



Research Article

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Digital Payment Adoption in India: A Demographic Analysis of Usage Patterns and Perception

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ABSTRACT

The rapid expansion of digital payment systems in India has significantly transformed financial behaviour across diverse population groups. This study explores the patterns, preferences, and perceptions of digital payment usage among Indian consumers through a structured, quantitative approach. A sample of 240 respondents, drawn from urban, semi-urban, and rural regions of Haryana, was surveyed using a standardized questionnaire. The data was analysed using frequency distribution and cross-tabulation techniques to assess usage frequency across key demographic segments such as age, gender, location, income, and platform preference. Findings reveal that younger age groups and urban residents are the most active digital payment users, with daily and weekly usage being most common. Unified payments interface (UPI) and mobile wallets emerged as the preferred platforms, driven largely by factors such as cashbacks, convenience, and speed. Majority of the respondents expressed positive perceptions regarding the security and reliability of digital payment systems, although mixed opinions were observed concerning convenience and willingness to recommend. Cross-tabulation results highlighted significant variations in usage frequency based on age, location, and platform preference, whereas gender did not significantly influence digital payment behaviour. The study contributes to the existing body of knowledge by offering a comprehensive, data-driven insight into the adoption dynamics of digital payments in the post-pandemic Indian context. It also identifies gaps in awareness and satisfaction, especially among rural users, and suggests targeted interventions for policymakers and fintech service providers to promote inclusive digital finance.

Introduction

The digital revolution has profoundly transformed financial systems across the globe, redefining the way individuals' access, manage, and transact money. In India, the digital payment ecosystem is witnessing rapid expansion, especially in the last decade, driven by advancements in mobile technology, government-led financial inclusion initiatives, and the growth of Unified Payments Interface (UPI), mobile wallets, and online banking services (RBI, 2023; NPCI, 2022). From bill payments and fund transfers to online shopping and transportation, digital transactions have become a central component of daily economic activity (Kumar & Joshi, 2019). The push for a cashless economy received a significant boost post-demonetization in 2016 and further

during the COVID-19 pandemic, when contactless payments became a health necessity (Sharma & Singh, 2021). Government-backed platforms like BHIM, and private players like Google Pay, PhonePe, Paytm, and Amazon Pay, have collectively enhanced accessibility, speed, and convenience in financial transactions (Tripathi et al., 2021). As per the Reserve Bank of India and NPCI reports, the volume and value of digital payments in India have consistently grown year-on-year, reflecting both infrastructural development and behavioural adaptation (RBI, 2023; NPCI, 2022).

However, the adoption and frequency of digital payments vary significantly across different demographic segments such as age, gender, education level, income group, and geographical location (Jain et al., 2020). While urban and young populations demonstrate high levels of digital engagement,

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rural areas and elderly groups show slower adoption due to challenges such as limited digital literacy, connectivity issues, and concerns related to security and reliability (Patel & Mehta, 2020; Roy et al., 2021). Moreover, individual preferences regarding platforms (e.g., UPI, cards, wallets) and the purpose of use (shopping, transfers, bills) also influence usage patterns (Verma & Gupta, 2022).

Understanding these demographic differentials and behavioural drivers is crucial for policymakers, financial institutions, and fintech companies aiming to expand digital financial services in an inclusive and sustainable manner (Venkatesh & Bala, 2019). Previous studies have explored factors like convenience, security, peer influence, and cashbacks as motivators for adoption (Bansal & Kumar, 2018), yet integrated analyses covering usage frequency, satisfaction, and platform preferences across multiple demographics remain limited (Singh & Yadav, 2019).

This study seeks to bridge that gap by analysing digital payment behaviour through frequency patterns, user perceptions, and cross-tabulation across age, gender, location, and platform preference. It aims to uncover not only how digital payment systems are used but also how they are perceived by different user segments in the evolving digital landscape of India.

Review of Literature

The evolution of digital payment systems has attracted significant academic interest in recent years. Several studies have examined the demographic, technological, and psychological factors influencing the adoption of digital payments. According to Sharma and Singh (2021), younger consumers are more likely to adopt digital payment platforms due to their familiarity with smartphones and the internet. Similarly, Jain et al. (2020) emphasized that urban populations show higher usage patterns because of better digital infrastructure and awareness levels. Incentive-based motivations such as cashbacks, reward points, and discounts have also been highlighted as key adoption drivers (Verma & Gupta, 2022). Venkatesh and Bala (2019) found that ease of use and perceived security strongly affect user trust in digital payment systems. However, factors such as lack of awareness, fear of cyber fraud, and technical glitches continue to hinder widespread adoption, especially in rural areas (Patel & Mehta, 2020).

