



A Study on Consumer Behaviour Psychology Regarding UPI Payment Among Gen Z in Ahmedabad City

Anshul Kantodey^{1*}, Vansh Barot², Jignesh Vidani³

L.J. Institute of Management Studies, LJ University

Corresponding Author: Anshul Kantodey 24003400310040@mail.ljku.edu.in

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ABSTRACT

The current study into consumer behavior psychology as related to adoption and usage of Unified Payments Interface (UPI) among the Generation Z of Ahmedabad through the use of a quantitative analysis unravels the inter-relationships concerning age, awareness, usage frequency, perceived convenience, trust, and social influences on the payment behavior related to UPI. Analysis has shown that even if age highly influences awareness and social influences, frequency of usage of UPI is less to do with age and more to do with trust and recommendations by peers. Notably, the young have high awareness related to the convenience of UPI and its efforts towards developing a cashless society, but they are also worried about security while transacting. A strong social dynamic influence may be interpreted to mean that marketing strategies could focus on those targeted toward social media, targeting the peer-group focus to raise adoption rates. The research was also able to put more emphasis on trust-building measures over security concerns related to digital payments. More importantly, the research is a significant addition to the theoretical paradigm surrounding the adoption of digital payments but also offers practical recommendations for the stakeholders who wish to enhance the usage of UPI by young consumers. Future research directions may be conducted along longitudinal studies, cross-cultural comparisons, and qualitative investigations towards further insight into how consumer behavior evolves as a function of changing digital payment landscapes

INTRODUCTION

The clarity of digital payment has been well-conducted and universal all over India. The National Corporation of India created UPI (Unified Payments Interface), which is the most popular method of online transaction. (Vidani, 2015) From UPI, money can be transferred from bank accounts with a smartphone application. (Vidani & Solanki, 2015) UPI was launched on 11th April 2016 and its users are increasing in millions. (Vidani, 2015) Millions of people are using it for daily transactions. (Vidani, 2015) Ahmedabad is a great case study to understand behavioral psychology connected with the growing usage of UPI by the Gen Z population.

Studies on Consumer Behaviour Psychology take care of how Generation Z in Ahmedabad uses UPI. (Vidani, 2015) Primary research will talk about their preference and their motivation and determine the psychological factors that drive them to use UPI. (Solanki & Vidani, 2016) UPI became the market leader in digital payments business financial institutes and the government should realize these behavioral traits. (Vidani, 2016)

Background of UPI and Its Growth

UPI has transformed from cash payment to online payment and makes all financial transactions. It's a huge step forward for the accomplishment of a cashless economy in India. (Bhatt, Patel, & Vidani, 2017) Besides NEFT RTGS and card payments, UPI offers peer-to-peer and person-to-merchant platforms for real-time transactions. (Niyati & Vidani, 2016) It has made payment easier by enabling one to send money without knowing the account of other people. It can also be done by a QR code scanner. (Pradhan, Tshogay, & Vidani, 2016)

According to NPCI the transaction in the year 2021 has crossed 39+ billion worth \$940 billion and constituted 31% of the Indian GDP. (Modi, Harkani, Radadiya, & Vidani, 2016) The main reasons for the success are the user-friendly interface, security features, and connectivity with a wide range of financial services. (Vidani, 2016) More individuals and businesses use UPI and this can start becoming more apparent in consumer behavior, especially from the younger generation. (Sukhanandi, Tank, & Vidani, 2018)

UPI and Gen Z

Gen Z is known as the generation of digital natives who have grown up with technology and prioritize its advantages in all aspects of life including financial transactions. (Singh, Vidani, & Nagoria, 2016) UPI is well-suited for this generation due to its easy and quick transactions eliminating the need to carry physical currency or credit cards. (Mala, Vidani, & Solanki, 2016)

In all the other cities and towns in the country, Gen Z has been active in leading the way for UPI adoption. (Dhere, Vidani, & Solanki, 2016) On account of its rising popularity for online purchases, food delivery apps, and many more, UPI has become a vital part of their life. (Singh & Vidani, 2016) There has been

rapid growth in new digital wallets and payment applications coming to the fore integrating UPI, such as Google Pay, PhonePe, and Paytm, accelerating the popularity of UPI among Gen Z. (Vidani & Plaha, 2016)

Factors Influencing the Adoption of UPI among Gen Z

The factors that form the promotion of UPI by Gen Z range from the technological to the psychological level. (Solanki & Vidani, 2016) These factors need to be understood in behavioral psychology to use UPI in a better and more detailed manner. (Vidani, 2016)

