer	Google	PhonePe Pvt. Ltd.	One97 Communications	NPCI	Navi Technologies
Primary Focus	UPI Payments	Digital Payments & Financial Services	Digital Wallet & Financial Ecosystem	Government-backed UPI Payments	Digital Lending & UPI
Market Position	One of India's leading UPI apps	Market leader in UPI transactions	Established fintech platform	Trusted government	Emerging fintech player

				payment app	
Ease of Use	★★★★★	★★★★★	★★★★☆	★★★★☆	★★★★☆
UPI Payments	Excellent	Excellent	Excellent	Excellent	Good
Wallet Facility	No	Limited	Yes	No	No
Bill Payments	Yes	Yes	Yes	Limited	Yes
Recharge Services	Yes	Yes	Yes	Yes	Yes
Investment Services	Limited	Mutual Funds, Gold	Stocks, Mutual Funds, Gold	No	Mutual Funds
Insurance Services	Limited	Yes	Yes	No	Yes
Loan Services	Limited	Personal Loans	Personal & Business Loans	No	Strong Personal Loan Platform
Merchant Acceptance	Very High	Very High	High	Moderate	Growing
Government Support	No	No	No	Yes	No
Rewards & Cashback	Moderate	Good	Excellent	Minimal	Moderate
Security	Very High	Very High	High	Very High	High
Best Known For	Simplicity & Security	All-in-One Financial Ecosystem	Wallet & Financial Marketplace	Secure Government UPI	Instant Digital Loans
Major Weakness	Limited financial products	Profitability challenges	Regulatory challenges	Limited features	Smaller user base

Comparative Analysis of Google Pay, PhonePe, Paytm, BHIM, and Navi

PROBLEM STATEMENT:

In countries that are still developing people are not using digital payment platforms as much as you would think. Even though it is easy to use these platforms and the government is trying to get people to use them a lot of people are still not sure about using payments for everyday things like buying food or paying bills. This shows that the problem is not about the technology it is also about how people think and feel. People do not trust payments because they are afraid of being cheated they are not sure if the transactions will work and they get confused with all the options. Some people also do not know much about money and digital things. They like using cash because it is what they are used to. Digital payments are also affected by what people around us think and do. For example if our friends and family use payments we are more likely to use them too. Nobody has really studied how these social things affect how people use digital payments. As a result we do not really understand why people are not using payments as much as they could be. We need to figure out why people are not using payments so that everyone can have access to financial services and digital payment systems can be used to their full potential in countries that are still developing. Digital payment systems can help people in ways and we need to make sure that everyone can use them. Digital payments are very important for the future of money and finance, in emerging economies. We need to make sure that digital payment systems are working

well for everyone.

REVIEW OF LITERATURE

McKnight et al. (2002) developed tools to measure trust in shopping, revealing that higher trust in institutions promotes shopping behaviors. Venkatesh et al. (2003) created a model explaining technology acceptance, emphasizing social influence and ease of use, which needs adaptation for digital payments in low-income areas. Sun et al. (2006) highlighted that online privacy concerns diminish trust and transaction propensity, advocating for clear privacy protections. Mallat (2007) found that while convenience drives mobile payment preference, safety concerns hinder usage, necessitating further research on user trust. Dahlberg et al. (2008) identified safety, ease, and convenience as critical factors in payments, suggesting research on decision-making in mobile payment contexts.

Donner and Tellez (2008) examined mobile banking's intersection with local social structures, promoting community involvement to enhance usage, while Chen (2010) emphasized social support in e-payment adoption in emerging markets. Zhou (2011) demonstrated that early trust in mobile payments encourages continued use. Jack and Suri (2011) assessed M-PESA's impact, finding it alleviated financial access challenges for low-income users.

Subsequent studies revealed how mobile money impacts poverty and gender dynamics (Suri & Jack, 2016), examined mobile payment platform adoption (Staykova & Damsgaard, 2016), and stressed the importance of trust and usability in digital financial services (Jack, 2017). Research by Manikandan & Mary Jayakodi (2017) into Chennai's wallet usage found trust and ease of use significant, alongside privacy concerns.

Kariuki and Ouma (2018) addressed gender disparities in mobile money use due to social norms, advocating for supportive environments for women. Gomber et al. (2018) connected fintech success with regulatory conditions. Björkegren and Grissen (2019) noted that targeted nudges could improve mobile money usage.