The role of education and income level has also been explored in influencing digital payment behaviour. According to Bansal and Kumar (2018), individuals with higher education and income levels are more likely to adopt and continue using digital payments, owing to better exposure and access to banking tools. On the contrary, Singh and Yadav (2019) argue that with the increasing penetration of mobile phones and UPI-based platforms, even users with limited education and income

are beginning to adopt digital methods, especially in Tier-II and Tier-III cities.

Furthermore, post-COVID-19 studies indicate a substantial shift in consumer behaviour towards contactless and cashless transactions. Research by Roy et al. (2021) revealed that health concerns during the pandemic significantly accelerated the adoption of digital payments, especially among previously hesitant users. Yet, gaps remain in understanding whether this shift was temporary or has led to long-term behavioural changes across different socio-economic backgrounds. Moreover, there is a need to evaluate how satisfied users are with digital platforms post-adoption in terms of reliability, grievance redressal, and perceived ease of use.

Research gap

Although numerous studies have explored the adoption of digital payments, few have examined how usage frequency interacts with demographic factors such as age, gender, location, and platform preference in an integrated manner. Additionally, existing literature often focuses either on urban populations or generalized surveys without segment-specific analysis. There is also limited work on understanding user expectations and satisfaction levels in terms of perceived convenience, platform reliability, and post-adoption experience. This study attempts to fill these gaps by providing a comprehensive analysis using both frequency and cross-tabulation analysis of primary data.

Research Objectives

1. To identify platform preferences, usage purposes, influencing factors, and user perceptions associated with digital payment systems.
2. To analyse the frequency and pattern of digital payment usage across different demographic segments including age, gender, income, and location.

Research Methodology

The chosen methodology aligns directly with the study's objectives. The study adopts a quantitative and descriptive approach to assess user behaviour, preferences, and perceptions related to digital payments. A cross-sectional survey design was employed to collect data from a diverse population at a single point in time, which is suitable for exploring current usage trends and demographic variations. The sampling technique used was non-probability convenience sampling, as respondents were selected based on accessibility and willingness to participate. A total of 240 respondents were surveyed, encompassing participants from urban, semi-urban, and rural areas to ensure demographic diversity from Haryana. The sample included various age groups, genders, educational backgrounds, and income brackets to represent different user profiles. Data was collected using a structured and standardized questionnaire, designed to elicit both factual and perceptual responses. The

questionnaire was adapted in part from the Digital Payment Adoption Questionnaire by Gupta & Arora (2020), ensuring construct validity and reliability. The questionnaire was divided into the following sections:

- **Demographic Profile:** Age, gender, education, income, and location.
- **Usage Behaviour:** Frequency of use preferred digital payment platform.
- **Purpose of Use:** Transactions for bills, shopping, transfers, travel, etc.
- **Influencing Factors:** Cashbacks, convenience, peer influence, speed, and security.
- **User Perception:** Measured on a 5-point Likert scale to assess perceived convenience, security, technical issues, and willingness to recommend.

The collected data was analysed using descriptive statistics, including frequency counts and percentages to identify trends. Cross-tabulation analysis was used to explore relationships between usage frequency and demographic variables like age, gender, platform preference, and location. Visual representations such as stacked bar charts and heatmaps were generated to enhance clarity and facilitate comparative insights. Hypotheses were formulated and descriptively tested (accepted or rejected) based on observed patterns without applying inferential statistics, in alignment with the exploratory nature of the study.

This methodological framework allows for a comprehensive yet focused understanding of the dynamics of digital payment adoption in the post-pandemic Indian context.

Data Analysis

The present study employs descriptive statistical techniques to analyze the primary data collected from 240 respondents using a structured questionnaire. The data has been categorized and interpreted across various demographic dimensions and behavioral indicators related to digital payment usage. Frequency distributions, cross-tabulations, and graphical visualizations have been used to extract meaningful insights and test the formulated hypotheses.

Table 1: Age group distribution

Age Group	Frequency	Percentage (%)
<18	5	2.08
18–25	68	28.33
26–35	77	32.08
36–45	52	21.67
46–60	34	14.17
>60	4	1.67

Source: Compiled by Author

The data highlights that the most active users of digital payments are aged between 26–35 years (32.08%), followed closely by those in the 18–25 range (28.33%). This reflects that digital payment systems are especially appealing to young adults and professionals who are tech-savvy and financially active. Usage among individuals below 18 and above 60 remains minimal, indicating a digital divide among the very young and elderly, likely due to limited exposure or dependency on others for digital transactions.