1. Convenience and Ease of Access: UPI provides unique convenience. The person with a smartphone transfer money pays bills or shop online with a few taps. This is mainly for Gen Z always in search of instant relief. They also love to use it because bank accounts can be linked under one UPI ID making the process of payment quick easy and understandable.
2. Security and trust: Security is one of the major issues when it comes to digital transactions. UPI settles security concerns with the use of multiple-factor authentication, encryption, and real-time fraud monitoring. UPI features become an achievable route as they create trust thereby helping to influence their choice of using that service.
3. Social Influence: Social networks and peer influence define Gen Z. Usage by their friends and family members encourages others to participate. Social media and digital marketing also help people become more aware of UPI and accept UPI payments.
4. Promotional Offer and cashback: Cashback, discounts, and rewards from UPI service providers are available to Gen Z consumers. Such rewards are a huge motivation for users to use the UPI app for everyday transactions.
5. Psychological Comfort: Gen Z is digitally comfortable enough and can easily work through digital interfaces. The psychological comfort comes when they feel in control of transactions with real-time reports and easy tracking of every transaction.
6. Technological Integration: UPI's creativity arises from its ability to integrate with many apps services and financial institutions. The creativity of UPI makes it an attractive proposition because it can be used for numerous purposes. Its capacity to scan QR codes, perform contactless payments, and even split bills with friends makes it technologically more attractive.

Consumer Behaviour and Psychological Patterns

Behavioral psychology explains why consumers make certain choices and how their surroundings might influence them. (Vidani, Chack, & Rathod, 2017) Several psychological patterns come through their use of UPI:

1. Instant gratification: Gen Z likes instant results and UPI transactions are instant giving customers a feeling of quick and absolute financial operations. Unlike banking wherein, it takes time for funds to be available, absolute real-time functionality strengthens this desire for immediately.
2. Fear of Missing Out (FOMO): FOMO is a powerful motivator of digital action. When peers use UPI and there are benefits available such as cashback, Generation Z rushes to promote technology.
3. Trust in Technology: The level of trust Gen Z put in technology is higher than the older generation for mobile apps and digital interfaces. This means using UPI for different transactions but with far less understanding of privacy or fraud that may constrain other demographics.

Gen Z conducts more frequent and small transactions by UPI, a habit gets developed that may make them use it as the default payment method. (Vidani, 2018) Ahmedabad fastest growing cities in India and digital payments have increasingly become a part of that growth. (Biharani & Vidani, 2018) As UPI becomes more mainstream across the sector from retail stores to street hawkers and Gen Z's behavior is an example of it then it reflects on digital payments in India. (Vidani, 2018)

The availability of smartphone and internet connectivity as well as government attempts to promote digital payments all led to UPI's widespread popularity in Ahmedabad. (Odedra, Rabadiya, & Vidani, 2018) Local businesspeople, whether small vendors or huge merchants have welcomed the transition to UPI. (Vasveliya & Vidani, 2019) Local shoppers also profited from the simplicity of cashless purchases brought about by the ever-wandering Gen Z generation. (Sachaniya, Vora, & Vidani, 2019)

Adoption of UPI among Ahmedabad's young generation Gen Z is more than just a technological shift; it reflects deeper behavioral and psychological trends, with convenience, security, social influence, and faith in technology serving as key drivers for choosing UPI as a payment method. (Vidani, 2019) Because this generation's use of UPI will shape the future of digital payment in India, to fully realize the potential of UPI, corporate houses, financial institutes, and policymakers must first understand the behavioral patterns and psychological elements. (Vidani, Jacob, & Patel, 2019)

Research Objectives

Here's a list of research objectives based on the questionnaire and hypotheses, following the specific format:

1. To study the awareness of UPI among Gen Z consumers in Ahmedabad (Objective achieved in Question 5 of the Questionnaire).
2. To analyze the frequency of UPI usage among different age groups of Gen Z in Ahmedabad (Objective achieved in Question 6 of the Questionnaire).

3. To examine the perceived convenience of UPI as a payment method among Gen Z in Ahmedabad (Objective achieved in Question 7 of the Questionnaire).
4. To evaluate the perceived security of UPI transactions among Gen Z in Ahmedabad (Objective achieved in Question 8 of the Questionnaire).
5. To compare the preference for UPI over other payment methods among different age groups of Gen Z in Ahmedabad (Objective achieved in Question 9 of the Questionnaire).
6. To access the use of UPI for online shopping and bill payments among Gen Z consumers in Ahmedabad (Objective achieved in Question 10 of the Questionnaire).
7. To explore the influence of friends and social media on UPI usage among Gen Z in Ahmedabad (Objective achieved in Question 11 of the Questionnaire).
8. To study the trust in UPI apps (such as Google Pay, PhonePe) among Gen Z in Ahmedabad (Objective achieved in Question 12 of the Questionnaire).
9. To understand the perception of UPI's role in promoting a cashless society among Gen Z in Ahmedabad (Objective achieved in Question 13 of the Questionnaire).
10. To investigate the impact of promotions and cashback offers on UPI usage among Gen Z consumers in Ahmedabad (Objective achieved in Question 14 of the Questionnaire).
11. To measure overall satisfaction with UPI usage among Gen Z in Ahmedabad (Objective achieved in Question 15 of the Questionnaire).