De Koker and Barnes (2019) emphasized the need for sound regulations to boost trust in digital payments. Saprikis and Vlachopoulou (2019) identified user concerns about safety and privacy within the mobile payments landscape, urging further research post-COVID. Ravikumar and Prakash (2022) explored factors affecting small store payment service adoption in India, while Ullah et al. (2022) highlighted the importance of financial literacy in mobile payment usage.

Blay and Caesar (2022) found that agent presence boosts trust in mobile money in Ghana. Ajao et al. (2023) showed social influence increases mobile payment uptake in Nigeria. Kawamoto et al. (2023) stressed the collaborative ecosystem needed for mobile payment success. JW Tang (2024) focused on retailer usage of mobile payments, underlining safety concerns.

Bolia and Verma (2024) suggested a multifaceted model for digital payment adoption based on trust and readiness, while Mothobi and Kebotsamang (2024) reported that robust phone networks enhance digital money usage in Africa. Gupta and Lahiri (2025) highlighted India's transition to cashless payments driven by new technologies and policy initiatives. Finally, NS Vedala et al. (2025) observed that the Unified Payments Interface's adoption hinges on customer preference and usability, with varying patterns across India's regions. S. Agarwal (2025) concluded that mobile payments positively impact small business growth, influenced by competitive dynamics.

OBJECTIVES

- To study about the trend of Digital payment systems in India
- To examine the behavioural factors influencing the adoption of digital payment systems in emerging markets.
- To identify the role of financial literacy and technological awareness in encouraging digital payment adoption.
- To evaluate how incentives such as cashback offers, rewards, and discounts influence consumer payment behaviour.

Scope of the study

The study examines the correlation between trust in platforms and their usage, focusing on perceived safety in transactions. It also investigates the impact of cash habits and peer opinions on digital payment adoption. Additionally, the research assesses users' knowledge of finance and digital tools, evaluating its influence on their confidence in digital payments. Lastly, it analyzes the role of government interventions, such as regulations and incentives, in shaping payment practices.

Research Methodology

Research design

This study examines the factors influencing payment adoption, particularly digital payments, through a review of existing research, including thirty journal articles. It applies theories such as UTAUT, TAM, and TPB alongside behavioral economics to analyze trust, risk biases, and usability perceptions. Cultural and demographic influences on payment behavior are explored via content analysis, aiming to identify ways to enhance digital payment adoption. Ultimately, the study proposes an economics-based framework to facilitate increased usage of digital payments.

Sources of data

The present study titled Behavioral Economics of Digital Payment Adoption and Use in Emerging Markets is primarily based on primary data collection.

Primary data

Primary data is obtained directly from participants using a standardised questionnaire. The poll will focus on individuals utilising digital payment channels, including UPI, mobile wallets, online banking, debit cards, and credit cards. Data will be collected on demographic characteristics, digital payment usage patterns, perceived ease of use, trust, security concerns, financial literacy, social influence, risk perception, and behavioural aspects affecting the adoption and sustained use of digital payment systems.

Data collection method

The research employs a structured questionnaire administered via online surveys. It includes demographic details such as age, gender, education, and income. The sampling design utilizes convenience sampling with a sample size of 150-200 respondents.

TOOLS FOR ANALYSIS

The collected data will be analyzed using statistical techniques with the help of software such as Microsoft Excel and SPSS.

1. **Percentage Analysis** Used to classify and present respondents based on demographic and behavioral characteristics.
2. **Descriptive Statistics** Measures such as mean, frequency, and standard deviation will be used to summarize respondents' perceptions and digital payment behavior.
3. **Chi-Square Test** Used to examine the association between demographic variables and digital payment adoption.
4. **Correlation Analysis** Used to identify the relationship between behavioral factors such as trust, perceived risk, financial literacy, and digital payment usage.
5. **Regression Analysis** Used to determine the impact of independent variables such as trust, security perception, social influence, and financial awareness on digital payment adoption.

RESEARCH GAP

Although digital payment adoption in emerging markets has been widely studied from technological, infrastructural, and economic perspectives, limited research examines the behavioral and psychological factors that shape both adoption and sustained use. Existing studies often focus on access, cost, or system efficiency, but they do not adequately explain why individuals with similar access still display different usage patterns. There is also a lack of integrated frameworks that combine cognitive biases, trust dynamics, social influence, risk perception, and cultural norms to understand digital payment behavior. Furthermore, most current literature concentrates on initial adoption, leaving a gap in understanding the transition from adoption to habitual, long-term use, particularly in low-literacy and low-income populations. This gap highlights the need for deeper behavioral economics-oriented research to explain the inconsistencies and heterogeneity in digital payment usage across emerging markets.

