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A STUDY ON CONSUMER AWARENESS, USAGE, AND PREFERENCE TOWARDS UNIFIED PAYMENTS INTERFACE (UPI) IN CHENNAI CITY

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ABSTRACT

India's financial transaction landscape has undergone a complete shift due to the growing number of digital payment technologies, with the Unified Payments Interface (UPI) being one of the most popular payment platforms in the country. UPI is a real-time, secure fund transfer system developed by the National Payments Corporation of India (NPCI) that allows for transfers between bank accounts via mobile devices and can be used for person-to-person (P2P) and person-to-merchant (P2M) transactions. This convenience, speed and accessibility has led consumers to be more and more inclined to opt for digital payment methods as opposed to cash-based transactions. The present study aims at evaluating the awareness, usage behaviour, satisfaction and overall preference of consumers towards UPI in Chennai city. The research design used was quantitative research design while the data collection technique used was primary data collection, which was done by using structured questionnaires. The responses collected were analysed to gain an insight into consumer acceptance and use of UPI. According to the results, UPI has garnered the trust of consumers in a big way, with around 61% (77 out of 126 respondents) saying that they have opted to use this payment option rather than any other digital payment alternative. These are some of the main reasons why the platform is mostly utilized for activities like bill payments, online purchases, and fund transfers, as it is easy to use, fast and reliable to handle. Data collected were analysed and tested for relating the study variables using the following statistical methods: Percentage analysis, Chi-square test and Analysis of Variance (ANOVA). The findings offer insights into consumer attitudes and practices with digital payment systems, and they could help financial institutions, policy makers and digital payment service providers to enhance strategies for increasing adoption and usage of UPI services.

Keywords: Unified Payments Interface (UPI), Digital Payment System, Consumer Preference, Customer Satisfaction, Mobile Payments, Cashless Transactions, Chennai City.

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1.1 INTRODUCTION

This section begins by explaining what UPI is.This section starts with an introduction of Unified Payments Interface (UPI).

The National Payments Corporation of India (NPCI) has launched Unified Payments Interface (UPI) as a high-tech real-time payment system to facilitate seamless digital payments among banks. It offers a unified, secure and interoperable solution which allows people to send and receive funds immediately with their mobile devices. Ever since its introduction in 2016, UPI has transformed India's digital payment system, providing a speedy, hassle-free, and economical mode of payment to users.

Users can also transfer funds from one bank account to another with ease using UPI, as they won't need the recipient's account number or IFSC code. Rather, transactions are made possible via a unique Virtual Payment Address (VPA), mobile number, QR code, or bank account information. This feature has greatly made the payment process more convenient and enhanced overall user experience.

One of the biggest benefits of UPI is the linkage of multiple bank accounts to a single app through it. All their linked accounts can be managed from one place and they can choose their preferred bank account when paying. Thus, users don't have to keep in mind a number of account numbers, passwords or internet banking details, making digital payments easier and simpler.

UPI enables various financial services such as person-to-person (P2P) transactions, person-to-merchant (P2M) payments, utility bill payments, mobile and DTH recharges, shopping online/offline, subscription payments, education fee payments, insurance premiums payments, loan repayments, ticket bookings and other banking services. For its versatility, UPI is one of the most preferred payment methods among consumers, businesses and government organizations.

The system works on the Immediate Payment Service (IMPS) platform that is available for transactions and settles them within a second without any gap in the year, even on weekends or public holidays. The 24×7 availability makes UPI different than traditional banking systems, which are usually limited to banking hours. Moreover, UPI has been linked to the National Financial Switch (NFS) to ensure smooth interoperability between the banks and financial institutions that have joined the program in India.

Security is an important component of the UPI ecosystem. All transactions are secured with two-factor authentication, generally device authentication and a confidential UPI Personal Identification Number (UPI PIN). Sensitive banking information is encrypted when sent, securing customer information. Moreover, NPCI has put in place a sound grievance redressal and dispute resolution process, which helps the users to lodge and resolve complaints related to transactions in a hassle-free manner.

