



# Perceptions of Post Graduate Students towards UPI Transactions - A Study

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## Authors' contributions

This work was carried out in collaboration between both authors. Both authors read and approved the final manuscript.

## Article Information

DOI: 10.9734/AJEBA/2022/v22i24893

## Open Peer Review History:

This journal follows the Advanced Open Peer Review policy. Identity of the Reviewers, Editor(s) and additional Reviewers, peer review comments, different versions of the manuscript, comments of the editors, etc are available here: <https://www.sdiarticle5.com/review-history/93820>

Original Research Article

Received: 23/09/2022

Accepted: 19/11/2022

Published: 24/11/2022

## ABSTRACT

Unified Payments Interface (UPI) is a technology that powers several bank accounts into a single mobile application, unifying several banking services, smooth fund routing, and merchant payments into one hood. The overall significance of UPI stems from the RBI's and the government's strong ambition and determination to develop a low-cost, easy, and secure digital payment system for the country's enormous population. The RBI and the NPCI have made remarkable efforts to spread the culture of digital payments. Due simplicity, no costs involvement and other reasons the number of UPI transactions are increasing at a faster rate. The portion of young generation in general and students in particular is very significant in transacting through UPI. The present paper is a modest attempt to study and analyse the perceptions of PG students of Satavahana University, Karimnagar, Telangana State. It is found that most of the PG students are approaching UPI for mobile recharge and fund transfer purpose.

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*Keywords: Digital transactions; United Payment Interface (UPI); students.*

## 1. INTRODUCTION

Unified Payments Interface (UPI) is a technology that powers several bank accounts into a single mobile application, unifying several banking services, smooth fund routing, and merchant payments into one hood. The overall significance of UPI stems from the RBI's and the government's strong ambition and determination to develop a low-cost, easy, and secure digital payment system for the country's enormous population [1-4]. The RBI and the NPCI have made remarkable efforts to spread the culture of digital payments [5,6]. According to the RBI, a digital payment platform should make payments simple, secure, and efficient. The RBI outlined certain characteristics for an ideal payment system in its vision for a future payment system based on a digital transaction economy [7-9].

From this perspective, one notable characteristic of the UPI is that it meets various requirements set forth by the RBI's payment system vision of safe, efficient, interoperable, authorised, accessible, inclusive, and compliant with international standards.

### 1.1 Characteristics of UPI Transactions

- a) UPI payments are highly rapid, and payments are processed within seconds.
- b) Almost every bank supports UPI transactions via mobile applications.
- c) All payments are absolutely secure. To complete a payment, the user must have the SIM card for his mobile number in his phone and enter the secret MPIN each time.
- d) UPI transactions enable individuals to request money from another individual, which is not possible with conventional payment mechanisms such as IMPS and NEFT.
- e) These mobile payment apps also support bill payments, which means you can set up timely reminders for all of your bill payments and pay them with a single click using the app.
- f) If you encounter any problems or suspect wrongdoing on your account, you may easily file a complaint through the mobile payment application.
- g) Payments can be made 24x7
- h) It's completely free

## 2. REVIEW OF LITERATURE

Shamsher Singh [10] in his article on Study of Consumer Perception of Digital payment mode, examined the customer perception and impact of demographic factors on adoption of digital mode of payment. To study the objective of the paper, primary data was gathered from 150 Delhi residents. The responses were analysed using ANOVA and frequency analysis. According to ANOVA, there is no significant difference in consumer perception based on demographic factors such as gender, age, profession, and annual income of the patients. However, education was discovered to have a significant influence on digital payment adoption.

Virshree Tungare [11], "A Study on Customer Insight towards UPI (Unified Payment Interface) - An Advancement of Mobile Payment System" states that cashless transaction has become significant component after the Demonetization. In Indore, the researcher conducted a study on UPI payments and related E-payment modes. According to the study's findings, the majority of respondents find UPI payments to be a convenient method of payment that offers a variety of rewards and incentives.

Bijin Philip [12] wrote an article entitled "Unified Payment Interface-Impact of UPI in Customer Satisfaction". The purpose of this study is to determine customer preferences for unified payment interfaces and to determine how customer satisfaction is affected by these interfaces. According to the results of this study, customers have a favourable opinion of unified payment interface services, and usage of UPI services is correlated with respondents' levels of education. People with more education are more likely to use UPI services.

