



Customers Perspective with Respect to Payment Apps in Rural Area: A study of selected village of Sonipat

Ramesh Kumar
University of Delhi

Corresponding Author: Ramesh Kumar rameshdav2@gmail.com mail name

ARTICLE INFO

Keywords: Digital Payment Apps, Rural India, Customer Satisfaction, Technology Adoption, Digital Literacy

*Received :*10, December

Revised : 19, January

Accepted: 25, February

©2024 kumar: This is an open-access article distributed under the terms of the [Creative Commons Attribution 4.0 International](https://creativecommons.org/licenses/by/4.0/).



ABSTRACT

This comprehensive study, conducted in a selected village of Sonipat, examines the customers' perspective towards payment apps in a rural setting, in line with India's "Digital India" initiative. The study encompasses an extensive demographic analysis and hypothesis testing, revealing key insights into the adoption, usage, and perception of digital payment applications among rural populations. The research, which involves a sample size of 120 individuals, primarily focuses on understanding customer satisfaction, trends, challenges, and the impact of these payment apps. Key findings indicate a predominant use among younger, educated males, with Google Pay being the most favored app. Despite the growing trend towards digitalization, traditional payment methods still persist, highlighting a gradual transition in financial behavior. The study also points out the critical role of gender in technology adoption and notes the necessity for inclusive digital literacy programs. Overall, the study contributes valuable insights into the evolving landscape of digital payments in rural India, highlighting both progress and areas needing attention for a more comprehensive digital integration.

INTRODUCTION

The government of India made the decision to launch the "Digital India" initiative with the purpose of accomplishing the overarching goal of transforming India into a fully digital nation. A "Faceless, Without paper Cashless" system is something that Digital India is most likely going to make achievable in the near future. Over the course of the last several years, there has been a more widespread use of electronic payment methods, especially in the wake of the demonetization of cash. In order to strongly promote the use of payment gateway systems, it is absolutely necessary for the government to exert a large amount of effort. It has announced that it would be providing discounts on a variety of digital items in order to encourage the use of various payment methods. Additionally, the United Payments Interface (UPI), which is a system that is powered by mobile applications and enables transactions to take place across various financial institutions, has been implemented. Unstructured Supplementary Service Data, often known as USSD, is a technology that enables financial transactions to take place via the use of mobile phones and the internet. An improved version of the United States of America Short Code (USSD) is about to be introduced by government officials.

The implementation of these projects has resulted in a significant improvement to the infrastructure of the digital payment system that is used across the nation. The transition to digital payment systems is also being facilitated by a number of government programmes, including as the Unified Payments Interface (UPI) and the Bank Haryana Electronic Transactions (BHIM). When referring to consumer transactions that take place at the point of sale (POS) for goods and services, the term "Digital Payments" is used to represent those transactions that are carried out by electronic means, such as internet banking, mobile banking via smartphone, or credit card. These transactions are carried out in order to complete the purchase.

Over the course of our present digital era, there has been a noteworthy growth in the number of persons who make use of the internet. Customers in this day and age are increasingly resorting to digital devices in order to reduce the amount of time they spend on banking duties. This trend is expected to continue in the foreseeable future. This technique of digital payment is not only simple to use and maintain, but it also provides a number of advantages, one of which is the capability to transfer money without placing oneself in any kind of danger.

Personally, each and every one of us has seen the development of technology in the contemporary world. This is something that we have all witnessed. In this particular scenario, the digital payment apps have also been implemented, and customers have expressed their satisfaction with the development of these applications. This kind of digital payment is something that a significant number of people who live in metropolitan areas have been used to using. There is a problem here, unless there is a very small percentage of individuals who live in rural regions who are still unaware of the significance of these online payment systems and the services that they provide to their clients. In that case, there is a problem.

THEORETICAL REVIEW

The electronic payment scenery in India, notably in the portable purse and transaction application industry, has undergone a substantial metamorphosis, as elucidated in diverse academic publications. This transition towards a further digitalized economy is driven by endeavours such as "Digital India" and alterations in consumer conduct, as highlighted by Kaur et al. (2020) and Ghosh (2021), who have underscored the escalating fame and endorsement of cellular purses among users. The implementation of digital payment systems, as Ghosh (2021) investigates, is progressively influenced by the ease and safety provided by these platforms.