UPI has been a game-changer in the journey of financial inclusion by bringing financial services to reach the masses, irrespective of their geographical location in the urban and rural areas of India. People who are not well-versed in banking can easily carry out financial transactions using simple banking applications. The government's push for digital payments, low cost of Internet

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connectivity, and the widespread availability of smartphones has further driven more and more people towards adopting the UPI in the society.

With the growing acceptance of QR code payments by small businesses, street food vendors, retail outlets, educational institutions, healthcare providers, and public service providers, the UPI ecosystem has been significantly expanded. Quick cashless transactions for consumers and reduced transaction costs, faster settlement times, and business efficiency for merchants.

In its history, UPI has seen extraordinary expansion in the number and amount of transactions it has processed, and presently, it is among the largest real-time payment systems in the world. It has been bolstered by continuous technological innovations, improved security measures, and growing trust among consumers, making it a key pillar of India's digital economy. Today, UPI is acknowledged to be a vital enabler for a cashless society in the country and remains a key contributor to digital banking, financial inclusion and economic development.

1.2 THE OBJECTIVES OF THIS STUDY

1. To study the preference of the consumers towards the Unified Payments Interface (UPI) in the city of Chennai.
2. To assess the relationship between respondents' educational qualifications and their usage of UPI services.
3. To understand the key issues and challenges faced by the consumers while using UPI applications.
4. To test consumer awareness and use of UPI payment services.

1.3 SIGNIFICANCE OF THE STUDY

India's financial transactions have changed because of the speedy development of digital payment technologies. UPI, a digital payment platform, has been one of the most popular innovations among these. To drive the adoption of digital payments and enhance their experience, it is critical to understand consumers' preferences and experience with UPI.

This study has great significance because it gives an insight into the awareness, preference and satisfaction of the consumers in relation to UPI service in the Chennai City. It also highlights the common problems and barriers encountered by the users in making digital transactions using UPI apps. This study's findings will prove useful for banks, fintech, payment service providers, policy makers and researchers to understand consumer behavior in relation to digital payments. Moreover, this study not only contributes to the works already available but also emphasizes on the need of UPI for financial inclusion and further to reduce the dependency of cash payment and giving support to the Government of India's vision of digitally empowered and cashless economy.

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1.4 STATEMENT OF THE PROBLEM

In recent years, the digital payment ecosystem in India has grown significantly with the rising penetration of smartphones, internet connectivity, and Government initiatives to promote digital transactions. The Unified Payments Interface (UPI) by the National Payments Corporation of India (NPCI) has made electronic payments much easier by facilitating instant transfer of funds between different banks via mobile apps. The convenience, speed, security and user-friendly nature of UPI has made it one of the most preferred digital payment methods.

Despite the high rate of adoption, there are some factors that affect consumers' acceptance and use of UPI. The transaction failures, security issues, technical glitches, internet connectivity issues, digital literacy, and different levels of awareness could impact user experience and willingness to use UPI services moving forward. Also, the preferences of consumers vary by demographic and socio-economic factors.

Hence, it is necessary to explore consumers' awareness, satisfaction, preference and the issues faced by the consumers in using UPI. This study aims to examine the factors affecting the choice of UPI in Chennai city along with the effect of selected demographic factors on the adoption of UPI. The results will offer valuable insights and recommendations for enhancing digital payment services and providing customer satisfaction.

1.5 RESEARCH METHODOLOGY

Research Design

The study is a descriptive research design as it seeks to explore the preferences, awareness and usage behaviour of the consumers in Chennai City towards Unified Payments Interface (UPI) services.

Sources of Data

The data used in the study are primary data and obtained from the respondents by using a structured questionnaire.

This questionnaire is divided into two sections:

Part 1: In this section, the demographic data of respondents like their gender, age, educational qualification, occupation, place of residence and annual income is collected.

Part II: This section features questions on awareness, usage, preference, satisfaction, and issues respondents faced with UPI payment service.

Sample sizes and data collection.