Pragya Chawla, Arun Singhal & Pawan Bajaj [13] "A study on awareness and adoption of unified payments interface(UPI) for digital payments" Despite all of the government's assertions, on average, cash and credit cards continue to be the preferred payment methods. Although the number of people using digital payments has multiplied across all age groups, more awareness needs to be generated, particularly in the area of UPI. Although people are aware of UPI, they do not have the same interest in it as they do in mobile wallets and debit/credit cards.

There are difficulties with the new technology that must be resolved in a timely manner.

Elina Kanungo, Sonalika Pati [14] Customer Preferences in Payment Method Adoption: A Study on the Pre, During, and Post Lockdown Periods of Covid 19 in India. The study's goal is to learn about people's preferences for using the digital form of payment throughout the COVID outbreak lockdown period, both before and after the outbreak, in both urban and rural areas of the country. The report closes by stating that digital payment systems have penetrated rural areas as well.

Jibin SR [15] tried to analyse the Customer Perception towards Cashless Digital Payments in the Present Scenario. The study concluded that, most of the respondents are having positive attitude towards digital payments, demonetisation is important factor which influenced to adopt digital payment system.

Rasna TPP, & Susila S [16] in their research paper they focused on analyzing about the preferences of UPI payment apps and a comparative analysis of the male and female users of UPI in rural and urban areas with reference to Kannur district in Kerala. According to the study, there is a growing trend toward UPI preference, though it is declining, and there is a significant difference in usage patterns between male and female respondents in both rural and urban areas.

Rajbir Saha [17] investigated the use of digital payments during the COVID19 pandemic, with a focus on E-Wallet users in Guwahati. The study looked at how people used digital payments at Covid 19 and tried to figure out what their preferences were and why they utilised e-wallets. Study concluded that the, users of e-wallets have showed a good intent to adopt, according to the survey.

Parulben Dipsinh Zala [18] in his Ph.d thesis entitled "A Study of awareness & Perception about Digital Payments in the Selected Cities of Gujarath" examine the awareness and perception of respondents about digital payments. It was concluded from the study that friends and relatives are the main source of awareness, among different available digital

payment methods, the most preferred mode is Unified Payment Interface (UPI) and COVID-19 pandemic period was the major driving force, to move towards cashless economy.

### 3. SCOPE OF THE STUDY

The scope of the study is limited to the Post Graduate Students of Satavahana University, Karimnagar. The study deals with qualitative data– views, opinions, and perceptions etc., of the Students, which may vary from time to time. It analyses reasons for using United Payment Interface (UPI) and also studies the perceptions of students towards using UPI Apps like Paytm, Phonepe, Google Pay, Amazon Pay, Mobi Kwick, Bank Mobile Wallet etc.

#### 3.1 Objectives of the Study

Following are the Objectives of the Study:

1. To study the purpose and Reasons for use of UPI Payment by students
2. To know the problems of the students while using Unified Payment Interface (UPI)

### 4. METHODOLOGY

The descriptive and analytical research designs were utilised to carry out this investigation. Primary data is collected by administering a structured questionnaire through online (Google forms). To undertake this study a sample of 300 respondents have been selected by applying convenient sampling technique. Secondary data for this study has been collected from various sources like journals, books, magazines and websites. The data has been analysed by using appropriate statistical tools like percentage, Chi-square test and factor analysis with the help of SPSS Software and M.S Excel.

#### 4.1 Demographic Profile of the Students

The demographic profile of the Post Graduate Students under the jurisdiction of Satavahana University Karimnagar are presented in Table 1. It demonstrates the count and percentage value of Gender, Age, Educational Qualification and family income.

**Table 1. Demographic Profile of Students**

S.no	Demographic Characteristics	Classification	No. of Responses	Percentage
1	Gender	Male	130	42.90
		Female	173	57.10
2	Age	Below 18 Years	00	11
		18 to 23 Years	209	69.97
		Above 23 Years	94	31.03
3	Educational Qualification	M.A.	15	4.95
		M.Com.	195	64.36
		M. Sc.	28	9.24
		M.B.A.	65	21.45
4	Family Income	Less than Rs.20,000	181	59.74
		Rs.20,000 to Rs.40,000	61	20.13
		Rs. 40,000 to Rs.60,000	37	12.21
		Above Rs.60,000	24	07.92

Source: Primary Data

Table 1 shows that majority of the respondents i.e., 57.10% are female and remaining 42.9% are male respondents. About 70 % of the respondents are from the age group of 18-23 years and majority of students are from commerce background. Nearly 60 % of students family income is less than Rs.20,000 per month, 20.13% students family income is between Rs.20,000 to Rs.40,000 per month, 12.21% students family income is between Rs. 40,000 to 60,000PM, and only 7.92% students family income is above Rs. 60,000.