Vinitha and Vasantha (2018) explore the influence of electronic payment adoption on customer contentment, emphasising the connection between user-friendliness and favourable consumer encounters. Likewise, Pillai et al. (2019) explore the embrace of mobile transactions and UPI technology in the Indian scenario, emphasising the importance of these platforms in the present monetary framework. Maindola et al. (2018) offer perspectives on the emotion analysis of electronic wallets and UPI systems post-demonetization, showcasing the crucial moment in India's progression towards digitalization.

Moreover, the investigation conducted by Mishra and Swain (2018) regarding the implementation of cellular payment platforms by vendors in Kolkata illuminates the grassroots reception and obstacles in metropolitan regions. Gupta and Arora (2020) explore consumer intentions to embrace mobile payment systems, providing a viewpoint on the elements impacting user conduct in the Indian milieu.

The emergence of portable purses, as recorded by diverse scholars, signifies a noteworthy change in how monetary dealings are carried out in India. Google Pay, Paytm, and PhonePe have surfaced as prominent contenders in this field, each contributing distinctively to the advancement of the sector. The BHIM application, created by NPCI, stands apart for its role in advocating electronic transactions across diverse societal segments.

Advancements in transaction techniques, such as near field communication (NFC) and quick response (QR) codes, along with the perpetual progression of safeguarding measures, have a pivotal function in amplifying user confidence and ease. The Indian administration's endeavours, encompassing currency replacement and GST execution, have greatly enhanced the electronic payment sector, facilitating its expansion and acceptance throughout the country.

As the sector gazes towards forthcoming trends like the amalgamation of artificial intelligence, the commencement of 5G technology, and the plausible deployment of central bank digital currency (CBDC), it is evident that the mobile wallet and digital payment application domain will persist to be a crucial constituent of India's monetary panorama. This industry is not simply a financial realm but a crucial catalyst in India's path towards digital empowerment and monetary incorporation. As technology persists to advance, the sector is anticipated to assume a pivotal function in moulding the

prospective of transactions and finance in India, as comprehensively examined in the writings of Kaur et al. (2020), Ghosh (2021),

Benefits of Payment Apps & E-Wallets

The metamorphosis of the economic terrain via payment applications and electronic wallets, notably in remote regions, presents numerous captivating benefits:

1. **Convenience and Accessibility:** Payment applications and electronic wallets are a testament to the convenience and accessibility they bring to monetary transactions, as reiterated in the study by Kaur et al. (2020). These platforms offer an attainable digital area to oversee finances, nullifying the requirement for tangible currency or cards. This facet is especially vital in rural regions, where conventional banking infrastructure might be absent. As per Ghosh (2021), the round-the-clock accessibility and the convenience of carrying out various monetary transactions through mobile devices render these instruments indispensable for rural users. They provide a pragmatic resolution for overseeing finances effectively in regions where obtaining traditional banking services is difficult.
2. **Financial Inclusion:** The function of payment applications and electronic wallets in promoting financial incorporation is noteworthy, as emphasised by Vinita and Vasantha (2018). These digital instruments are crucial in amalgamating the unbanked or underbanked sectors of the populace into the official monetary system. In rustic environments, where banking facilities are less advanced, these applications function as crucial avenues for accessing economic services and engaging in the wider economy. Mishra and Swain (2018) highlight how users can directly acquire salaries, governmental grants, and other monetary supports, thereby reducing dependence on currency-based transactions. This alteration not only brings about fiscal stability but also unlocks fresh possibilities for rural communities, fostering comprehensive expansion.
3. **Security and Transparency:** The prominence on safety and openness in payment applications and digital wallets is a pivotal element for their approval, particularly in remote regions. These applications integrate sophisticated security features such as passcode safeguarding, biometric verification, and encoding, guaranteeing the security of user information and transactions. This facet is especially crucial for rural individuals who may have hesitations regarding conventional banking techniques, as mentioned by Pillai et al. (2019). The openness in digital transactions, with conveniently reachable transaction chronicles and invoices, aids users in improved monitoring their expenditures, managing finances, and upholding fiscal self-control. This clarity is vital for individuals in remote settings who might have restricted access to financial education, as highlighted by Maindola et al. (2018).