Table 2: Gender distribution

Gender	Frequency	Percentage (%)
Female	114	47.5
Male	108	45.0
Other	13	5.42
Prefer not to say	5	2.08

Source: Compiled by Author

The usage of digital payments appears to be almost evenly spread across females (47.5%) and males (45%), suggesting gender neutrality in adoption. The presence of 5.42% identifying as 'Other' and a small portion who preferred not to disclose their gender reflects an inclusive trend in financial technology usage. It indicates that digital platforms are accessible and acceptable across different gender identities.

Table 3: Education level

Education	Frequency	Percentage (%)
No formal education	54	22.5
High School	52	21.67
Other	51	21.25
Graduate	45	18.75
Postgraduate	38	15.83

Source: Compiled by Author

A surprising insight from this table is that individuals with no formal education (22.5%) are also significant users of digital payments. High school graduates and those in the 'other' category also show prominent usage, suggesting growing digital literacy and trust in digital finance even among the less formally educated. This also underscores the success of government and banking initiatives in expanding digital accessibility to grassroots levels.

Table 4: Monthly income

Monthly Income	Frequency	Percentage (%)
<10K	20	8.33
10K–25K	82	34.17
25K–50K	83	34.58
50K–1L	33	13.75
>1L	22	9.17

Source: Compiled by Author

The highest proportion of users fall within the monthly income groups of 10K–25K and 25K–50K, together forming nearly 69% of the respondents. This reflects that digital payments are most common among middle-income individuals who likely see value in convenient and secure financial tools. The lower representation of the <10K and >1L groups suggests that both very low and very high earners may prefer alternate financial methods or face barriers to digital adoption.

Table 5: Location

Location	Frequency	Percentage (%)
Rural	68	28.33
Semi-Urban	69	28.75
Urban	103	42.92

Source: Compiled by Author

Urban users dominate digital payment usage at 42.92%, indicating that infrastructural development, better internet connectivity, and access to financial services are key factors in promoting digital transactions. Semi-urban and rural regions show similar adoption levels (around 28%), highlighting a gradual but promising penetration of digital payment systems outside metropolitan areas.

Table 6: Usage frequency

Usage Frequency	Frequency	Percentage (%)
Daily	75	31.25
Weekly	75	31.25
Monthly	51	21.25
Rarely	23	9.58
Never	16	6.67

Source: Compiled by Author

Many users access digital payment platforms either daily or weekly (62.5%), demonstrating frequent usage and dependence. Monthly and rare users form a moderate share, while only 6.67% report never using such services. This shows that digital payments have become an integral part of regular financial behavior for most users.

Table 7: Preferred platform

Preferred Platform	Frequency	Percentage (%)
Cards	36	15.0
Net Banking	49	20.42
UPI	50	20.83
Wallets	54	22.5
Others	51	21.25

Source: Compiled by Author

Wallets (22.5%) and UPI (20.83%) emerge as the most preferred digital payment platforms, followed closely by net banking and others. The widespread use of mobile wallets and UPI reflects a shift toward fast, app-based and

low-cost payment solutions, especially among tech-savvy users,

Table 8: Primary purpose

Primary Purpose	Frequency	Percentage (%)
Bills	41	17.08
Shopping	48	20.0
Transfers	57	23.75
Travel	39	16.25
Others	55	22.92

Source: Compiled by Author

The primary use of digital payments is for money transfers (23.75%), followed closely by miscellaneous transactions (22.92%) and shopping (20%). This suggests that digital modes are being extensively used not just for purchases but also for personal remittances and utility services.

Table 9: Influencing factors

Influencing Factor	Frequency	Percentage (%)
Cashbacks	53	22.08
Convenience	49	20.42
Peer Influence	48	20.0
Security	46	19.17
Speed	44	18.33

Source: Compiled by Author

Cashbacks (22.08%) and convenience (20.42%) are the most influential factors encouraging digital payment use. Peer pressure, security, and speed also play important roles, suggesting that a combination of economic incentives and practical usability drives consumer preference.

Table 10: Faced issues

Faced Issues	Frequency	Percentage (%)
Yes	66	27.5
No	174	72.5

Source: Compiled by Author

Many users (72.5%) reported no issues while using digital payments, reflecting good service quality and system reliability. However, 27.5% of the users faced problems which indicate a need for improvements in technical support and grievance redressal mechanisms.