HYPOTHESIS

- H1: User trust positively influences digital payment adoption and continued usage intention.
- H2: Perceived risk negatively influences digital payment adoption and continued usage intention.
- H3: Privacy concerns negatively influence digital payment adoption and continued usage intention.

LIMITATIONS

- This study on payment adoption in emerging markets has some problems. The study uses information that people report about themselves which can be wrong because people may not tell the truth about how they use digital payments.
- The study is only done in areas or with certain groups of people so the results may not be true for all emerging markets. This is because different places have cultures, economies and infrastructures.
- Digital payment adoption is also affected by how people feel about payments like if they trust them or think they are risky. It is hard to measure these feelings and separate them from things that can influence them like what the government is doing or new technologies that are coming out.
- The fact that digital payments are changing fast can also be a problem. This means that some of the things the study finds may not be true in the future. The study also has trouble accounting for transactions that are not recorded in places where people mostly use cash.
- Lastly the study has limitations because it does not have an enough sample size, enough time or enough resources. This can affect how deeply the study can look at groups of people and how they use digital payments over time. The study on payment adoption, in emerging markets has these problems.

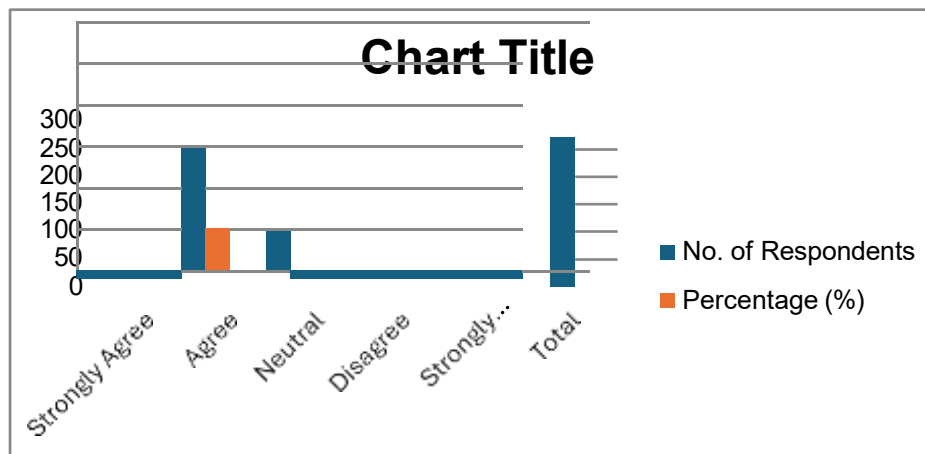
DATA ANALYSIS AND INTERPRETATION

DATA ANALYSIS

The following is the analysis and interpretation of primary data collected to examine the behavioral factors influencing digital payment adoption. The responses were measured using a five-point Likert scale ranging from Strongly Agree to Strongly Disagree. The analysis focuses on key dimensions such as convenience, trust, risk perception, social influence, and usage behavior.

