



A Study on Usage of UPI Payment on Food Delivery Industry - A Case Study of Zomato

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ABSTRACT

The intersection of technology, digitization, and e-commerce has undoubtedly transformed various sectors of the economy, including the food and restaurant industry. The surge in online food delivery services, particularly in a vast consumer market like India, highlights the significant impact of digital platforms on consumer behaviour and business operations. Factors such as evolving business tactics, increased internet penetration, and smartphone usage have fuelled this growth, facilitating easier and more convenient transactions, especially with the advancement of payment technologies like the Unified Payment Interface (UPI).

The present study, focusing on the relationship between online food delivery businesses and their customers, particularly concerning demographic factors and the adoption of UPI payments. By employing a structured questionnaire and utilizing statistical techniques like ANOVA and factor analysis, it aims to uncover valuable insights into consumer behaviour and preferences.

The choice of Mysuru, India, as the study location provides a specific context for understanding consumer dynamics in a semi-urban or urban setting. Analysing the relationship between demographic variables such as age, occupation, and income and their impact on digital payment adoption can reveal important patterns and trends in consumer behaviour. Additionally, exploring consumer perceptions towards UPI as a payment mode for online food delivery services can offer valuable insights into the key drivers behind its adoption.

The potential implications of the research are significant, particularly for decision-making in the food delivery industry and related start-ups. By identifying the factors influencing consumer preferences and adoption of UPI payments, it can inform strategic decisions, marketing approaches, and the development of innovative solutions within the industry. Ultimately, it contributes for enhancing the effectiveness of decision support systems and guiding businesses towards more informed and customer-centric strategies.

Fish aquaculture plays a crucial role in meeting the growing global demand for seafood. However, the sustainability and productivity of aquaculture operations are influenced by various environmental factors, particularly in tropical coastal regions. This research aims to investigate the key environmental factors that determine the sustainability and productivity of fish aquaculture in these regions. Through field surveys, water quality analysis, and data collection, the study will assess the impact of factors such as temperature, salinity, dissolved oxygen, nutrient levels, and water quality on fish health and growth. The findings will contribute to the development of sustainable aquaculture practices in tropical coastal regions, ensuring the long-term viability of the industry and the conservation of coastal ecosystems.

Keywords; UPI, Food delivery, online payment, Zomato

1. Introduction:

The advent of e-commerce has indeed transformed various industries, and the food sector is no exception. Online food ordering has become increasingly popular due to the convenience it offers to consumers [1]. The proliferation of food delivery applications and websites has revolutionized the way people access and enjoy food [2]. Online food ordering, whether through websites or smartphone apps, provides a seamless and convenient experience for customers. They can browse menus, place orders, and make payments from the comfort of their homes or offices. This shift from traditional phone orders to digital orders has been driven by advancements in technology and the desire of food delivery businesses to better serve their customers [3].

Internet platforms have opened up new avenues for the food business to reach a wider audience [4]. By leveraging digital channels, food delivery services can expand their reach beyond traditional brick-and-mortar establishments. This not only enhances accessibility for customers but also allows businesses to tap into new markets and demographics [5].

The urban lifestyle shift, coupled with advancements in technology, has fuelled the growth of online food ordering [6]. Platforms like Zomato and Swiggy have emerged as frontrunners in this space, catering to the increasing demand for convenient and efficient food delivery services. These platforms have capitalized on technology to enhance various aspects of their operations, ultimately providing a seamless experience for customers.

Zomato, for instance, has leveraged technology in multiple ways to stay ahead in the competitive market. By integrating UPI as a payment option, Zomato has simplified transactions for users, ensuring a smooth and secure payment process. Additionally, the platform employs machine learning algorithms to personalize suggestions, thereby enhancing user engagement and satisfaction. Regular app upgrades further demonstrate Zomato's commitment to improving user experience and staying relevant in a dynamic market [7].

The expansion of online food delivery services beyond tier 1 cities can be attributed to several factors [8]. Shifting consumer preferences towards convenience and time-saving solutions have played a significant role, as have increasing income levels and consumption patterns [9]. Positive lifestyle changes, coupled with digital literacy and aggressive marketing strategies, have also contributed to the growth of these services in non-metro areas [10].

