Customer Attitude toward the Digital Transformation

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ABSTRACT

The banking industry is experiencing a massive shift as a result of digital transformation. The banking industry's rapid changes have pushed the transition from paper to digital. When a pandemic breaks out, people's preferred payment methods shift substantially. With the recent pandemic epidemic, there has been an increase in the need for paperless transactions. The Unified Payment Interface is one of the significant innovations in the financial industry that is gaining popularity. The primary purpose of this research is to look into how the Indian state of Andhra Pradesh is conducting digital transformation via the Unified Payment Interface. The study's data came from 210 UPI users. Graphs, charts, and tables were used to analyze the collected data. The study's findings show that people in Andhra Pradesh have accepted the unified payment interface, a digital system that eliminates the need for cash

Keywords: Digital Transformation, UPI, Digital transformation

Introduction

Table1: Growth of UPI from 2016 to 2024 (Interms of Number of Member Banks)

Month & Year	No. of Payment partners
Mar 2024	632
Mar2023	399
Mar2022	314
Mar2021	216
Mar2020	148
Mar2019	142
Mar2018	91
Mar2017	44
Mar2016	21

*Source:*UnifiedPaymentsInterface(UPI)ProductStatistics|NPCI

The table illustrates the growth in the count of banks that permit UPI payments. Evidently,the number of banks enrolled as members has surged significantly, rising from 21 memberbanksin2016toa substantial399memberbanksby2023 and 632 by the end of October 2024.Consequently, itcanbeinferred that banks, serving as crucial financial intermediaries,actively facilitate fund transfers through the UPI platform.

Literature Review

Previous research on the topic of the Unified Payment Interface and the variables driving the expansion of digital payment systems is summarized in this chapter. The foundation of this current investigation is the literature review. National Payments Corporation of India (NPCI) created UPI, and the RBI oversees its operation. An ex-governor of the Reserve Bank of India (RBI), ShriRaghuramRajan, launched the National Payments Corporation of India (NPCI) on April 11, 2016. Since its initial launch on August 25, 2016, UPI has witnessed a dramatic increase in the volume of transactions.

Integrating various banking services, smooth fund routing, and merchant payments into one umbrella, UPI allows users to power several bank accounts into a single mobile app (of any participating bank). In addition, it supports "Peer to Peer" collect requests, which can be paid and timed according to your needs and convenience.

Consequently, a system known as the National Financial Switch is used to connect banks. UPI is constructed using this foundation. In theory, this interconnectedness makes instantaneous transfers of funds from one bank account to another feasible. "Impact of Unified Payment Interface System on Customer Satisfaction and Role of National Payment Corporation of India in Promoting Digital Transactions" was the title of a study by SomanjoliMohapatra (2017) that examined how customers felt about different parts of UPI and how satisfying those parts were. They looked for the most common issues that clients had when trying to use UPI services. Respondents were identified. There is a strong correlation between customer satisfaction and UPI service dimensions. Most people who took the survey agree that The primary issues with UPI systems are the complexity of their operation and the widespread lack of e-literacy among their users. This study aimed to comprehend how customers perceive UPI services and to determine the connection between various elements of UPI services and customer perceptions. "A Study on the Future of Digital Payments In India" (a 2014 publication by Sangita Roy and Dr. IndrajitSinha) Researchers in India set out to learn two things: how individuals feel about the widespread use of digital payment systems and what kinds of issues they encounter when trying to send money online. Along with trying to predict the future of digital payments in India, they also sought to determine the most popular way of digital payments. Consumers' skepticism about online payment systems and a general lack of education and information were among the issues they identified.

Less trustworthiness as a result of scams and hacking incidents among less-educated or less-advanced individuals. There have been reports of e-commerce and e-wallet companies experiencing delays or outages in processing customer refunds. Plus, they discovered that. Unfortunately, there are instances where payments are blocked, and the consumer is not notified of the current payment status.

Hiring SujithT. S. A study on the impact and importance of digital payment in India was conducted by Julie C. D. in 2017. The purpose of this study was to determine whether the transition to a cashless economy has been beneficial to Indian citizens and whether the country can successfully transition to a credit-only economy. Additionally, they made an effort to comprehend the digital system's repercussions and analyze its effects on India's digital payment system. Despite the fact that some people are familiar with it, fear of online fraud, cybercrimes, limited proficiency, unfamiliarity with online regulations, etc., makes them avoid Internet banking. People in rural areas also put more stock in the presumed value of a worker, which is why they prefer to visit physical banks rather than conduct financial transactions online.