Functional Factors of Digital Payments

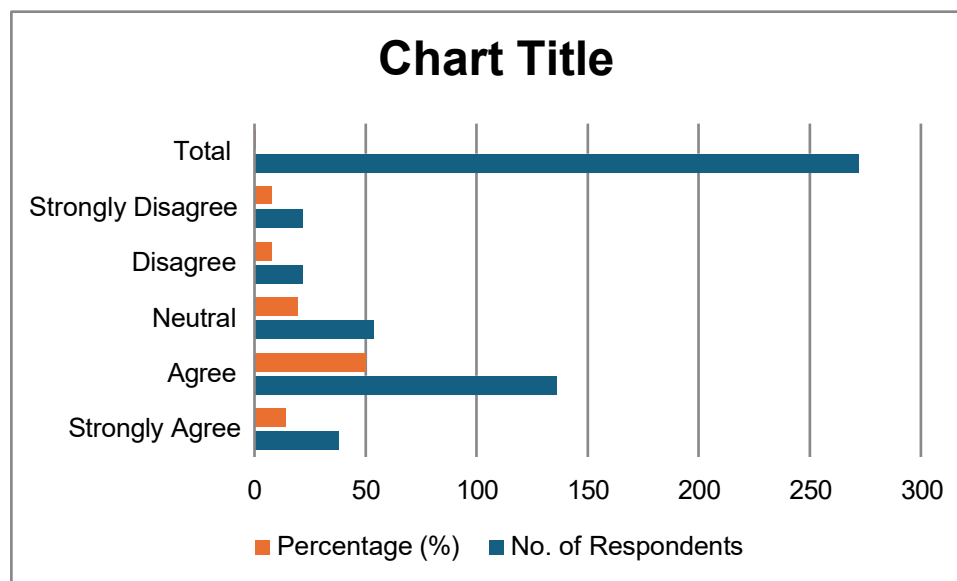
Q1: Digital payments are convenient



Interpretation:

Digital payments are generally perceived as user-friendly, simplifying transactions and saving time. However, not everyone finds them consistently convenient due to issues like internet connectivity and transaction problems. This uncertainty indicates that while users appreciate digital payment systems, there is room for improvement in reliability and consistency to build trust among users.

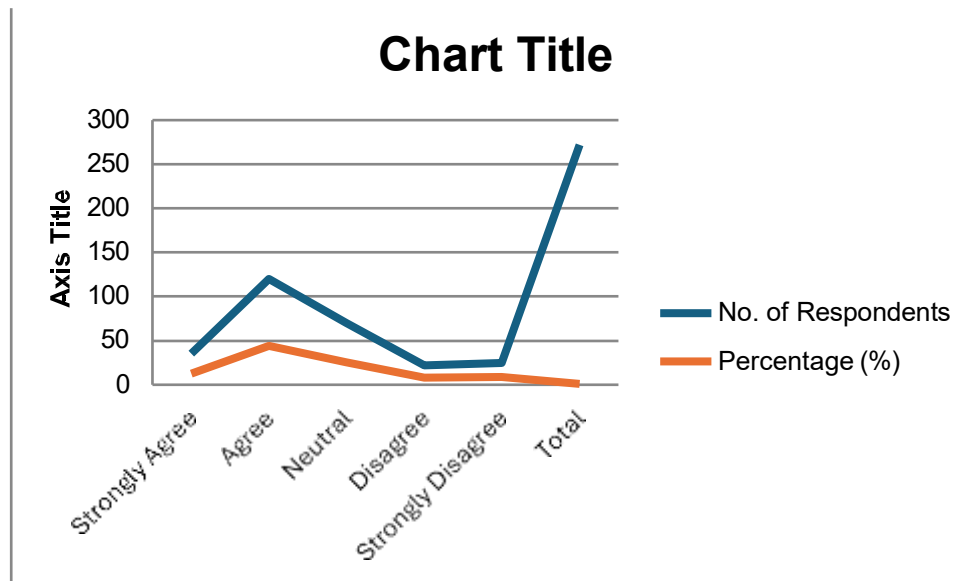
Q2: Digital payments are easy to use



Interpretation:

The results indicate that while the majority of individuals find digital payments easy to use due to their simplicity and accessibility, there are notable exceptions. Some users, particularly older individuals or those less adept with technology, struggle with these systems, finding them less straightforward. This highlights the need for digital payment platforms to ensure fairness and usability for all users, as well as the importance of supporting users in learning how to navigate these systems. Ultimately, the goal is for digital payments to be easy for everyone.