## 4.2 Data Analysis

### 4.2.1 Source of information about UPI Apps

Source of information about UPI Apps to the male and female students is presented in Table 2.

Table 2, Presents source of information about UPI Apps to the students for their payments, Out of 303 students 42.57% got the information from friends and family, 36.63% got information from social media and rest of the students got the

information from newspaper and other sources. Maximum male and female students got the information from family and friends than social media.

### 4.2.2 Number of UPI apps used by students

Number of UPI Apps used by male and female student for their payments are presented and analysed in the Table 3.

Table 3, presents the number of UPI Apps using the students. 32.34% students are having two Apps in their mobiles, 28.38% students having only one App, 21.45% students are having 3 Apps, only 17.82% Students have more than 3 Apps in their mobiles. Whereas gender wise classification, out of 130 male students majority i.e., 33.85% students have more than 4 Apps in their mobiles. Out of 173 female students 42.20% students have only one App in their mobile, followed by two Apps with 38.15%. only 10 % percent of female students have more than 3 Apps. Overall male students have more Apps in their mobiles than female.

**Table 2. Source of information about UPI Apps**

S. No.	Source of information about UPI Apps	Male	Female	Grand Total
1	Newspaper/ Advertisements	11 (8.46)	18 (10.40)	29 (9.57)
2	Social Media	49 (37.69)	62 (35.84)	111 (36.63)
3	Family & Friends	53 (40.77)	76 (43.93)	129 (42.57)
4	Others	17 (13.08)	17 (9.83)	34 (11.22)
<b>Grand Total</b>		<b>130 (100.00)</b>	<b>173(100.00)</b>	<b>303 (100.00)</b>

Source: Primary Data

**Table 3. Number of UPI Apps Used by Students**

S. No.	No. of UPI Apps in mobile	Male	Female	Grand Total
1	One	13 (10.00)	73 (42.20)	86 (28.38)
2	Two	32 (24.62)	66 (38.15)	98 (32.34)
3	Three	41 (31.54)	24 (13.87)	65 (21.45)
4	More than Three	44 (33.85)	10 (5.78)	54 (17.82)
<b>Grand Total</b>		<b>130 (100.00)</b>	<b>173 (100.00)</b>	<b>303 (100.00)</b>

Source: Primary Data

**4.2.3 Frequency of usage of UPI apps by students**

14.45% respondents are using daily, 65.32% respondents are using whenever needed for their payments.

Frequency of usage of UPI Apps by the students according to Gender and according to Subject (PG Degree), whether they are using daily, once in a weak, once in a month or whenever they needed are analysed and presented in Tables 4 & 5.

Table 5, presents the frequency of usage by students according to their subject. Out of 15 MA students 60% using UPI Apps whenever they need, 40 percent of students using daily, with regards to M. Com Students, in total of 195, 50.26% are using whenever they need, 30.78% are using daily. In case M.Sc there are 28 respondents out of which 46.43% of students are using whenever they need 32.14% are using daily. Whereas 64.62 of MBA students are using UPI Apps daily, 23.08% are using whenever they need. From the analysis it can be concluded that MBA students are using more frequently when compare to other degrees.

The above table shows out of 303 respondents 44.55 % of respondents are using UPI Apps whenever needed, 38.61% respondents are using daily, early 13% respondents are using once in a weak and only 4% of respondents using once in a month. Out of 130 male respondents, 96 respondents i.e., nearly 70% are using UPI Apps daily for their payments. Whereas, out of 173 female respondents only

**Table 4. Frequency of usage of UPI Apps by Students Gender wise Classification**

S. No.	Frequency of Usage	Male	Female	Grand Total
1	Daily Use	92 (70.76)	25 (14.45)	117 (38.61)
2	Once in a Weak	12 (9.23)	27 (15.61)	39 (12.87)
3	Once in a Month	4 (3.07)	8 (4.62)	12 (3.96)
4	Whenever Needed	22 (16.92)	113 (65.32)	135 (44.55)
<b>Grand Total</b>		<b>130 (100.00)</b>	<b>173 (100.00)</b>	<b>303 (100.00)</b>