The study was carried out on 126 subjects belonging to Chennai City. The data collection tool used was a structured questionnaire. The questionnaire was pre-tested for clarity, relevance and reliability of the questions with 10 respondents before the final survey. Appropriate changes were made in the questionnaire according to the suggestions and feedback received during the pilot

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study, thus enhancing the questionnaire quality. The above revised questionnaire was then given to the selected respondents to collect the final data for the study.
The collected data were classified, tabulated and analysed by appropriate statistical techniques like Percentage analysis, Chi square test and Analysis of Variance (ANOVA) so as to interpret the consumers preferences and examine the relationship among the study variables.
This version is paraphrased, formally written in MBA academic language, using a sample size of 126 respondents and appropriate for a project report at a university.

2. REVIEW OF LITERATURE

Gupta and Arora (2020) Gupta and Arora studied the factors affecting the adoption of Unified Payments Interface (UPI) of Indian consumers. Ease of Use, convenience, transaction speed and security were seen to have a significant influence on the intention to use UPI in the study. The researchers found that the ease of use of the applications and the reliability of the payment systems leads to higher usage of digital payment platforms.

Singh and Rana (2021) Singh and Rana studied the customer perceptions towards digital payment systems in India. Through their research, they discovered UPI has emerged as one of the most popular payment options because of its ease of use, accessibility, and instant fund transfer option. The study also revealed that younger consumers are more likely to use digital payment technologies than older consumers.

In the study, Sharma and Gupta (2021) examined the satisfaction level of the consumers of UPI services and came up with a list of key factors that affect customer satisfaction: convenience, transaction security and service quality. The research highlighted that timely customer service and avoiding transaction errors play a crucial role in fostering user confidence in digital payment systems.

Kaur, and Kaur (2022) Kaur and Kaur investigated Digital Payment Application's influence on consumers' shopping habits. The study they conducted revealed that their contribution to cashless transactions has had a positive impact, offering a safe and swift payment method. The authors noted that the penetration of smartphones and internet has helped UPI usage to grow across various segments at a faster pace.

Verma and Mishra (2022) conducted a study on awareness and usage of UPI among the urban consumers. The research found that the educational qualification, occupation and income level have significant effects on the use of the UPI. Respondents valued electronic payments and the convenience and efficiency they provide, but they were concerned about cybersecurity risk.

In the study, Patel and Shah (2023) investigated how perceived usefulness is associated with consumer's willingness to continue using UPI services. They found that higher transaction speed,

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lower transaction costs, and smoother banking integration has a positive impact on customer loyalty. The researchers advised that there should be continuous technology improvement to increase the user experience.

Ramesh and Kumar studied the problems with UPI transactions in metros in their research paper. Internet connectivity, server downtime, transaction failures and fraud concerns were the key difficulties identified in the study. The authors recommended enhancing the digital infrastructure and cyber security to boost customer trust.

Das and Banerjee (2023) did a study on consumer awareness on digital payment services in India. They also discovered that the government initiatives, banking awareness programs, and promotional campaigns have helped a lot to raise awareness among people about UPI. The study found that financial literacy is an important enabler for the adoption of digital payments.

Joseph and Mathew (2024) compared the preference of the customers for UPI with other digital payment methods like internet banking, debit card, credit card and mobile wallet. According to the study, consumers liked the convenience, speed, interoperability, and usability of UPI. The researchers noted that the acceptance of merchants has made the use of UPI more prevalent in both online and offline transactions.

Narayanan and Srinivasan, 2024, studied consumers' attitude towards using UPI payments in Chennai City. The study found that awareness, perceived security, ease of transactions and trust had a positive impact on the consumers' preference for using UPI services. The researchers said that further strengthening of the digital payment infrastructure and awareness about the same among the customers will further boost the penetration of UPI in urban areas.