Q3: Preference for digital payments over cash



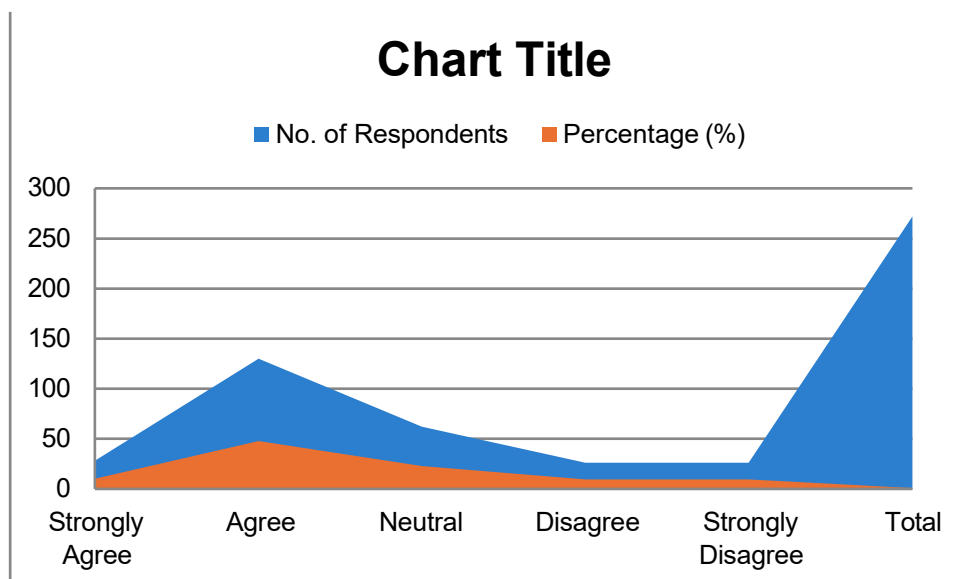
Interpretation

Many individuals express a preference for digital payments; however, a significant number remain hesitant to abandon cash entirely. This reliance on cash stems from familiarity and perceived safety, indicating that people are still acclimating to the concept of digital transactions. Even as they occasionally favor digital options, ingrained habits lead them to continue using cash. Therefore, the coexistence of cash and digital payments reflects an ongoing transitional phase, where full adoption of digital payments is impeded by reluctance to forsake traditional methods.

Q4: Digital payments save time

Most people think digital payments save time which is why they work well. Digital payments are seen as a way to pay than traditional methods.. Some people do not think this way, which means that digital payments do not always save time. Sometimes digital payments are slow because of things, like waiting for transactions to go through logging in and when the system is not working. This shows that even though digital payments are usually better when they do not work right people start to think they are not so great and they might not use them all the time. Digital payments are a way to pay because they are fast but when they are slow people get frustrated with digital payments.

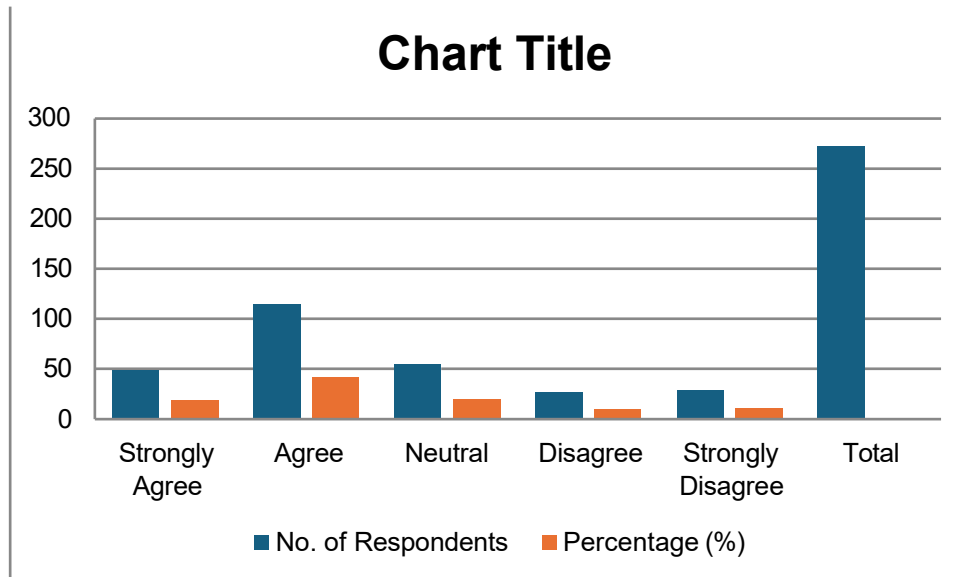
Q5: Digital payments are secure



Interpretation:

The public perception of security regarding digital payments is largely neutral, with many individuals lacking a clear understanding of how security functions. This uncertainty leads to hesitancy in using digital payment systems. To foster greater confidence, there is a necessity for clearer communication from payment providers about security measures. By being more transparent and educating consumers on the workings of security in digital payments, companies can help users feel safer and more assured when engaging in online transactions.