Source: Primary Data

**Table 5. Frequency of usage of UPI Apps by Students Subject wise Classification**

S. No.	Frequency of Usage	M.A.	M.Com.	M. Sc.	M.B.A.	Grand Total
1	Daily	6 (40.00)	60 (30.78)	9 (32.14)	42 (64.62)	117 (38.61)
2	Once in a Weak		31 (15.89)	3 (10.71)	5 (7.69)	39 (12.87)
3	Once in a Month		6 (3.08)	3 (10.71)	3 (4.62)	12 (3.96)
4	Whenever Needed	9 (60.00)	98 (50.26)	13 (46.43)	15 (23.08)	135 (44.55)
<b>Grand Total</b>		<b>15 (100.00)</b>	<b>195 (100.00)</b>	<b>28 (100.00)</b>	<b>65 (100.00)</b>	<b>303 (100.00)</b>

Source: Primary Data

**4.2.4 Purpose of Using UPI apps by students**

Students are asked to know what purpose exactly they are using UPI, the purpose may be Fund transfer, Mobile recharge, Bill payment, Shopping and movie ticket Booking. The purpose of using UPI Apps by students are presented in Table 6.

Table 6 presents the purpose of using UPI Apps by sample students. Out of 303 students 222 students i.e., 72.6 percent are using for mobile recharge, followed by fund transfer, shopping, bills payment, and movie ticket booking.

**4.2.5 Application of chi-square test**

The reasons for use of UPI payments given by Post Graduate Students under the jurisdiction of Satavahana University are analysed with reference to, Effect of Demonetisation, Fear of Covid, Safety and Security, Quick Transfer, 24/7 Service, Rewards and Cash backs, Free fund transfer, Useful for small transaction, Time saving and Convenience with the help of 5-point Likert scale.

The following hypotheses are formulated to analyse the reasons for use of UPI payments by the students.

**Table 6. Purpose of Using UPI Apps by Students**

S. No.	Purpose of using	Total Responses	No. of Students Responded	Percentage of Response
1	Fund Transfer	303	177	58.00
2	Mobile Recharge	303	222	72.60
3	Bills Payment	303	147	48.00
4	Shopping	303	151	49.50
5	Movie tickets Booking	303	77	25.20
6	others	303	86	28.00

Source: Primary Data

**Table 7. Chi-square test results for Hypothesis-1**

S. No.	Reasons	Pearson Chi-Square Value	D.F	Asymp. Sig (2 Side)
1	Effect of Demonetization	3.698	4	.448
2	Fear of Covid-19	10.830	4	.029
3	Safety & Security	11.508	4	.021
4	Quick Transfer	9.938	4	.041
5	24/7 Service	11.148	4	.025
6	Rewards and Cash Backs	3.180	4	.528
7	Free fund transfer	17.741	4	.001
8	Useful for small transaction	9.406	4	.052
9	Time Saving	14.939	4	.005
10	Convenience	11.443	4	.022

Source: Compiled from SPSS output

**Table 8. Chi-square test results for Hypothesis-2**

S. No.	Reasons	Pearson Chi-Square Value	D.F	Asymp. Sig (2 Side)
1	Effect of Demonetization	12.257	12	.425
2	Fear of Covid-19	9.398	12	.669
3	Safety & Security	11.328	12	.501
4	Quick Transfer	12.544	12	.403
5	24/7 Service	14.453	12	.273
6	Rewards and Cash Backs	11.291	12	.504
7	Free fund transfer	11.683	12	.472
8	Useful for small transaction	9.646	12	.647
9	Time Saving	9.291	12	.678
10	Convenience	13.294	12	.348

Source: Compiled from SPSS output

**Table 9. Problems faced by Students while using UPI Apps**

S. No.	Statement	Strongly Disagree	Points	Disagree	Points	Neutral	Points	Agree	Points	Strongly Agree	Points	Total	Rank
		1	1	2	2	3	3	4	4	5	5		
1	Lack of Security	50	50	70	140	79	237	79	316	25	125	<b>868</b>	2
2	Not giving fast response	36	36	117	234	75	225	61	244	14	70	<b>809</b>	5
3	Leaving the operation unfinished	38	38	108	216	87	261	53	212	17	85	<b>812</b>	4
4	Too many steps in Processing Transaction	52	52	109	218	66	198	60	240	16	80	<b>788</b>	8
5	Waiting for long time to complete the transaction	58	58	117	234	65	195	42	168	21	105	<b>760</b>	10
6	Lack of Guidance	46	46	109	218	66	198	71	284	11	55	<b>801</b>	7
7	Involve danger of losing money	57	57	102	204	79	237	48	192	17	85	<b>775</b>	9
8	Failure in Transaction gate way	39	39	83	166	89	267	70	280	22	110	<b>862</b>	3
9	Technical Issues	39	39	67	134	86	258	80	320	31	155	<b>906</b>	1
10	Login/ Logoff Problems	51	51	92	184	86	258	57	228	17	85	<b>806</b>	6

Source: Compiled by using MS Excel Software

### Hypothesis-1:

There is no significant difference between the Male and Female Students with regard to use of UPI transactions.