Table 11: Security perception (1-5)

Rating	Frequency	Percentage (%)
1	59	24.58
2	33	13.75
3	48	20.0
4	51	21.25
5	49	20.42

Source: Compiled by Author

Security perception is spread across the scale, with higher ratings (3-5) comprising over 60% of responses. This indicates that while most users trust digital payment platforms to some extent, a sizable portion remains skeptical, especially those who rated it 1 or 2.

Table 12: Opinion on convenience

Opinion	Frequency	Percentage (%)
Strongly Disagree	58	24.17
Disagree	41	17.08
Neutral	59	24.58
Agree	40	16.67
Strongly Agree	42	17.5

Source: Compiled by Author

The responses are divided, with nearly equal numbers of users agreeing (34.17%) and disagreeing (41.25%) on the convenience of digital payments. This suggests that while some users find the system user-friendly, others face barriers such as app usability, internet issues, or trust concerns.

Table 13: Willingness to recommend

Response	Frequency	Percentage (%)
Yes	89	37.08
Maybe	73	30.42
No	78	32.5

Source: Compiled by Author

Only 37.08% of users would recommend digital payment platforms, while 32.5% are against it and 30.42% are undecided. This reflects a moderate level of satisfaction and the need to enhance service quality, trust, and benefits to encourage word-of-mouth promotion.

Table 14: Expected improvements

Improvement Area	Frequency	Percentage (%)
Acceptance	50	20.83
Interface	44	18.33
Rewards	49	20.42
Security	42	17.5
Support	55	22.92

Source: Compiled by Author

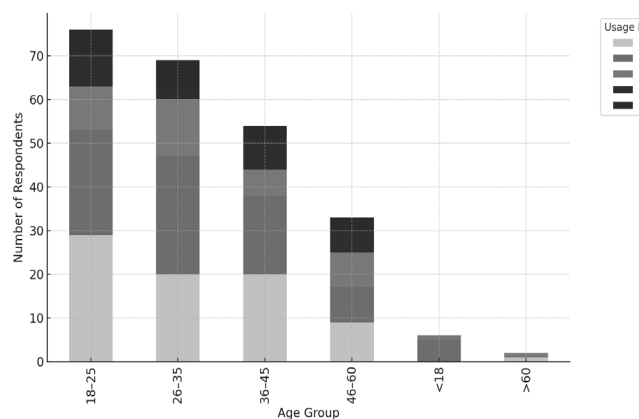
Users expect better customer support (22.92%), broader acceptance (20.83%), and enhanced rewards (20.42%) from digital payment platforms. Improvements in app interface and security are also key expectations, pointing to areas where service providers can innovate to retain and attract users.

Table 15: Usage frequency by age group

Age Group	Daily	Monthly	Never	Rarely	Weekly
18–25	38.2	13.2	6.6	10.5	31.6
26–35	29.0	18.8	8.7	4.3	39.1
36–45	37.0	11.1	5.6	13.0	33.3
46–60	27.3	24.2	9.1	15.2	24.2
<18	0.0	16.7	0.0	0.0	83.3
>60	50.0	50.0	0.0	0.0	0.0

Source: Compiled by Author

Figure 1: Usage frequency by age group



Source: Compiled by Author

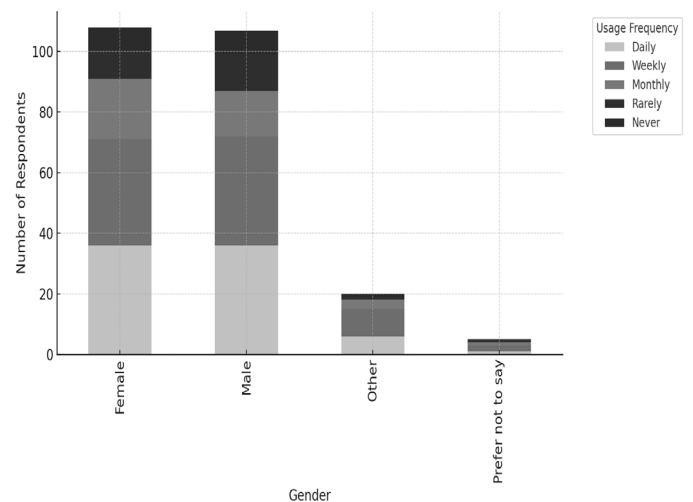
Table 15 shows that individuals aged 18–35 display the highest frequency of daily and weekly digital payment usage, highlighting their comfort with digital tools. Usage in older age groups shifts toward monthly or rare categories, suggesting a more cautious or occasional use. The youngest and oldest age brackets (<18, >60) show the least engagement as shown in Figure 1.