"A Study on UPI— The Growth and its Impact on Digital Transactions" by NupurA.Veshne et al. (2017) Research into the origins of UPI reveals that in 2008, the National Payments Corporation of India (NPCI) was established to serve as the holding company for retail payment and settlement systems in India. In its 2012 four-year vision statement, the Reserve Bank of India (RBI) pledged to build India's payment and settlement system to be user-friendly, secure, interoperable, readily available, and authorized. Even when high denomination notes were phased out at the conclusion of the year, the demonization initiative's effects persisted. Although the use of cash has decreased since the introduction of UPI, a significant number of cash transactions occur when news of demonetization is made. Due to tax terrorism and its greater acceptance as a form of payment, they discovered that individuals still favor cash. According to their research, UPI has a meager chance of lasting in the long term. The banking industry and customers will reap several benefits when UPI is fully operational, which occurs when all banks join up. The research paper "The Future of Mobile Payments as Electronic Payment System" by ZlatkoBezhovski (2016) states that the digital payment industry is set for a bright future as the number of customers using these apps will continue to rise. This can be attributed to the numerous benefits offered by these apps and the fact that smartphones are becoming an integral part of people's lives.

In their study titled "Mobile Wallet: Present and the Future," TrilokNathShukla (2016) concluded that digital payments will significantly enhance consumers' shopping experiences in the future. It would help if you offered cashback, loyalty programs, etc., in addition to a secure and user-friendly payment method in order to attract clients. Marketers could jump on this bandwagon by forming strategic alliances with different digital payment providers to entice buyers.

"A study on the growth of UPI Apps in India after COVID outbreak" by Jayaram Narayan (2021) sought to investigate UPI as a concept, as well as its effects and expansion in response to the COVID-19 pandemic and the difficulties encountered by UPI applications. According to their research, the digital payment market is going to witness fantastic growth with the UPI app in India after 2020. The app will also contribute to digitization, foster the creation of several fintech companies and start-ups, and enable the payment system to record two billion transactions each month. According to their analysis, digital payment apps will lead to more economic transparency. The country's reputation will improve, leading to an increase in investments. New industries are embracing UPI, but the payment system has to prioritize infrastructure development to handle the influx of users and keep technical issues to a minimum.

In their research paper titled "An Empirical Study on Consumer Adoption of Mobile Application in India," James Joseph, K.V. Shriram, Lawlyn L.R. Rodrigues, AshishOommen Mathew, and K.C. Gana (2018) discovered that digital payment applications are challenging to use for older people and that mobile payments are popular in urban areas but need more awareness to spread to rural areas. Ease of use, services, pervasiveness, and cashback were identified as significant factors in attracting customers.

According to a study by KaramjeetKaur and Dr. AshutoshPathak (2015) titled "E-payment system on E-commerce in India," a number of factors, including usability, app interface, preferences, feasibility, accessibility, services, and cost, play a significant role in determining whether a company succeeds in the digital payment industry.

"Mobile Banking and its Evolution in the UPI Era" (2019), M. Balasubramanian, K.M. Amanullah After the UPI was introduced, researchers wanted to see how mobile banking changed. To learn how quickly different mobile payment apps are expanding their user bases. Findings from the study indicate that the UPI is still in its infancy inIndia but is undergoing fast development and evolution. Among the most recent payment methods, Google Pay, Tm, and Phone Pay have made significant contributions; as a result, the government-owned BHIM app is seeing its market share erode as competitors gain ground.Backs and a variety of marketing strategies. While other online transfer methods are better for more significant amounts, UPI is perfect for smaller transfers. Additional research might investigate user happiness with and trustworthiness of different UPI-based apps, which is not covered in this study.