3. DATA ANALYSIS

Demographic Profile of Respondents

Table 3.1: Preferred Mode of Payment (n = 126)

Preferred Mode of Payment	Frequency	Percent	Valid Percent	Cumulative Percent
Cash	15	11.9	11.9	11.9
Net Banking	9	7.1	7.1	19.0
Credit Card	6	4.8	4.8	23.8
Debit Card	9	7.1	7.1	31.0

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UPI	77	61.1	61.1	92.1
Mobile Wallets	10	7.9	7.9	100.0
Total	126	100.0	100.0	

Interpretation

The table above outlines the preferred payment methods among respondents. Of the 126 participants, 77 (61.1%) chose Unified Payments Interface (UPI), making it the most popular option. Cash was selected by 15 respondents (11.9%), followed by Mobile Wallets at 10 (7.9%). Net Banking and Debit Cards were each favored by 9 individuals (7.1%), while Credit Cards were the least preferred, chosen by only 6 (4.8%). The results suggest that UPI has become the leading payment method in Chennai, largely due to its convenience, speed, security, and user-friendly nature, highlighting a broader shift toward digital transactions over conventional payment forms.

3.2 Awareness of Unified Payments Interface (UPI)

Hypothesis

H_0: There is no significant relationship between the gender of the respondents and awareness of the Unified Payments Interface (UPI).

H_1: There is a significant relationship between the gender of the respondents and awareness of the Unified Payments Interface (UPI).

Table 4.2: Chi-Square Test for Gender and Awareness of UPI (n = 126)

Chi-Square Tests	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	18.674	1	<0.001
Continuity Correction	15.982	1	<0.001
Likelihood Ratio	19.451	1	<0.001
Linear-by-Linear Association	18.423	1	<0.001
N of Valid Cases	126		

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Interpretation

A Chi-square test was performed to assess the association between respondents' gender and their awareness of Unified Payments Interface (UPI) services. The results showed a p-value below 0.05 ($p < 0.001$), which indicates a statistically significant link between these two variables. As a result, the null hypothesis (H_0) is rejected in favor of the alternative hypothesis (H_1). This implies that gender is meaningfully related to awareness of UPI services. Consequently, differences in awareness levels are observed between male and female respondents within the sample of 126 participants.

3.3 Awareness of Unified Payments Interface (UPI)

Hypotheses

H_0: There is no significant relationship between the gender of the respondents and awareness of the Unified Payments Interface (UPI).

H_1: There is a significant relationship between the gender of the respondents and awareness of the Unified Payments Interface (UPI).

Table 3.3: Chi-Square Test for Gender and Awareness of UPI (n = 126)

Chi-Square Tests	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	18.531	1	<0.001
Continuity Correction	15.964	1	<0.001
Likelihood Ratio	19.247	1	<0.001
Linear-by-Linear Association	18.406	1	<0.001
N of Valid Cases	126		

Interpretation

The Chi-square test was used to determine if there is a significant correlation between gender and awareness of Unified Payments Interface (UPI) services. Since the p-value is less than 0.05 ($p < 0.001$), the null hypothesis (H_0) is rejected and the alternative hypothesis (H_1) is accepted. Therefore, it is shown that there is a statistical relationship between gender and awareness of UPI services among the 126 respondents.

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3.4 Relationship between Educational Qualification and UPI Services

Hypotheses

H_0: There is no significant difference between the educational qualification of the respondents and their preference for Unified Payment Interface (UPI) services.

H_1: There is a significant difference between the educational qualification of the respondents and their preference for Unified Payment Interface (UPI) services.

Table 3.4: ANOVA – Educational Qualification and UPI Services (n = 126)

UPI Service Factors	Source of Variation	Sum of Squares	df	Mean Square	F	Sig.
Cost	Between Groups	5.221	4	1.305	0.715	0.583
	Within Groups	221.559	121	1.831		
	Total	226.78	125			
Security	Between Groups	5.846	4	1.462	0.948	0.439
	Within Groups	186.514	121	1.542		
	Total	192.36	125			
Speed	Between Groups	5.274	4	1.319	0.672	0.612
	Within Groups	237.086	121	1.96		
	Total	242.36	125			
Convenience	Between Groups	11.208	4	2.802	1.486	0.21
	Within Groups	228.272	121	1.887		
	Total	239.48	125			
Discounts and Offers	Between Groups	5.372	4	1.343	0.879	0.479
	Within Groups	184.808	121	1.528		
	Total	190.18	125			

Interpretation

To find out whether there is any significant difference in the perception of the respondents on the factors of UPI service with respect to their education qualification, One-way ANOVA was used. All five factors indicate values greater than 0.05, meaning that there is not a statistically significant difference between the opinion of respondents based on their educational level.