In summary, the advantages of payment applications and digital wallets in relation to ease, financial incorporation, and safety are revolutionising the manner in which rural communities interact with the monetary domain. These benefits correspond with the goals of the "Digital India" campaign, playing a crucial role in amalgamating all population segments into a cohesive digital economy. The investigation by Kaur et al. (2020), Ghosh (2021), Vinita and Vasantha (2018), Mishra and Swain (2018), and Pillai et al. (2019) furnish valuable perspectives into this developing digital monetary terrain.

Drawbacks of Using Payment Apps

The disadvantages linked to the utilisation of payment applications and electronic wallets, particularly in remote regions, are remarkable and have been emphasised in diverse research:

1. **Limited Acceptance:** The predicament of restricted approval of remuneration applications in countryside regions is a noteworthy hindrance to their extensive embrace. Whilst these applications are progressively well-liked, the framework or comprehension necessary to embrace digital transactions is not universally prevalent among vendors and service providers. This hiatus in approval can lead to inconvenience, as users might still need to depend on currency for certain transactions, a hurdle that has been noted by researchers like Singh, Gurinder, Bhawna Kumar, and Ruchika Gupta (2018). They observe the crucial requirement for increased vendor acceptance of these technologies to guarantee their efficiency in rural economies.
2. **Dependency on Technology:** The dependence of payment applications on reliable access to mobile devices and the web is a noteworthy worry, particularly in remote regions where these assets can be limited. Research conducted by Singh, Gagandeep (2019), and Rathore, Hem Shweta (2016) have highlighted that erratic network coverage and electrical blackouts are prevalent in these areas, presenting a substantial obstacle to gaining entry and efficiently employing digital payment systems. This technological reliance emphasises the digital gap, impeding monetary transactions for individuals lacking consistent entry to essential digital framework.
3. **Privacy and Security Concerns:** Notwithstanding progress in safeguarding digital transactions, payment applications are still susceptible to diverse cybersecurity risks. Scholars such as Akhila Pai (2018) and Singh, Sindhu (2020) highlight that individuals, especially in remote regions with restricted knowledge of cybersecurity, might possess anxieties regarding the security of their monetary information. The hazard of phishing frauds, malicious software, and unauthorised account entry persists as a noteworthy concern, conceivably resulting in monetary setbacks and reducing confidence in these systems. The investigation suggests an urgent requirement for continuous endeavours to enhance cyber defence measures and elevate consciousness among users to alleviate these hazards.

In view of these obstacles, as outlined in the research by Singh, Gurinder, Bhawna Kumar, Ruchika Gupta (2018), Singh, Gagandeep (2019), Rathore, Hem Shweta (2016), Akhila Pai (2018), and Singh, Sindhu (2020), it becomes apparent that there is a crucial requirement for ongoing progress in infrastructure, improvement of digital literacy, and fortification of cybersecurity precautions. These measures are crucial to tackle the obstacles and constraints that presently impede the wider acceptance and efficient utilisation of payment applications, particularly in remote areas.

Objectives of Study

1. To analyze the customer satisfaction towards online payment apps.
2. To analyze the trend of online payment apps.
3. To examine the impact of online payment apps by analyzing the issues faced by customers.
4. To analyze the importance, functions, advantages and limitations of online payment apps.
5. To analyze the utilization of online payment apps by customers.

METHODOLOGY

Investigation approach is the distinct protocols or methods employed to recognise, choose, handle, and scrutinise data regarding a subject. In a research paper, the methodology section enables the reader to scrutinise a study's overall authenticity and dependability. The procedure employed to gather information and data for the intention of formulating business determinations. The approach may encompass publication exploration, discussions, questionnaires, and other investigation methods, and could encompass both current and past data.