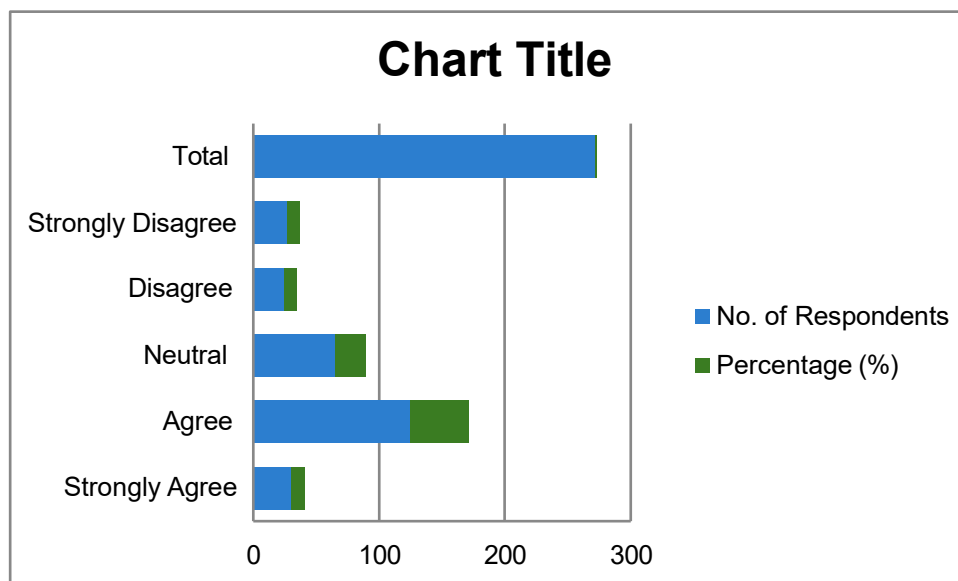
Q6: Fear of fraud affects usage



Interpretation:

People's fear of being cheated during payment transactions significantly affects their willingness to use payment methods. This fear often outweighs potential gains, leading to cautious behavior, such as avoiding large payments or certain websites, even among individuals who have never personally experienced fraud. The anxiety can stem from news reports or anecdotal accounts from friends. Although digital payments offer numerous benefits, this pervasive fear of fraud is a major barrier to their wider adoption.

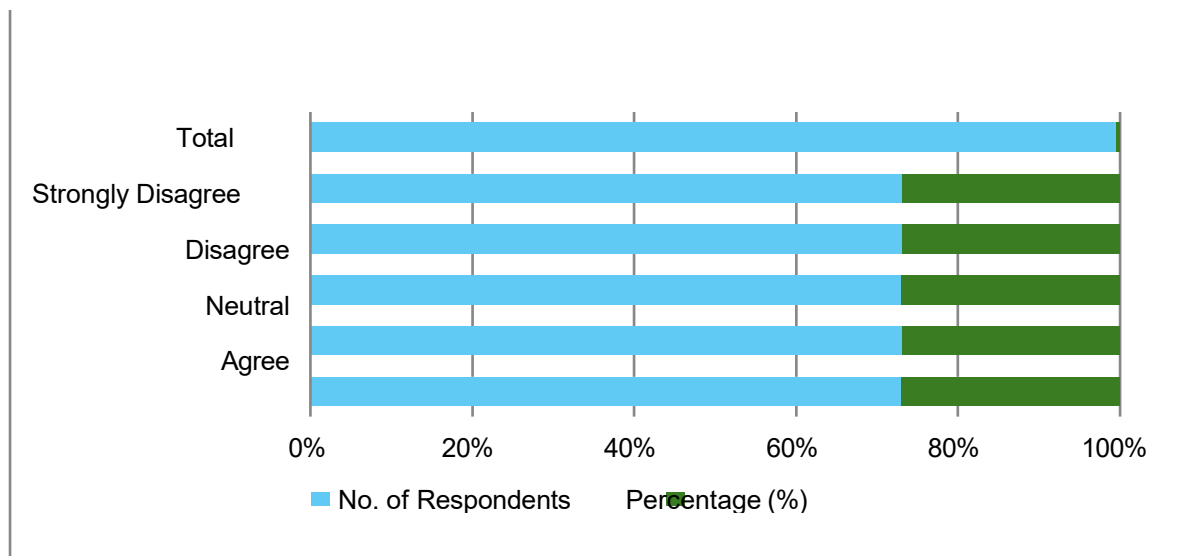
Q7: Trust in digital platforms



Interpretation:

Trust levels are generally average and influenced by individual experiences and perceptions. Trust in institutions often hinges on their reliability, transparency, and past performance. Many individuals remain uncertain about trust, indicating it is still developing rather than fully established. People may associate trust with endorsements from friends or familiarity with a brand. Negative experiences, even if infrequent, can significantly damage trust. Consequently, building trust is essential for maintaining user loyalty, as it fosters repeated engagement with a product or service.