The purpose of this paper is to examine how Zomato consumers behave while using the UPI payment option to place online food orders on the Zomato platform. Zomato owns UPI in partnership with ICICI Bank. Customers are encouraged to use Zomato UPI to access the UPI service. Customers' desire to embrace and utilize a platform with different payment options always matters since their attitude is impacted by a variety of elements that are understood by demographic differences. Research questions were developed by analysing prior studies on online meal delivery and electronic payments, and information was obtained from respondents who were specifically identified. In order to reach a conclusion, the collected data was examined and debated.

2. Literature Review:

Ghosh & Saha, (2018) Studied the e-payment system on food delivery industry focusing a case of Swiggy through a structured questionnaire. Data was gathered from 100 respondents and analysis was done using ANOVA. The changing lifestyle and technological advancements have contributed heavily on usage of digital payments. They found that the demographic factors are associated with users' behaviour to use e-payment system in food delivery services [11].

Saad A.T. (2021) utilized a structured questionnaire to collect data from consumers to study their preference and behaviour towards online food ordering. Data was analysed using MS-Excel and SPSS using factor analysis and principal component analysis. There are direct and indirect factors which influences consumers to order online is service quality and consumer choices respectively [12].

The popularity of purchasing goods online has increased, and it provides a wide range of options. Indians are shifting significantly from conventional to shopping online. The contributions Jukariya &Singhvi, (2018) a study conducted among students at Udaipur city revealed that the main variables influencing students' online purchasing decisions include a variety of payment methods, time constraints, the quality of the products, and ease of accessibility [13].

In order to research customers' intentions to make purchases online, Heijden et al. (2003) employed two distinct views, one centered on technology and the other on trustworthiness. They revealed that the components that impact consumers' intents to make purchases at an electronic commerce website were examined using an empirical approach. The trust-antecedent "perceived risk" and the technology-antecedent "perceived ease-of-use" were shown to have a direct influence on the attitude towards making online transactions [14].

Kavitha Pakkala, & K. Shivashankar Bhat. (2022) came across those factors like price, simplicity of payment (easy and hassle-free with options like Gpay, Phonepay, debit and credit cards, cash on delivery, e-wallets), accessibility, and timely delivery all affect consumers' perceptions. The customer desires quick delivery along with simple connectivity while placing their meal request. In just under a minute, the food delivers the order to the door with only a couple of clicks. Mobile devices, laptops, PCs, and web browsers can all be used to place orders. One who is ordering food that they want it to be tasty and clean, thus the dish's quality is the most important factor. One will place an order if the quality of the food is satisfactory [15].

Zulkarnain et al., (2015) attempted to identify the key issues that enhances customer loyalty in online food ordering service. Website design, quality information, security, privacy, payment systems were predominantly influencing individuals to use online food ordering system. Variety of payment options available on a platform increases website quality and consumers are more intended to use the service. In turn it establishes customer loyalty [16].

R Ghosh, TR Saha (2018) discussed the impact of e-payment systems on the food delivery industry, focusing on Swiggy in India. It highlights the growth of online food delivery services in the context of the digitalization wave in India. The study was carried by collecting data through surveys to analyse consumer preferences and behaviours related to e-payments for food orders. Factors such as customer convenience, secured payment architecture, referral coupons, and payment preferences were examined in relation to demographic variables like gender, age, education, marital status, profession, and income [17].

3. Objectives of the study

The objectives of the study are

1. To study the factors influencing the consumers' behaviour towards usage of UPI payment for Zomato Food Delivery Service.
2. To study the association between UPI payment to Zomato and demographic variables.

4. Research Methodology:

Research Type: An empirical study, a systematic and rigorous approach is employed to generate new knowledge and contribute to a deeper understanding of consumer behaviour and digital payment adoption in the context of online food delivery

Population: To gather detailed insight into the behaviour, preferences, and experiences with UPI payments in the context of food ordering, specific subset of consumers within the broader category of online food delivery users in Mysuru city is used as a targeted and relevant sample. Therefore, the relevant sample will be Customers who pay the money using UPI option to order food from Zomato in Mysuru city.

Research design: Integrating both descriptive and analytical approaches and drawing on both primary and secondary data sources, study aims to provide a nuanced understanding of the factors influencing consumer behaviour towards UPI payment for Zomato food delivery services in Mysuru city.

Primary data: Customers who ordered food through Zomato and used UPI payments provided information via a structured questionnaire.

Secondary data: leveraged from books, journals, research studies, and internet sources enhances the depth and breadth of research by providing additional context, theoretical frameworks, empirical evidence, and statistical data.