ShivaniChaudhry and AshishSaxena (2015), "A Revolution in the Field of E-Commerce: Unified Payments Interface in India" Based on their first findings, it appears that digital payment methods such as credit and debit cards are still not widely used in India's economy. Debit cards aren't really a payment system; they're just a cash alternative. Assuming this to be accurate, UPI could prove to be a game-changer for India's digital payment system. Beyond this, the UPI would elevate smartphones to the next level by making them the primary conduit for instantaneous, always-on, button-less monetary transfers. Additionally, this innovation may bring under this umbrella a myriad of services that are currently not included in digital payment. Some consumers may still be wary about using cards, but this system's secure and highly encrypted transactions should assuage their fears.

According to Priyanka. S. Kotecha's (2018) study titled "An Empirical Study of Mobile Wallets in India" states that the majority of businesses accept digital payments since they are convenient and easy to use. The researchers also predict that digital payments will experience a massive increase in the future.

The goal of the study "Impact of UPI Payment Methods among Youth" conducted by Salomi, J. Backia J. (2019) was to examine the reasons why young people choose UPI over other payment methods and to find out what they use it for. With its faster, easier, and more streamlined technology, UPI has become an efficient substitute for online banking for millions of people in India, according to their findings. This idea has gained traction among young people as they participate in techno-economic growth. Because of how convenient they are, one-third of today's kids utilize UPI. UPI businesses compete with one another by offering superior service and financial rewards to customers while leveraging their technological capabilities.

Objectives of the Study

The objectives of the study areas follows:

1. Evaluate the extent to which the people of Andhra Pradesh are familiar with UPI

2. To gauge how UPI users perceive the risks and difficulties they may face when using UPI.

3. To investigate the many uses of UPI in Andhra Pradesh

Research Methodology

This chapter covers themes related to methodology and the development of surveys for the purpose of gathering data. Data and sample collection procedures are also laid out in this chapter.

This research is being conducted in Andhra. To get a sense of the demographics of the Andhra Unified Payment Interface consumers, we had some casual chats with them.

Following that, we examined the various methods used by other studies. Among the many methods of gathering information for exploratory studies, questionnaires have proven to be particularly useful. Several writers also suggest conducting focus groups and interviews to get detailed information on the research area.

This study's research also relied on secondary sources of data. The internet was used to collect the required data.

The aims of the study informed the development of the questionnaire. After casual conversations with frequent users of the Unified Payment Interface platforms, the survey was ready to go.

Discussions With ColleaguesIn the beginning, when trying to decide what to study, we would just have informal conversations. A sample of ten UPI users from various regions of Goa was used for this study. For the sample, ten people were picked at random. Our goal in selecting this sample was to find people who would be open to discussing the "Unified Payment Interface" with us. Prior to requesting responses from a more comprehensive

sample for this study, respondents were selected for informal discussion based on their experience using various digital platforms. This allowed for a deeper grasp of the topic at hand. The information gathered from the casual conversation was helpful in developing the survey to be given to the selected group of people.

With the information gleaned from these casual conversations, we were able to move forward with our data collecting. The researchers directly oversaw the interviews and discussions. So, the goals of the project research informed the development of the questionnaires. Researchers distributed the questionnaire to participants through an online platform.Questionnaire for survey research

The survey was made ready. Appendix I contains the thirteen questions that made up the final questionnaire. Users in Andhra who utilized the Unified Payment Interface were given it online. The survey was administered using Google Forms for data extraction. We took every precaution to ensure that the digital administration of the questionnaire would elicit the most suitable responses.

Administration and Sample

We gathered detailed information about the service in Andhra by randomly selecting a sample of 10 users of the Unified Payment Interface for the informal chats. In various locations around Goa, researchers personally intercepted all ten of these Unified Payment Interface customers.

The target consumers were surveyed online. The survey, which included both open-ended and closed-ended questions, was sent out to participants online using a Google form. Accessing the URL, filling out the data, and submitting the form were the only steps required of Unified Payment Interface users in the Google form questionnaire. We aimed for Unified Payment Interface users who were tech-savvy enough to fill out the Google form with the necessary details. People in Goa who use the Unified Payment Interface were asked to fill out the survey. All told, 210 people filled out the survey. Every one of the 210 surveys was valid and useful.

Data Analysis and Findings.This chapter presents the results of the data analysis as well as the interpretations. We polled 210 residents of Goa for our findings.