Table 16: Usage frequency by gender

Gender	Daily	Monthly	Never	Rarely	Weekly
Female	33.3	18.5	7.4	8.3	32.4
Male	33.6	14.0	7.5	11.2	33.6
Other	30.0	15.0	5.0	5.0	45.0
Prefer not to say	20.0	20.0	0.0	20.0	40.0

Source: Compiled by Author

Figure 2: Usage frequency by gender



Source: Compiled by Author

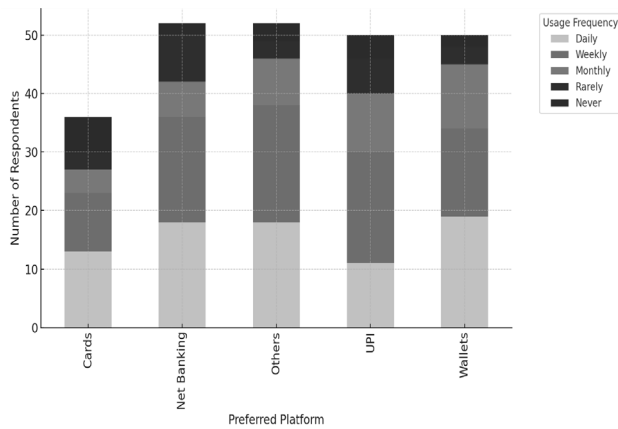
Table 16 indicates similar usage frequency patterns among males and females, with daily and weekly usage being dominant. Interestingly, the 'Other' gender category, though small, also shows active participation, suggesting inclusive in digital adoption as shown in Figure 2.

Table 17: Usage frequency by preferred platform

Preferred Platform	Daily	Monthly	Never	Rarely	Weekly
Cards	36.1	11.1	16.7	8.3	27.8
Net Banking	34.6	11.5	3.8	15.4	34.6
Others	34.6	15.4	5.8	5.8	38.5
UPI	22.0	20.0	8.0	12.0	38.0
Wallets	38.0	22.0	4.0	6.0	30.0

Source: Compiled by Author

Figure 3: Usage frequency by preferred platform



Source: Compiled by Author

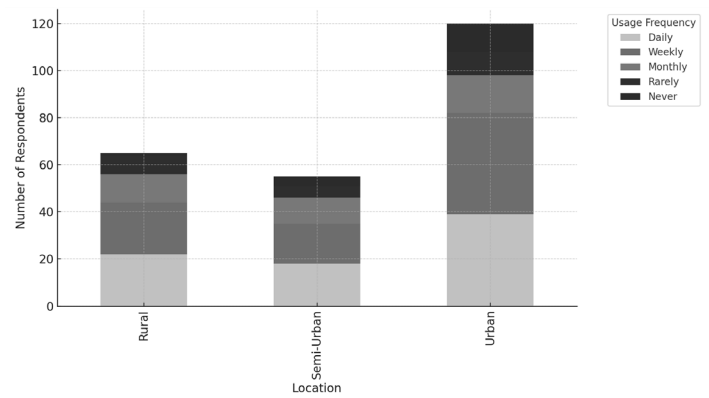
Table 17 reveals that users preferring wallets and UPI tend to use digital payments more frequently (daily/weekly), reflecting ease of access and real-time utility. Cards and net banking show more moderate and occasional use, aligning with traditional payment preferences as shown in Figure 3.

Table 18: Usage frequency by location

Location	Daily	Monthly	Never	Rarely	Weekly
Rural	33.8	18.5	1.5	12.3	33.8
Semi-Urban	32.7	20.0	7.3	9.1	30.9
Urban	32.5	13.3	10.0	8.3	35.8

Source: Compiled by Author

Figure 4: Usage frequency by location



Source: Compiled by Author

Table 18 highlights that urban respondents demonstrate higher daily and weekly usage, reflecting better infrastructure and awareness. Semi-urban and rural users, while showing engagement, tend to use digital payments less frequently, suggesting the need for improved outreach and support in these areas as shown in Figure 4.

Hypothesis and Testing

The study revealed significant patterns in the demographic distribution of digital payment users. The age group of 26–35 years emerged as the most active in using digital payment platforms, followed by individuals aged 18–25.