Sampling: A total of 100 customers were randomly drawn who uses UPI payment option for paying for online food delivery on Zomato platform in Mysuru city, Karnataka.

Data analysis: The demographic information of the respondents is summed together using descriptive statistics. KMO and Cronbach's Alpha test are used for data validation and assessing reliability.

5. Results and Analysis:

5.1 Reliability test summary:

Cases	N	%	Reliability statistics	
Valid	100	100.0	No. of items	15
Excluded	0	0.0	Cronbach's Alpha	0.719
Total	100	100.0		

As the cronbach's Alpha is more than 70%, the data are valid and reliable it can be used for further analysis.

5.2 Description of factors influencing customers to use UPI payment option for ordering food on Zomato platform:

5.2.1 Customer convenience: It refers to the degree to which the product delivery and service offered by Zomato are designed and operationalized to save consumers time and streamline the ordering process. By enabling UPI payment option for ordering food, Zomato eliminates the need for customers to arrange cash, thereby reducing the hassle and inconvenience associated with traditional payment methods. This convenience extends to situations where customers may not have exact change, thereby eliminating the risk of overpaying due to lack of change [18]

5.2.2 Secured Payment Gateway: Zomato employs a unique and multi-tiered payment architecture that prioritizes security and protects customers' payment information from cybercriminals. This architecture utilizes encrypted and coded technology, ensuring that sensitive payment data is safeguarded during online transactions. As a result, customers can make payments online without encountering any hurdles, fostering trust and confidence in the platform. This sense of security contributes to increased trustworthiness among consumers, encouraging repeated ordering of food through online transactions [19].

5.2.3 Referral and Cashbacks: Zomato implements a referral strategy as an attractive method to entice consumers and expand its customer base. This strategy involves offering discounts to first-time users who are referred to the platform by existing customers. By incentivizing existing customers to promote Zomato Food Delivery to their friends and relatives, Zomato effectively leverages word-of-mouth marketing to attract new customers. This approach not only increases the volume of food orders but also enhances brand loyalty and recognition. Customers are incentivized to recommend Swiggy to others, leading to a positive cycle of customer acquisition and brand advocacy.

5.2.4 Variety of Payment Options: Zomato offers customers multiple options for online payment, including debit/credit cards and popular UPI payment option through VPA or QR code. The widespread popularity and secure status of these payment portals and UPI have contributed to their brand equity and consumer trust. As a result, customers are more inclined to order food online and make payments through their preferred payment portal or UPI. This preference is driven by factors such as convenience, security, and familiarity with the payment platform, ultimately encouraging consumers to opt for online payment methods when ordering food through Zomato.

5.2.5 Discounts and offers: Zomato collaborates with various payment portals and UPI Payment Service Providers (PSPs) to facilitate online transactions for its customers. Through these partnerships, Zomato negotiates discounts and offers from payment portals and PSPs, which are then passed on to

their customer base. By leveraging these associations, Zomato incentivizes customers to use the Zomato app for online food ordering, as they can avail of exclusive discounts and benefits when making payments through select payment portals and UPI PSPs. This strategy not only enhances customer satisfaction but also promotes loyalty and repeat usage of the Zomato platform for food delivery services.

5.3 Hypothesis testing:

H0₁: There is no association between Gender and Customers' Payment Option in Zomato.

H1₁: There is an association between Gender and Customers' Payment Option in Zomato.

		Sum of Squares	df	Mean square	F	Sig.
Customer convenience	Between Groups	58.651	1	58.651	4.001	0.048
	Within Groups	1691.39	98	17.157		
	Total	1750.04	99			
Secured Payment Gateway	Between Groups	15.738	1	15.738	1.665	0.065
	Within Groups	772.23	98	7.89		
	Total	787.968	99			
Referral and Cashbacks	Between Groups	6.187	1	6.187	1.769	0.187
	Within Groups	529.342	98	5.401		
	Total	535.529	99			
Variety of Payment Options	Between Groups	0.025	1	0.025	0.005	0.852
	Within Groups	401.985	98	4.102		
	Total	402.01	99			
Discounts and offers	Between Groups	1.68	1	1.68	0.308	0.516
	Within Groups	344.26	98	3.241		
	Total	345.94	99			

It appears that based on above analysis, the p-value associated with the relationship between customer payment option on Zomato platform and gender is less than 0.05. In statistical hypothesis testing, a p-value below 0.05 is typically considered statistically significant. This suggests that there is evidence to reject the null hypothesis (H0) and accept the alternative hypothesis (H1), indicating that there is indeed an association between customer payment option on Zomato platform and gender. Therefore, it can be concluded that gender influences customer's behaviour in choosing UPI as payment option.