We reached out to Unified Payment Interface system users one-on-one for informal discussions. Our interpretations of the data under study form the basis of the results and analysis.

PERSONAL HISTORY OF THE DEFENDANTS

We have utilized tables and primary percentage forms for this data. Summary of Respondents' Demographics

Table1GenderofRespondents

Respondents	Male	Female	Total
Number	103	107	210
Percentage	49%	51%	100%

(Source:CompiledfromPrimarydata)

Theprovidedtableandaccompanyinganalysisispresentthegenderdistributionofrespondentsand their usage of UPI apps. Out of a total of 210 respondents, 103 are male, constituting49% of the total, while 107 are female, making up 51%. It's notable that the number offemale respondents surpasses that of males, indicating a higher preference for UPI appsamongfemales.

Table2AgeofRespondents

Age	Below18	18-30	30-40	40-50	50-60	Above60	Total
Number	21	124	38	16	7	4	210
Percentage	10%	59%	18.1%	7.6%	3.3%	1.9%	100%

(Source:CompiledfromPrimarydata)

The table shows how the respondents were spread out by age bracket. Among those who participated in the survey, 59% are between the ages of 18 and 30, according to the results. In the next age bracket, we find 18% of the participants between the ages of 31 and 40. Ten percent of the responders are under the age of eighteen, while eight percent are between the ages of forty and fifty. The youngest demographic, consisting of just two people, is those over the age of 60.

The study's conclusion highlights that a significant majority of UPI app users belong to theyoungergeneration,whileasmallerpercentageconsistsofolderindividuals.

Table3EducationQualificationofRespondents

	SSC	Intermediate	Graduation	Post Graduation	Professional	Total
Number	23	40	103	27	17	210
Percentage	11%	19%	49%	12.9%	8.1%	100%

(Prepared from sources of information)

The data offered provides a snapshot of the respondents' educational background along with their UPI app usage. The results show that among the respondents, 49% have a master's degree or above, with only 8% holding professional positions. Furthermore, thirteen percent have advanced degrees, and nineteen percent have earned the HSSC (Higher Secondary School Certificate). Taken as a whole, these results point to the fact that many UPI app users have already finished graduate school.

Table4OccupationofRespondents

	Not Employed Yet	Salaried	Professional	Retired	Unemployed	Students	Total
Number	30	48	29	4	9	100	210
Percentage	9.52	22.9%	13.80	1.9	4.3%	47.61	100%

(Source:CompiledfromPrimarydata)

Table presents an overview of the occupations or roles of the respondents among the totalsample of 210. The data reveals that students constitute the largest portion at 47%, followedby salaried individuals at 23%. Self-employed individuals account for 14%, while commonindividualsandretiredpeoplemakeuponly2%ofthesample.From these findings, it can be inferred that the younger generation, represented mainly bystudents, exhibits a greater interest in using UPI apps, likely owing to their familiarity withdigitaltechnologyandreducedapprehensiontowarditcomparedtoolderagegroups.

Table5AnnualincomeofRespondents

	Below15000	15000-25000	25000-50000	50000-100000	Total
Number	100	39	31	40	210
Percentage	47.6%	18.6%	14.7%	19%	100%

(Source:CompiledfromPrimarydata)

Based on respondents' annual income, the Table gives an overview of the sample composition. The statistics show that 47% of the total responders had a yearly revenue of less than 15,000 rupees. Seventeen percent of the people surveyed have an annual income between twenty-five thousand and fifty thousand rupees. Of the total respondents, 19% had yearly incomes between 15,000 and 25,000 rupees, while another 19% had incomes between 50,000 and 100,000 rupees.According to the statistics, UPI app usage is higher among respondents whose income is less than 10,000 rupees. The reason behind this finding is that a considerable amount of the

The sample is comprised of students who utilize UPI apps frequently despite having lesser incomes or allowances.

Table6AwarenessofRespondentsaboutUPI

	Yes	No	Total
Number	200	10	210
Percentage	95.2%	4.7%	100%

(Source:CompiledfromPrimarydata)

Tableindicatesthatasignificantmajorityoftherespondents,totaling   95%,areawareofUPI   Apps,whileonly5%ofthesamplestatedth   attheyarenotawareof UPIApps.