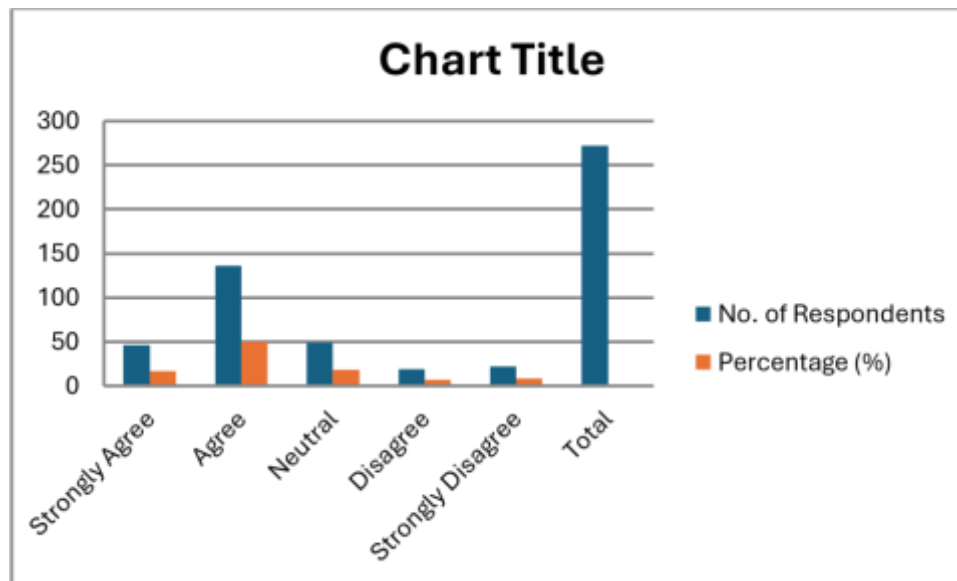
Q9: Confidence in using digital tools



Interpretation:

People who utilize payment systems generally possess a moderate level of confidence, aligning with the self-efficacy theory, which posits that individuals' beliefs about their capabilities influence their actual performance. Many users feel capable of operating payment systems; however, some lack full confidence due to limited knowledge of computer use or fear of making errors. This uncertainty does not indicate a lack of desire to engage with these systems but rather a cautious approach stemming from a lack of familiarity with features. Enhancing user education about digital payment systems is crucial, as increased knowledge can lead to greater adoption and usage among individuals.

Q10: Intention to continue usage



Interpretation:

In the analysis of digital payment usage, it is observed that while people express a desire to continue using these systems, their actual adoption hinges on feelings of safety, trust, and ease of use. Although many recognize the utility of digital payments, there remains a disconnect between intentions and actions, with some users hesitant or resistant. The research underscores that the reluctance to adopt digital payments stems more from unfamiliarity than from technological inadequacy. Factors such as trust in the system and social influences play significant roles in shaping user behavior. A key finding is the presence of a substantial group that is not opposed to digital payments but is underutilizing them. This demographic presents an opportunity for businesses and governments, as they could be encouraged to adopt these technologies more fully. The study advocates for digital payment companies to focus on user experience, building trust, and educating users to facilitate broader adoption. To enhance user engagement and satisfaction, efforts must include making systems straightforward to navigate and fostering a secure environment. Companies should align their strategies with behavioral insights and theoretical frameworks, like the Technology Acceptance Model (TAM) and the Unified Theory of Acceptance and Use of Technology (UTAUT), to promote regular use of digital payment solutions.

FINDINGS

The study shows that people in emerging markets use payments because of how they think and feel, not just because the technology is available. Trust is the reason as people do not want to use digital payments because they are afraid of being cheated and they do not trust the companies. People also think in ways that make them not want to change like they are afraid of losing money or they like things the way they're. They also think about what's happening now and not about what could happen in the future. When digital payments become safer people are still worried about the risks and this stops them from using digital payments. What their friends and community do has an impact on whether people use digital payments or not as people like to do what others are doing.