Research Design:The investigation adheres to the illustrative technique of inquiry to gauge, assess, and scrutinise the influence of internet payment applications among consumers. Original: Primary data has been collected through questionnaire. Rewrite: Principal information has been gathered via survey.

Sampling:The sample of 120 individuals has been gathered via the survey.

Sources of data: Sources of Information starts with determining what kind of information is required, followed by the gathering of a sample from a specific segment of the populace. Next, you must employ a specific instrument to collect the information from the selected specimen.

Descriptive research design:Sources of Information starts with determining what kind of information is required, followed by the gathering of a sample from a specific segment of the populace. Next, you must employ a specific

instrument to collect the information from the selected specimen.

SAMPLE DESIGN:

Prototype design is the conceptual foundation and the implementation method by extrapolating from attributes of comparatively few of the encompassing populace. It is the technique by which the sample is selected.

Convenience sampling:A convenience sample is a kind of sampling technique where the sample is derived from a population of individuals that are simple to communicate with or access.

Primary data:The Principal information for this investigation was gathered via survey and answers accumulated with individual engagement.

Secondary data:Supplementary information was gathered from outer origins such as Online Platforms, Periodicals in the form of examination of written works with citations.

Area of the study:the bulk of the data is obtained with students, and the respondents are from Murthal, which is located in Sonipat city.

Population:The individuals who were selected for participation in this research were those who reside in Murthal, Sonipat and make use of internet-based payment applications. The information was gathered from a total of 120 individuals who make use of online payment applications.

TOOLS USED:Statistical tools are used in the process of carrying out a study, which includes planning, designing, collecting data, analysing, drawing relevant interpretations, and reporting the results of the research. The tools that are used are

- Chi-Square test
- Annova test

RESULTS

Percentage Analysis

Table 4.1: 1 - Gender of respondents

Gender	No of respondents	Percentage
Male	90	75
Female	30	25
Total	120	100

This table presents information about the gender distribution of the survey respondents. There were a total of 120 respondents, with 90 being male (75%)

and 30 being female (25%).

Table 4.1:2 Marital status of respondents

Marital status	No of respondents	Percentage
Unmarried	89	74.2
Married	31	25.8
Total	120	100

This table provides data on the marital status of the respondents. Out of 120 respondents, 89 (74.2%) were unmarried, and 31 (25.8%) were married.

Table 4.1:3 - Age of respondents

Age	No of respondents	Percentage
18-28	82	68.3
29-38	17	14.3
39-48	11	9.2
49 and above	10	8.3
Total	120	100

This table displays the age distribution of the respondents. It categorizes respondents into different age groups. The majority of respondents (68.3%) were in the age group of 18-28, while smaller percentages were in the age groups 29-38 (14.3%), 39-48 (9.2%), and 49 and above (8.3%).

Table 4.1:4 - Education of respondents

Education	No of respondents	Percentage
Less than 10	2	1.7
10th	7	5.8
12th	11	9.2
Graduate	77	64.2
Post graduate	23	19.2
Total	120	100

This table shows the educational qualifications of the respondents. The majority of respondents were graduates (64.2%), followed by post-graduates (19.2%),

12th pass (9.2%), 10th pass (5.8%), and less than 10th (1.7%).

Table 4.1:5 - Occupation of respondents

Occupation	No of respondents	Percentage
Government	9	7.6
Private	47	39.5
Business	7	5.9
Others	56	47.1
Total	120	100

This table presents the occupational distribution of the respondents. Respondents were categorized into various occupation categories, with the highest percentage in the "Others" category (47.1%), followed by "Private" (39.5%), "Government" (7.6%), and "Business" (5.9%).

Table 4.1:6- Total Bank accounts of respondents:

No of banks	No of respondents	Percentage
One	95	79.2
Two	22	18.2
More than two	3	2.5
Total	120	100

This table provides information on the number of bank accounts held by the respondents. Most respondents (79.2%) had one bank account, while 18.2% had two bank accounts, and 2.5% had more than two bank accounts.