Table7SourceofAwarenessofRespondentsaboutUPI

	Television	Friend/Relatives	SocialMedia	Newspaper/Radio	Total
Number	56	66	81	7	210
Percentage	26.7%	31.4%	38.6%	3.3%	100%

(Source:CompiledfromPrimarydata)

In the table below, you can see the many ways people learned about the UPI App. According to the findings, most of the people who took part in the survey heard about the UPI App via social media. Television was the most popular source of information, followed by friends and relatives. The least popular ways that people heard about the situation were through the news and the radio.

It highlights that social media was the most common way people heard about it, followed by friends and family and that traditional media like television, newspapers, and radio had the least impact.

Table8UsageofUPIApps

	yes	no	Total
Number	184	26	210
percentage	87.6%	12.4%	100%

(Source:CompiledfromPrimarydata)

This table summarizes the ways in which the respondents used UPI Apps. The results show that 88% of people who took the survey really use UPI apps, with 12% saying they never use them. This indicates that most individuals favor the

Simplicity and ease of use of cashless solutions. Cashless transactions are becoming more popular due to their efficiency and ease of use, which could explain this trend.

Table9FrequencyofUsingtheUPIApps

	frequently	occasionally	rarely	Asandwhenneeded	Total
Number	79	45	30	56	210
percentage	37.6%	21.4%	14.3%	26.7%	100%

(Source:CompiledfromPrimarydata)

The frequency of respondents' usage of the UPI app is displayed in the table. Based on the data, it seems that most people are making good use of UPI apps. To be more specific: • UPI Apps are used often by 38% of respondents.Twenty-seven percent make use of them on an as-needed basis.Occasionally, 21% of people utilize them.Just over one-fifth utilize them.It appears that a large number of people use UPI Apps frequently since they prefer cashless transactions because of how fast and easy they are.

Table10PurposeofUsingUPIApps

	Convenience	Rewards	AllTransactions	Total
Number	102	26	82	210
Percentage	48.6%	12.4%	32%	100%

(Source:CompiledfromPrimarydata)

The table below shows the main reasons people use UPI apps and how satisfied they are with them. According to the results, most people use UPI apps for the things that make them happy. More especially:For reasons related to convenience, 49% of respondents utilize UPI Apps.

Almost 40% use them for all-hours purchases.

• Twelve percent utilize them as incentives.

This suggests that many people use UPI Apps for their regular financial activities and that the accessibility of services at all times is a significant selling point. The use of UPI apps to redeem prizes, nevertheless, seems to be declining.popularamongrespondents

Table11KnowledgeofUPIApps

	Googlepay	Paytm	Amazonpay	Phonepe	Others
Number	148	24	20	7	10
Percentage	70.8%	11.5%	96%	3.3%	4.8%

(Source:CompiledfromPrimarydata)

An overview of the results

• Google Pay is known by the vast majority of responders (78.8%). Paytm is known to 11.5% of the participants.

• Nearly all respondents (96%) are familiar with Amazon Pay.

• PhonePe is known to 3.3% of people who took the survey.

4.8% of those who took the survey have heard of other UPI apps. These facts highlight that, among the respondents, Google Pay has the highest level of recognition and awareness for UPI apps, followed by Amazon Pay. Respondents aren't really familiar with PhonePe or any of the other UPI apps, and Paytm is also rather well-known.

Table12PredominatelyUseofUPIApps

	Bill payment recharge	Online shopping	Utilities	Money transfer
Number	95	57	24	34
Percentage	45.2%	2.7%	11.4%	16.2%

(Source:CompiledfromPrimarydata)

The table below shows the most common reasons why people utilize UPI apps. According to the data:

• Nearly half of all users pay bills or top up their accounts using UPI apps.

• Many people who took the survey utilize UPI apps when they shop online.

• UPI Apps are used by 11.4% of respondents for utilities.

When transferring funds, 16.2% use UPI apps.

This data shows that many people want to use UPI apps for recharging and bill payments, and there is also a significant interest in utilizing them for online shopping. Also, some people use UPI apps to pay for utilities and send money to others.