The hypothesis is tested by applying Chi-square test through SPSS at 5% level of significance. The chi-square test results are presented in the following Table 7.

It is found from the table that the calculated 'P' values for the reasons i.e., Effect of Demagnetisation and Rewards and cash backs are greater than the 'P' value of 0.05. Hence, the null hypothesis is accepted. So there is no significant difference between male and female Students on Effect of Demagnetisation and Rewards and cash backs for use of Unified Payment Interface (UPI). The calculated 'P' values for remaining reasons like Fear of Covid, Safety and Security, Quick Transfer, 24/7 Service, Free fund transfer, Useful for small transaction, Time saving and Convenience are less than the 'P' value of 0.05. Hence null hypothesis is rejected. It can be concluded that, there is a significant difference between opinion of male and female students on reasons for use of UPI.

### Hypothesis-2:

There is no significant difference between the Students on reasons for use of Unified Payment Interface (UPI) on the basis of programme of study.

The hypothesis is tested by applying Chi-square test through SPSS at 5% level of significance. The chi-square test results are presented in the following Table 8.

It is found from the table that the calculated 'P' values of all the reasons shown in table are greater than the 'P' value of 0.05. Hence, the null hypothesis is accepted and alternative hypothesis is rejected. From the analysis it can be concluded that, there is no significant difference between the Students perceptions with regard to reasons for use of Unified Payment Interface (UPI) on the basis of degree.

#### 4.2.6 Problems faced by students while using UPI Apps

The problems faced by Post Graduate Students of Satavahana University while using United

Payment Interface (UPI) Apps are analysed with reference to Lack of Security, Not giving fast response, Leaving the operation unfinished, Too many steps in Processing Transaction, Waiting for long time to complete the transaction, Lack of Guidance, Involve danger of losing money, Failure in Transaction gate way, Technical Issues and Login/ Logoff Problems with the help of 5-Point Likert scale. The Table 9 provides the total weightage points of various problems faced by students while using UPI Apps.

It is found that majority of the students are satisfied with the usage of UPI Apps even though they are facing some problems like Technical issues, lack of Security, Failure in Transaction gate way and leaving the transaction unfinished ranked as 1,2,3 and 4 respectively and followed by other problems. Whereas waiting for long time for to complete the transaction is ranked 10 among all the problems.

## 5. FINDINGS OF THE STUDY

- The major source of information about UPI Apps to the male and female students is family and friends.
- Majority of male respondents have more than three Apps, majority of female students have only one App in their Mobiles.
- Nearly 71% of male respondents are using UPI Apps daily, whereas 65% female respondents are using whenever they need.
- Among the respondents, MBA students are more frequently using UPI Apps when compare to other streams of students.
- Mobile recharge followed by fund transfer is the preferred transactions.
- Chi-Square test result proved that there a significant difference between opinion of male and female students on reasons for use of UPI
- There is no significant difference between the Students on reasons for use of Unified Payment Interface (UPI) on the basis of degree.
- Majority of the respondents are facing problems while using UPI Apps like Technical issues, lack of Security, Failure in Transaction gate way and leaving the transaction unfinished etc.



## 6. CONCLUSION

From the study it can be concluded that the Post Graduate students are using UPI mostly for mobile recharge purpose and fund transfer purpose. It is also evident that UPI transactions have become part of daily routine. Despite several issues/problems, students are transacting through UPI. In countries like India, UPI is really revolutionary one. RBI and Government have to monitor the issues from time to time to protect the interests of the users. In days to come, the number of UPI transactions is expected to increase exponentially.

## CONSENT

As per international standard or university standard, respondents' written consent has been collected and preserved by the author(s).

## COMPETING INTERESTS

Authors have declared that they have no known competing financial interests or non-financial interests or personal relationships that could have appeared to influence the work reported in this paper.

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