H0₂: There is no association between Age and Customers' Payment Option in Zomato.

H1₂: There is an association between Age and Customers' Payment Option in Zomato.

		Sum of Squares	df	Mean square	F	Sig.
Customer convenience	Between Groups	139.62	5	53.809	2.145	0.006
	Within Groups	1481	94	14.752		
	Total	1620.62	99			
Secured Payment Gateway	Between Groups	41.368	5	11.236	1.413	0.226
	Within Groups	745.62	94	8.365		
	Total	786.988	99			
Referral and Cashbacks	Between Groups	103.988	5	19.698	4.123	0.003
	Within Groups	441.523	94	4.826		
	Total	545.511	99			

Variety of Payment Options	Between Groups	17.52	5	4.201	0.916	0.556
	Within Groups	396.23	94	5.201		
	Total	413.75	99			
Discounts and offers	Between Groups	39.26	5	5.762	1.736	0.146
	Within Groups	378.25	94	3.35		
	Total	417.51	99			

From the above analysis it is found that the p-values associated with the relationship between customer's payment option and age group in variables are less than 0.05, i.e., 0.006 and 0.003 in two cases. Hence, there is evidence to reject the null hypothesis (H₀) and accept the alternative hypothesis (H₁), indicating that there is indeed an association between customers' behaviour to use UPI payment option on ordering food on Zomato platform with respect to their age group

H₀₃: There is no association between Education and Customers' Payment Option in Zomato.

H₁₃: There is an association between Education and Customers' Payment Option in Zomato.

		Sum of Squares	df	Mean square	F	Sig.
Customer convenience	Between Groups	223.25	3	74.265	4.715	0.006
	Within Groups	1531.26	96	16.936		
	Total	1754.51	99			
Secured Payment Gateway	Between Groups	114.536	3	38.236	5.627	0.003
	Within Groups	676.562	96	7.267		
	Total	791.098	99			
Referral and Cashbacks	Between Groups	78.69	3	28.38	5.468	0.003
	Within Groups	475.36	96	4.902		
	Total	554.05	99			
Variety of Payment Options	Between Groups	48.36	6	13.862	4.239	0.036
	Within Groups	379.523	93	3.962		
	Total	427.883	99			
Discounts and offers	Between Groups	3.197	3	1.042	0.399	0.896
	Within Groups	344.369	96	3.762		
	Total	347.566	99			

The aforementioned data makes clear that there is a connection between consumers' preference for UPI as a payment method on the Zomato platform and their level of education. With four variables having p-values of 0.006, 0.003, 0.003, and 0.036, the alternative hypothesis is supported.

H₀₄: There is no association between Marital Status and Customers' Payment Option in Zomato.

H₁₄: There is an association between Marital Status and Customers' Payment Option in Zomato.

		Sum of Squares	df	Mean square	F	Sig.
Customer convenience	Between Groups	353.126	3	118.26	7.904	0.001
	Within Groups	1501.92	96	13.662		
	Total	1855.05	99			
Secured Payment Gateway	Between Groups	100.638	3	34.769	5.126	0.004
	Within Groups	689.562	96	7.261		

	Total	790.2	99			
Referral and Cashbacks	Between Groups	109.362	3	36.236	8.016	0.001
	Within Groups	427.365	96	4.823		
	Total	536.727	99			
Variety of Payment Options	Between Groups	40.163	3	13.396	3.636	0.019
	Within Groups	362.36	93	3.768		
	Total	402.523	96			
Discounts and offers	Between Groups	23.177	3	8.369	2.369	0.079
	Within Groups	322.8	96	3.63		
	Total	345.977	99			

It is evident from the study above that there is a correlation between an individual's marital status and their online payment habit to use UPI as payment option on Zomato platform for ordering food online. With four variables having p-values of 0.001, 0.004, 0.001, and 0.019, it can be concluded that the alternative hypothesis is indeed accepted. Therefore, there is an association between marital status and their decision to choose UPI as payment option in online food ordering.

H0₅: There is no association between Income level and Customers' Payment Option in Zomato.