Table 4.1:7 - Various banks of respondents:

Bank	No of respondents	Percentage
Government bank	44	36.7
Private bank	61	50.8
Both	15	12.5
Total	120	100

This table shows the banks that the respondents had accounts with. It indicates

that 36.7% had accounts with government banks, 50.8% had accounts with private banks, and 12.5% had accounts with both types of banks.

Table 4.1:8 – platforms often used by respondents:

Online payment apps	Always	Sometimes	Never	Total
Google pay	84	31	5	120
Pay zapp	2	24	94	120
Phone pe	42	62	16	120
Paytm	31	66	23	120
Kotak 811	0	12	108	120
Bhim app	3	47	70	120
Free charge	0	10	110	120

This table lists various online payment apps and indicates how often respondents used them. The columns represent the frequency of use ("Always," "Sometimes," "Never") for each app. For example, 84 respondents always used Google Pay, 31 sometimes used it, and 5 never used it.

Table 4.1:9 – Mode of transaction respondents choose

Necessities	Cash	Card	Online apps	Total
Mobile phone bill payment	39	33	48	120
Rent	89	19	12	120
Cable	32	45	43	120
Petrol	42	58	20	120
Daily necessities for home	57	37	26	120
Entertainment (restaurant, theatre etc.)	9	64	47	120
Other shopping	52	28	40	120

This table provides information on the modes of transaction chosen by respondents for various necessities like mobile phone bill payment, rent, cable, petrol, daily necessities for home, entertainment, and other shopping. It shows the number of respondents who prefer cash, card, or online apps for each

necessity.

Table 4.1:10 - often used by respondents:

No of times	No of respondents	Percentage
1-2 times	27	22.7
2-3 times	69	58
3-4 times	11	9.2
More than 4 times	12	10.1
Total	120	100"

This table indicates how often respondents engaged in transactions. It categorizes the respondents into different groups based on the number of times they engaged in transactions, ranging from 1-2 times to more than 4 times.

Table 4.1:11- Major barriers of respondents

Online payment apps	No barriers	Don't trust bank security	Inconvenient	Improper customer care	Total
Google pay	89	6	15	10	120
Payzapp	8	32	65	15	120
Phone pe	66	20	24	10	120
Paytm	59	19	27	15	120
Kotak 811	9	25	65	21	120
Bhim app	11	25	44	40	120
Free charge	9	22	63	26	120

This chart recognises the primary obstacles or hurdles encountered by participants when utilising particular internet payment applications. The pillars symbolise diverse internet transaction applications (Google Pay, Payzapp, PhonePe, Paytm, Kotak 811, Bhim app, FreeCharge), while the rows indicate the categories of obstacles participants faced (No obstacles, Lack of faith in bank security, Troublesome, Inadequate customer support). For instance, for Google Pay, 89 participants reported no obstacles, 6 participants mentioned concerns regarding bank safety, 15 discovered it inconvenient, and 10 encountered problems with customer support.

Table 4.1:12 - Time and money saved by respondents

Satisfaction level	No of respondents	Percentage
Strongly agree	51	43
Disagree	7	5.9
Neutral	32	27.1
Strongly disagree	2	1.7
Agree	26	22
Total	120	100

This table gauges the contentment level of participants concerning the quantity of time and finances conserved by utilising digital payment applications. The classifications comprise Firmly concur, Concur, Indifferent, Disapprove, and Firmly disapprove. For instance, 43% of participants "Firmly concur" that they conserve time and finances, whereas 5.9% "Oppose," and so forth.

Table 4.1:13- services of mobile payment apps:

Statements	Strongly agree	Somewhat agree	Neither agree nor disagree	Disagree	Total
Easy to navigate	86	23	9	2	120
Easy to understand	32	69	19	0	120
Easy to make payment	41	45	33	1	120
Easy to transfer money	36	46	28	10	120
Easy for enquiry	35	50	26	9	120
Services are safe to use	21	46	40	13	120

This table assesses the contentment level of participants with different facets of mobile payment applications' services. The rows symbolise diverse declarations, and the columns symbolise diverse degrees of concurrence (Firmly concur, Moderately concur, Neither concur nor disagree, Disagree). For every statement, participants' degrees of concurrence are documented. For instance,

86 participants "Firmly concur" that mobile payment applications are simple to navigate, while 23 "Partially concur," 9 possess a neutral viewpoint, and 2 "Dissent."