Table13OpinionPertainingtoUPI

	Tool complicated	Distrust	Securitypurpose	Hightransactioncost
Number	44	32	11.5	19
Percentage	21%	15.27%	54.8%	9%

(Source:CompiledfromPrimarydata)

Table provides insights into the reasons why respondents have certain reservations orconcernsregardingtheuseofUPIApps.Accordingtothedata:

41%ofrespondentsfindUPIAppscomplicated.

30%ofrespondentsdonottrustUPIApps.

18%ofrespondentsdonotuseUPIAppsduetohightransactioncosts.

11%ofrespondentsdonotuseUPIAppsforsecuritypurposes.

Thisdatahighlightsthevariousfactorsinfluencingrespondents'opinionsandchoicesrelatedtoUPIApps

Table14SatisfactionwithUPI

	Year	No
Number	191	19
Percentage	91%	9%

(Source:CompiledfromPrimarydata)

Table presents information regarding the satisfaction levels of respondents with their use ofUPI.Accordingtothedata:

Asignificantmajority,91%ofrespondents,aresatisfiedwiththeirexperienceusingUPI.

Asmallerpercentage,9%,arenotsatisfied,indicatingthattheirexperiencewithUPIisnotgood.

Thusfindings, emphasizes that the majority of respondents are satisfied with their UPI usage, while aminority is not satisfied and has had ales favourable experience.

Table15FactorsthosebuildtrustonUPI

	Trust-privacy	Trustno fraud	Personal confidential	Riskassociationislow
Number	88	46	39	37
Percentage	41.9%	21.9%	18.6%	17.6%

(Source:CompiledfromPrimarydata)

Electronic payments and the security measures that accompany them are the subject of the trust and impressions of the respondents, as shown in the table. The results show that • 42% of people who took the survey have faith in online payment systems.

• The system will not cause transaction fraud, according to 22% of respondents.

• Only one in ten people think their private information is safe.

• A minority of respondents (17%) consider electronic payments to be safe.

Respondents' trust and confidence in electronic payment systems and the safety of their personal information varies according to these statistics.

Table16ProblemsfacedwhileusingUPI

	Privacy concern	Internetissue	Complexityinoperation	Overspending
Number	51	97	17	45
Percentage	24.31%	46.27%	8.1%	21.4%

(Source:CompiledfromPrimarydata)

The table below details the issues that respondents encountered while making electronic payments. This is what the numbers show:

Concerns about privacy are a problem for 24% of people who took the survey. Overspending is a problem for 21% of people who use electronic payments.

The use of electronic payment methods is complicated for 8.1% of people who took the survey.

In the context of online payments, this data shows the different problems and worries that people have.

Table17AwarenessaboutthefraudswhileusingUPI

	Yes	No
Number	179	31

Percentage	82.2%	14.8%

(Source:CompiledfromPrimarydata)

You can find out how much respondents know about UPI fraud in the table. The results show that: • 85.2% of people who took the survey are aware of UPI scams.

• Some people who took the survey don't know that UPI frauds are happening.

Table18Typesfraudsexperienced

	Identitytheft	QRcode fraud	Doublepayment	None
Number	37	51	52	70
Percentage	17.6%	24.3%	24.8%	33.3%

(Source:CompiledfromPrimarydata)

Data regarding the various forms of fraud or fraudulent actions that respondents encountered are included in the table. A total of 17.6% of people who took the survey had fallen victim to identity theft, the numbers show.

• 33.3% of people who took the survey said they had never been a victim of fraud.

• QR codes and duplicate payment scams have been experienced by 24% of respondents.

The facts presented here highlight the many forms of fraud or fraudulent activity that respondents have encountered. One of the main worries is identity theft. It is also worth noting that many respondents did not mention ever being a victim of fraud.

Results from the Research

The table provides a summary of the sample makeup based on the respondents' yearly incomes. Nearly half of those who took the survey reported an annual income of less than 15,000 rupees. The percentage of respondents with an annual income of 25,000 to 50,000 rupees is 17%. Nearly 20% of those who took the survey earned between 15,000 and 25,000 rupees per year, while nearly 20% earned between 50,000 and 100,000 rupees per year.

Those with incomes below 10,000 rupees are more likely to use the UPI app, according to the data. The conclusion has been reached because despite having lower earnings or allowances, a large portion of the sample consists of students who use UPI apps often.

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