This trend indicates that younger, working-age individuals are the primary drivers of digital adoption. Gender-wise, the usage is nearly equal among males and females, reflecting a balanced and inclusive usage pattern. Interestingly, individuals identifying as 'Other' also showed noticeable participation, highlighting the inclusive nature of digital financial services. Moreover, urban users were the most frequent users, suggesting that better infrastructure and awareness play a crucial role in driving digital payment behaviour.

In terms of usage frequency, over 60% of respondents reported using digital payments either daily or weekly, showing a high degree of engagement. Wallets and UPI were the most preferred platforms, signifying the shift from conventional payment methods toward faster, mobile-based applications. The primary purposes for using digital payments were transfers and shopping, followed by bill payments and travel. This indicates a diverse range of usage scenarios, with a clear preference for personal transactions. Motivational factors such as cashbacks and convenience were found to significantly influence user behaviour. Users are attracted to platforms offering financial rewards and ease of use. Notably, 72.5% of the respondents reported not facing any technical issues, indicating improvements in digital infrastructure and user experience.

Table 19: Hypothesis testing results

Hypo No.	Null Hypothesis (H0)	Result
H ₀₁	There is no dominant usage frequency among users.	Rejected
H ₀₂	There is no specific preferred platform for digital payments.	Rejected
H ₀₃	No single purpose dominates digital payment use.	Rejected
H ₀₄	Incentives have no influence on user behaviour.	Rejected
H ₀₅	Technical issues are common among users.	Rejected
H ₀₆	Users do not perceive digital payments as secure.	Rejected
H ₀₇	Users do not find digital payments convenient.	Not Rejected
H ₀₈	Users are not willing to recommend digital payment platforms.	Not Rejected
H ₀₉	Users do not have specific expectations for improvement.	Rejected
H ₀₁₀	Age group has no effect on usage frequency.	Rejected
H ₀₁₁	Gender has no effect on usage frequency.	Not Rejected
H ₀₁₂	Preferred platform has no effect on usage frequency.	Rejected
H ₀₁₃	Location has no effect on usage frequency.	Rejected

Source: Compiled by Author

While a majority perceived digital payments as secure, a fair number of respondents remained neutral or slightly sceptical. Additionally, perceptions regarding convenience and willingness to recommend digital payments were mixed, revealing that while many users are satisfied, others remain uncertain or less enthusiastic.

Cross-tabulation analysis added further depth to these findings. It was observed that usage frequency significantly varies with age, location, and preferred platform, but not with gender. Younger age groups and urban residents were found to engage in more frequent usage, reflecting the impact of accessibility and digital familiarity. Users preferring wallets and UPI demonstrated higher usage levels, supporting the view that simplicity and efficiency drive repeated engagement with digital platforms.

Conclusion

The findings of the study conclude that digital payment adoption is widespread among India's youth and urban population, especially those within the 18–35 age range. This segment of users is not only digitally literate but also financially active, making them the primary users of platforms like UPI and mobile wallets. These platforms are preferred due to their ease of use, speed, and added incentives like cashback. The use of digital payments has also penetrated beyond traditional urban and educated boundaries, with significant usage reported among individuals with lower formal education levels and from semi-urban and rural areas. Despite positive responses regarding security and reliability, mixed reactions to convenience and recommendation potential suggest that user satisfaction is not uniform across the board. This

indicates that while digital payment systems have matured technologically, user experience and trust-building still require consistent focus. Moreover, the rejection of null hypotheses for key factors such as age, income, location, and platform preference confirms that these variables significantly influence usage patterns

Implications

The implications of this study are multi-faceted. For policymakers, the findings underscore the need to promote digital financial literacy in rural regions and among older populations. Strategic awareness campaigns and user education initiatives could bridge the current gap and enhance inclusivity. Encouraging safe, secure, and easy-to-use digital platforms will also boost adoption in less tech-savvy groups. For financial institutions and app developers, these insights suggest a growing need to optimize user interfaces, expand customer support services, and introduce user-driven innovation. Customized cashback offers, loyalty benefits, and simplified navigation can significantly enhance retention and user satisfaction. Expanding agent networks in semi-urban and rural areas could also help in onboarding hesitant users. For researchers and academicians, the study provides a robust base for exploring behavioural, psychological, and cultural dimensions of digital payment adoption. Future studies can also investigate longitudinal shifts in user patterns, focusing on how digital inclusion evolves with changing technological landscapes and policy interventions.

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