However not many people know how to use payments properly which makes it hard for them to use them. The study also found that many people stop using payments after a while even after they start, because of small problems like when the transaction does not work or the system is too hard to use.

Digital payment adoption is also different for types of people like older people or people who do not have a lot of money or education. Even though the government is trying to get more people to use payments peoples behaviors and thoughts are still a big obstacle, to using digital payments all the time

CONCLUSION

Digital payment adoption in emerging markets is not about the technology. It is about how people think and feel. People need to trust payments. They need to feel safe when they use them. Some people are afraid of fraud. They do not want to lose their money. They are not sure if digital payments are an idea. Some people are just not used to using payments. They like to do things the way they have always done them.

When people see their friends and family using payments they are more likely to use them too. This is because people like to do what others are doing. The government can help by making sure people are protected when they use payments. They can make sure that companies are honest and clear about what they're doing.

Digital payments need to be easy to use. People need to be able to understand how to use them. They need to feel like they can trust the companies that offer payments. To get more people to use payments we need to teach them about money and how to use digital payments. The people who make payments and the government need to work together to make sure digital payments are something that everyone can use. They need to think about how people think and feel when they are making payments. They need to make digital payments easy to use and accessible to everyone. Digital payment adoption is very important, for emerging markets.

SUGGESTIONS

1. Digital payment service providers need to make sure that digital payments are safe and private so that people will trust them.
2. We should have programs that teach people about money and how to use payments, especially in rural and semi-urban areas so more people will start using digital payments.
3. The people who make payment services should make them easy to use for older people and those who are not good with technology.
4. Digital payment service providers should make sure that payments go through fast and that things do not go wrong so that people are happy.
5. Banks and fintech companies should give people rewards like cash back to keep them using digital payments.
6. The government should make sure that there are rules to protect people from cyber attacks and to help people who have problems with digital payments.
7. We should help small businesses start using payments by giving them incentives and training.
8. Digital payment services should be able to be used by people who speak languages and should have features that help people, with disabilities.
9. Digital payment service providers should have people available to help 24 hours a day so they can fix problems with payments away.
10. Digital payment service providers should keep working on ideas like payments that do not need you to touch anything and ways to stop fraud using artificial intelligence to make digital payments better.

RECOMMENDATIONS

1. We need to tell people more about the things of digital payment systems like how safe and easy they are to use.
2. The internet connection and digital infrastructure need to be better in areas that are far away from cities.
3. Digital payment systems need to be more secure with things like using your face or fingerprint to log in and checking for fraud all the time.
4. Banks and other companies that deal with money and technology should work together to make digital payments work better for everyone.
5. Digital payment apps should have features that're just for each person and tools to help them manage their money.

6. We need to make sure digital payments work all the time by updating the technology.
7. We should make digital payments easier, for people who are not used to them like people or those who do not have a lot of money.
8. We should ask people what they think of payments so we can make them better.
9. We should help small businesses use payments by making it cheaper and easier for them to get started.
10. The government should keep helping people use payments while making sure their personal information is safe.

FUTURE SCOPE OF THE STUDY

1. We should look at how people use digital payment platforms like Google Pay, PhonePe, Paytm, BHIM, Navi, Amazon Pay and CRED in the future.
2. It would be interesting to compare how people in cities and rural areas use payments to see if there are any differences in how they adopt and keep using these services.
3. Digital payment adoption may be affected by technologies like Artificial Intelligence, Block chain and Central Bank Digital Currency so it would be good to study this.
4. Researchers should look at how things like age, gender, education, job and income affect how people use payments.
5. If we do studies over a period we can see how peoples behaviour changes as digital payment technologies get better.
6. The government has started initiatives like Digital India, Unified Payments Interface and programs to include people in the financial system so we should see if these are really helping to get more people to use digital payments.
7. People are worried about cybersecurity and fraud when they use payments so we should look at how these concerns affect whether they trust and keep using these services.
8. We can compare how well digital payments are doing in India to countries that are developing or already developed.
9. The experience people have when they use payments the quality of the service and how easy the applications are to use can all affect whether they keep using them so we should study this.
10. It would also be useful to look at how specific groups of people such, as students, senior citizens, small business owners, gig workers or rural entrepreneurs are using digital payments.

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