Table 4.1:14 Satisfaction levels of respondents

Variables	Strongly agree	Agree	Neutral	Disagree	Strongly disagree	Total
Services	54	43	19	2	2	120
Convenience	17	51	46	6	0	120
Security	14	34	60	10	2	120
Maintenance	15	60	33	10	2	120

This chart evaluates the overall contentment levels of participants regarding amenities, ease, safety, and upkeep of mobile payment applications. The pillars symbolise diverse degrees of concurrence (Firmly concur, Concur, Indifferent, Dissent, Firmly dissent). Participants' contentment levels for every factor are documented. For example, 54 participants "Firmly concur" that they are content with the services, while 43 "Consent," 19 are "Indifferent," 2 "Contradict," and 2 "Firmly object."

Table 4.1:15 Experience of respondents

Satisfaction level	No of respondents	Percentage
Excellent	15	12.5
Good	93	77.5
Fair	11	9.2
Poor	1	0.8
Total	120	100

This table mirrors the comprehensive encounter of participants with mobile payment applications. The contentment levels are classified as Outstanding, Decent, Adequate, and Inferior. For example, 77.5% of participants had a "Positive" experience, 12.5% had a "Outstanding" experience, 9.2% had a "Decent" experience, and 0.8% had a "Subpar" experience.

Hypothesis Testing

CHI SQUARE TEST

TABLE 4.2.1: Table showing the association between Gender and often use online payment apps

Null hypothesis (H0): There is no significance difference between Gender and respondents often using online payment apps.

Alternative hypothesis (H1): There is a significance difference between Gender of the respondents and respondents often using payment apps.

Chi-Square Tests

alue		df	Asymptotic Significance (2-sided)
Pearson Chi-Square	127.147a	10	.000
Likelihood Ratio	20.703	10	.023
N of Valid Cases	121		

a. 12 cells (66.7%) have expected count less than 5. The minimum expected count is .01.

Source: Primary data

Interpretation: Since significance level is smaller than 0.05, we embrace Alternate hypothesis and discard Null hypothesis. Hence, there is a notable disparity between the Sex of the participants and the participants frequently utilising digital payment applications.

ANOVA:

Table 4.3.1: Table showing significance difference between age of the respondents and time and money saved by respondents

Null Hypothesis (H0): There is significance difference between Age of the respondents and time and money saved by respondents.

Alternative Hypothesis (H1): There is no significance difference between Age of the respondents and time and money saved by respondents.

ANOVA

Do online payment app save your time and money

Sum of Squares		df	Mean Square	F	Sig.
Between Groups	17.762	4	4.440	1.616	.175
Within Groups	318.751	116	2.748		

Total	336.512	120			
-------	---------	-----	--	--	--

Source: Primary data

Interpretation: Since significance level is greater than 0.05, we accept null hypothesis and reject Alternative hypothesis. Hence, there is no notable disparity between the age of the participants and the duration and currency conserved by participants.

DISCUSSION

Demographic Analysis

The examination's demographic scrutiny unveiled noteworthy revelations into the utilisation and conception of internet-based remittance applications in a chosen hamlet of Sonipat. The vast majority of the participants were male (75%), suggesting a gender imbalance in the utilisation of digital payment platforms. A substantial portion of the participants were youthful, with 68.3% falling within the 18-28 age bracket, indicating that younger individuals are more prone towards digital transactions. In relation to education, the majority of participants were alumni (64.2%), which could impact their acquaintance and ease with technology, such as payment applications. The job distribution revealed a noteworthy proportion in the "Alternate" category (47.1%), followed by corporate sector workers (39.5%), suggesting diverse professional backgrounds among the users. Concerning banking practices, a vast majority of the participants (79.2%) possessed solely a single bank account, and a greater number exhibited a preference for private banks (50.8%) as opposed to public banks (36.7%). This inclination could be influenced by the electronic amenities provided by private banks aligning with the electronic payment application usage. The frequency of utilising particular online payment applications differed, with Google Pay emerging as the most favoured. This demonstrates the market infiltration and confidence level of various applications. The method of transaction for different essentials displayed a diverse inclination for currency, plastic, and internet applications, suggesting that notwithstanding the surge in electronic payment application usage, conventional approaches like money and cards still maintain substantial footing.