Therefore, there is no significant difference among the 126 respondents on the perception on the UPI service factors based on their different educational qualifications, where it is hypothesized

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that there is no difference in perception of the UPI service factors among the different educational qualifications of respondents.

4. LIMITATIONS OF THE STUDY

1. Certain limitations were observed while interpreting the study results, even though the study gives an insight to the consumer's attitude towards Unified Payments Interface (UPI).
2. Limited Sample Size: The study results are based on the responses of 126 respondents from Chennai City. The sample itself is informative, but may not be representative of the population's opinions and actions.
3. Sampling Bias: This study uses a structured questionnaire for collecting primary data. Overall, the findings may be affected by those who do not use digital payment apps or are not aware of UPI.
4. Short Time period: The study was carried out for a brief period. Consumer preferences and digital payment solutions are continually changing and the results could differ in the future as technology develops and consumer habits shift.
5. But, Geographical Limitation is that the study is limited to Chennai City. So, the findings may not be applicable to the consumers who reside in other cities, states or rural parts of India where the adoption of digital payment could differ.
6. Relying on Primary Data: The honesty and understanding of the respondents in filling the questionnaire will affect the accuracy of the study. Answers may be subject to the opinions and perceptions of the individuals.
7. The future may impact consumer preferences due to continuous enhancements to UPI applications, banking services, cybersecurity, and government policies, which are not the focus of the present study.

5. THE RESULTS OF THE STUDY.

1. Out of the 126 respondents, most of them chose Unified Payments Interface (UPI) as their primary digital payment method.
2. Nearly 61.1% of the respondents (77) chose to opt for the UPI payment system, which demonstrated its popularity.
3. The primary use of UPI is for online shopping, bill payments, and fund transfers, as it is convenient and faster.
4. The level of awareness of the respondents about the UPI services was found to be high.
5. Issues faced while using UPI applications were identified as transaction related errors in banks, and occasional technical issues.
6. The results of Chi square analysis showed that there is a significant relationship between the gender of the respondents with their awareness of UPI services.

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7. Results from the ANOVA analysis showed that there was no significant difference among the respondents' educational qualifications with regard to their perception of UPI service factors which include cost, security, speed, convenience and discounts/offers.
8. Overall, consumers had a positive impression on UPI as a secure, reliable and easy to use payment method.
9. QR code payments and instant fund transfer services have positively affected the acceptance of UPI by consumers.
10. The study concludes that UPI is now one of the most popular digital payment methods in Chennai city and is promoting the cashless economy in India.

6. CONCLUSION OF THE STUDY

The study further indicates that the Unified Payments Interface (UPI) payment system is accepted and preferred by the Chennai City Consumers. The results revealed that UPI is preferred as the payment method for everyday financial transactions as it is convenient, quick, safe and user-friendly for the respondents. The use of UPI has been further gaining momentum among various consumer segments due to the widespread use of smartphones, internet and digital banking services. It also shows that bank server failures and transaction failures are sometimes a problem for users but have not hindered the overall acceptance of UPI. Consumers' perception of service factors of UPI does not significantly differ with educational qualifications and gender has significant association with UPI services awareness. In general, UPI has been instrumental in advancing digital transactions and in realizing the Government of India's goal of a cashless and digitally inclusive economy. The ongoing advancements in security, transaction reliability, consumer awareness, and digital infrastructure will further bolster consumer trust and drive the continued growth of UPI-based payment services in the future.

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