H1₅: There is an association between Income level and Customers' Payment Option in Zomato.

		Sum of Squares	df	Mean square	F	Sig.
Customer convenience	Between Groups	293.396	4	71.846	4.963	0.001
	Within Groups	1451.04	95	16.285		
	Total	1744.43	99			
Secured Payment Gateway	Between Groups	58.369	4	14.965	1.693	0.106
	Within Groups	736.022	95	7.696		
	Total	794.391	99			
Referral and Cashbacks	Between Groups	100.121	4	25.221	5.136	0.001
	Within Groups	437.652	95	4.501		
	Total	537.773	99			
Variety of Payment Options	Between Groups	40.236	4	11.13	2.593	0.041
	Within Groups	361.752	95	3.909		
	Total	401.988	99			
Discounts and offers	Between Groups	28.673	4	7.746	2.713	0.081
	Within Groups	326.36	95	3.351		
	Total	355.033	99			

It has been established by the aforementioned investigation that there is a correlation between Zomato customers to use UPI as payment option and income level. Three variables have p-values of 0.001, 0.001, and 0.041, which indicates that the alternative hypothesis is accepted.

H0₆: There is no association between Profession and Customers' Payment Option in Zomato.

H1₆: There is an association between Profession and Customers' Payment Option in Zomato.

		Sum of Squares	df	Mean square	F	Sig.
Customer convenience	Between Groups	554.261	6	93.578	7.361	0.000
	Within Groups	1172.23	93	12.631		
	Total	1726.49	99			
Secured Payment Gateway	Between Groups	135.313	6	23.423	3.168	0.008
	Within Groups	659.23	93	7.138		
	Total	794.543	99			
Referral and Cashbacks	Between Groups	100.436	6	17.362	3.551	0.003
	Within Groups	439.203	93	4.723		
	Total	539.639	99			
Variety of Payment Options	Between Groups	49.336	6	8.232	2.161	0.056
	Within Groups	353.636	93	3.892		
	Total	402.972	99			
Discounts and offers	Between Groups	20.423	6	3.333	0.827	0.471
	Within Groups	337.236	93	3.561		
	Total	357.659	99			

It has been established by the aforementioned investigation that online payment habit of Zomato customers to choose UPI as payment option and profession are related. Three variables have p-values of 0.000, 0.008, and 0.003, which indicates that the alternative hypothesis is accepted.

5.3 Summarized view of ANOVA analysis:

Sl. No.	Demographic Factor	Variable	p-value
1	Gender	Customer convenience	0.048
2	Age	Customer convenience	0.006
		Referral and Cashbacks	0.003
3	Education Level	Customer convenience	0.006
		Secured Payment Gateway	0.003
		Referral and Cashbacks	0.003
		Variety of Payment Options	0.036
4	Marital Status	Customer convenience	0.001
		Secured Payment Gateway	0.004
		Referral and Cashbacks	0.001
		Variety of Payment Options	0.019
5	Income Level	Customer convenience	0.001
		Referral and Cashbacks	0.001
		Variety of Payment Options	0.041
6	Profession	Customer convenience	0.000
		Secured Payment Gateway	0.008
		Referral and Cashbacks	0.003

6. Conclusion:

Food ordering online in India offers convenience, choice, and flexibility to customers, allowing them to enjoy their favorite meals from the comfort of their homes or workplaces [20]. The industry continues to evolve with innovations in technology and logistics, making the online food delivery experience even more seamless and efficient. By offering a variety of payment options, online food delivery platforms cater to the diverse preferences and lifestyles of their customers. Whether customers prefer the security of credit/debit cards, the simplicity of net banking, the speed of UPI, or the convenience of e-wallets, they can choose the payment method that best suits their needs. This flexibility enhances the overall convenience and user experience of ordering food online, contributing to the continued growth of the online food delivery industry [21]. UPI is one such a payment option enabling users to experience secured, faster, convenient and instant payment processing system on any payment gateway [22]. The study revealed that, Customers of Zomato uses UPI as a payment option while ordering food online due to its convenience, secured payment gateway, referral and cashbacks, multiple payment options like QR code, VPA, collection request and discounts as offered by payment service providers. It has also thrown light on that, there is an association between demographic factors on customer's option to choose UPI as a payment option in Zomato for ordering food online. The results established in this paper will enables the market players to formulate right strategies to catch up good market share in upcoming days.

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