Hypothesis Testing:

The Chi-Square test on the association between gender and the use of online payment apps revealed a significant difference, suggesting that gender plays a role in the adoption and frequency of using these apps. This might be due to various socio-cultural factors influencing technology adoption among different genders.

The ANOVA test on the relationship between the age of respondents and the perceived time and money savings from using online payment apps showed no significant difference. This suggests that the perception of time and money savings due to digital payment app usage is relatively uniform across different age groups.

Overall Findings

The study highlights a growing trend towards digital payment app usage among the younger, educated population in rural areas. However, there is still a notable reliance on traditional payment methods, indicating a gradual transition. Gender and occupation significantly influence the adoption and usage frequency of these apps, signaling the need for more inclusive digital literacy and outreach programs.

The perceived benefits, such as ease of use, convenience, and enhanced security, are driving the adoption of digital payment apps. However, the study also points out challenges like concerns over security, slow user adaptation, and the need for technological infrastructure and literacy.

CONCLUSIONS AND RECOMMENDATIONS

The extensive investigation carried out in the chosen hamlet of Sonipat to assess consumer viewpoints towards payment applications unveils a diverse outlook of the electronic payment scenery in countryside regions. The population analysis emphasises a prevailing utilisation of digital payment systems among the younger, male populace, mainly alumni, which suggests a bias in digital payment application adoption along the dimensions of age, gender, and educational history. The notable inclination for exclusive banking services over public banks among the participants mirrors a pattern that corresponds with the embrace of contemporary financial technologies, such as digital payment applications. The research's discovery that Google Pay surfaced as the most commonly utilised application implies a reliance and acquaintance element playing a pivotal function in the selection of electronic payment alternatives. Fascinatingly, the investigation's hypothesis testing through Chi-Square and ANOVA techniques revealed the significant function gender plays in the acceptance and frequency of utilising internet payment applications, whereas age did not notably impact perceptions of time and currency conservation provided by these applications. This discovery is crucial, as it implies that while the perceived advantages of digital transactions - such as ease, efficiency, and improved safety - are acknowledged among various age demographics, there is a notable disparity in technology acceptance and utilisation based on gender. The exploration additionally emphasises a cohabitation of customary and electronic payment techniques, suggesting a transitional stage in the monetary conduct of rural communities. In spite of the drive towards digitalization and the apparent advantages of digital payment systems, the endurance of conventional approaches such as currency and debit cards mirrors deeply rooted customs and conceivably a deficiency in extensive digital proficiency. In summary, the investigation from the chosen hamlet of Sonipat showcases a terrain where electronic transaction applications are progressively making headway, influenced by elements such as learning, profession, and notably sex. Whilst the more youthful, knowledgeable demographic is leading this transformation, there is a noteworthy portion of the populace that persists in depending on conventional payment techniques.

FURTHER STUDY

This situation demands focused educational and infrastructural endeavours to narrow the digital gap, guaranteeing a more encompassing and thorough embrace of digital payment technologies among all sectors of the countryside populace. The discoveries from Sonipat can function as a microcosm for comprehending and tackling the hurdles and possibilities in digital monetary inclusion in comparable countryside environments

REFERENCES

- Anshari, Muhammad, et al. "Factors influencing individual in adopting Ewallet." *Journal of Financial services Marketing* 26.1 (2021):10-2
- Cherukur, Mr. "A study on customer satisfaction on e-payment applications" *Journal of Contemporary issues in Business and Government* 26.2 (2020): 920-926.
- Das, Abhrajyoti, et al. "A Study of Threat Model on Mobile Wallet Based Payment system" *International journal of computational Intelligence slot* 2.4(2018)
- Djauhari, Medina Juniar, Chairul Furqon, and Mokh Adib Sultan. "Integrating Quality Features into Technology Acceptance Model for Examining the Acceptance of Mobile Payment Go-Pay." *The International journal of business review (The jobs Review)* 3.1:29-36
- Ghosh, Gourab (2021) Adoption of digital payment system by consumer Volume 9, Issue 2 February 2021
- Gupta, Kanishk, and Nupur Arora. "Investigating consumer intention to adopt mobile payment systems: an Indian perspective." *International journal of technology transfer and commercialisation* 17.2-3 (2020): 115-134
- Gupta, Rahul, Cheshtha Kapoor, and Jayesh Yadav. "Acceptance Towards Digital Payments and Improvements in Cashless Payment Eco system" *2020 International conference for Emerging Technology (INCET) IEEE,2020*
- Gurme, Vijayashri Machindra. " An empirical study on customers adoption of E- Wallet with special reference to pune city, " volume 4 issue 5 2019. *International Journal of Pure and Applied Mathematics* Volume 118 No. 24
- Universtiy, K. L., et al. "A study on digital payments in India with perspective of consumers adoption" *International journal of pure and applied Mathematics* 118.24(2018)
- Kaur, Puneet, et al (2020) why people use and recommend mobil Wallet Volume 56, September 2020
- Kavitha, M., and K. Sampath Kumar. "A Study on Digital Payments System with Perspective of Customer's Adoption." *13.SP* (2018): 189-200.
- Maindola, Pallavi, Neetusinghal, and Akash D. Dubey "Sentiment analysis of digital wallets and UPI systems in India post demonetization using IBM Watson" *2018 International Conference on computer communication and Informatics' (ICCCI).IEEE,2018*
- Manikandan et. al., An empirical study on consumers adoption of mobile wallet with special reference to Murthal, Sonipat city Vol.5 (Iss.5): May, 2017]

- Miruna, S. Lyrics. "A Study on Customer Satisfaction towards E-Wallet in Tirunelveli City." *International journal of all research writings* 2.1 (2019) 3-6.
- Mishra, A. B. "E-Payment System: A Rising Trend of Economy." *New paradigm in Business & Education* (2020): 1.
- Mishra, Sonal, and Kirti R. Swain. "Mobile payment system by merchants in an Indian context: a study on Kolkata city." *Globsyn Management Lobsyn management conference* 2018.
- Pal, Abhipsa, Tejaswini Herath, and H. Raghav Rao. "A review of contextual Factors affecting mobile payment adoption and use." *Journal of Banking and Financial Technology* 3.1 (2019): 43-57
- Pal, Abhipsa, Tejaswini Herath, and H. Raghav Rao. "Is the Convenience Worth the Risk? An Investigation of Mobile Payment Usage." *Information systems Frontiers* (2020): 1-21.
- Pillai, Sruthy S., G. Sandhya, and G. Rejikumar. "Acceptance of mobile payments and UPI technology. Indian Context. " *International journal of barriers forecasting and Marketing Intelligence* 5.3(2019) : 371-384
- Sathish, M. Thangajesu, R. Sermakani, and G. Sudha. "A Study on the Customer's Attitude toward the E-Wallet Payment System." *Volume 6 issue 12 may 2020*"
- Singh, Gagandeep. "A review of factors affecting digital payments and adoption behaviour for mobile e-wallets" *International journal of research in Management & Business studies* 6.4 (2019) : 89-96: Vol 6 issue 4 oct -Dec 2019
- Singh, Sindhu. "An integrated model combining ECM and UTAUT to explain users post adoption behavior towards mobile payment systems"." *Australasian journal of Information systems* 24(2020)
- Tiwari, Pooja, Vikas Greg, and Abhishek Singhal. "A study of Consumer adoption of Digital Wallet special Reference to NCR." 2019 9th international conference on cloud computing, Data science & Engineering (Confluence) IEEE,2019.
- Vinitha,K.and S.Vasantha "usage of E-payment and customer satisfaction " *Executive Editor* 9.3 (2018):130
- Yuvaraj, S., and N. Sheila Eveline. "Consumers' perception towards cashless transactions and information security in the digital economy " *International journal of Mechanical Engineering and technology* 9.7 (2018):89-96