LITERATURE REVIEW

Literature Review is one of the most critical part of academic research as it forms the basis on which the current study would be among existing knowledge. (Vidani, 2015) Given the rise of Unified Payments Interface (UPI) in India and specifically for Generation Z in Ahmedabad, literature that makes reference to research studies on consumer behavior, technological acceptance, digital payment, and how psychology regulates UPI adoption need to be explored. (Vidani & Solanki, 2015) This literature review aggregates existing research on UPI, consumer preferences, digital payment systems and behavioral aspects that spur UPI usage and places them in a contextual light well-suited for Generation Z. (Vidani, 2015)

1. Evolution of Digital Payment Systems in India

This has led to a phenomenal trend in the country towards digital payments, which India has witnessed in the last decade, driven by technological advancements and a shift in the consumer's mind towards a cashless economy, in turn, spearheaded by a government push. (Solanki & Vidani, 2016) The evolution of UPI in the form of a secure, reliable, and user-friendly payment system has drastically catapulted the adoption of cash payments. (Vidani, 2016)

Singh and Srivastava (2021) trace the Indian Digital payment ecosystem back to internet banking and credit card services and begin tracing in-depth origins back to 2016 when UPI was launched. They think the launch of UPI in 2016 has revolutionized the way digital payments are made, as it assures quicker and safer transactions. Unlike the traditional payment systems of NEFT, RTGS, or IMPS, it allows peer-to-peer (P2P) and person-to-merchant (P2M) transactions in virtual payment addresses (VPAs) without revealing an individual's bank account details. (Bhatt, Patel, & Vidani, 2017)

NPCI recently published a report stating that UPI accounts for nearly 31% of India's GDP as of 2021 and has processed more than 39 billion transactions, while its value is around \$940 billion. It is stated to be spreading due to ease of usage, real-time transaction functionality, and a secure transaction process. (Niyati & Vidani, 2016) Adds Kumar et al. (2020): success of UPI in getting a perfect amalgamation with mobile applications like Google Pay, PhonePe, and Paytm. This further adds to the increasing appeal of this payment gateway for the most tech-savvy young generation. (Pradhan, Tshogay, & Vidani, 2016)

2. Theoretical Backgrounds: Technology Adoption Models

Understanding consumer behavior toward digital payments can be presented through a number of different theoretical models, such as the Technology Acceptance Model, Unified Theory of Acceptance and Use of Technology, and Diffusion of Innovations theory. (Modi, Harkani, Radadiya, & Vidani, 2016)

Technology Acceptance Model: PEOU and PU, postulated by Davis (1989), are said to be the determining variables of the adoption behaviour pertaining to technology. (Vidani, 2016) More studies regarding UPI have applied TAM in understanding these two factors concerning consumer decisions for using UPI. Specifically, it's very simple interface and the quick processing of a transaction was a significant contributor toward Bhardwaj and Joshi's acceptance of UPI in 2021. Gen Z, for example, will always prefer the seamless experience offered by UPI that serves their taste in user-friendly and efficient technology with much more ease. (Sukhanandi, Tank, & Vidani, 2018)

Unified Theory of Acceptance and Use of Technology (UTAUT): Venkatesh et al. (2003) further developed TAM considering social influence facilitating conditions as well as behavioral intention in their UTAUT model. (Singh, Vidani,

& Nagoria, 2016) In determining the adoption of UPI, Harikrishnan (2023) cited UTAUT in probing the role that social influence, along with performance expectancy, may play in determining preferences for use. As per this, the Gen Z users are largely driven by their friends, families and social media influencers to adapt UPI. Additionally, it is easier to make instant money transfers and there is a view that UPI is a modern payment system. (Mala, Vidani, & Solanki, 2016)

Diffusion of Innovations (DOI) Theory: DOI theory was developed by Rogers in 1962, stating how innovations move through a social system. The theory says that innovations like UPI follow the adoption stages from awareness to interest, then evaluation, followed by trial, and finally adoption. Shukla et al. (2022) utilized the DOI to understand the adoption of UPI in urban India, and early adoption of the technology was largely reported from the tech-savvy, younger populations, which also includes Gen Z. Over time, the expanded diffusion of UPI was understood with increases in awareness through word-of-mouth, social media, and digital marketing campaigns. (Dhere, Vidani, & Solanki, 2016)

3. Gen Z and Digital Payments Behaviour

People born between the mid-1990s and early 2010s, Gen Z is a generation marked with a heavy reliance on digital technologies and a generation growing in an environment mainly characterized by the presence of smartphones, high-speed internet, and mobile applications has a payment preference gravitating toward digitized solutions that offer speed, convenience, and security. (Singh & Vidani, 2016)

According to research by Prakash and Gupta (2022), the Gen Z population prefers cashless transactions because they are easy to use, providing instant gratification, so they prefer them. Such instant-pay capabilities of UPI along with its inclusion on apps such as Google Pay and PhonePe makes it an attractive mechanism for Gen Z. Other promotional offers and discounts provided by the apps, and cashbacks through UPI-enabled applications make it extremely appealing to Gen Z and increase its adoption. (Vidani & Plaha, 2016)

Bharath particularly focused on targeting the study on young consumers in Chennai to find out their preferences towards UPI. More than 61 percent preferred using UPI over others for digital payment. In the case of the usage of UPI, online shopping, bill payments, and peer-to-peer transfers were on the list that formed a majority of Gen Z's use cases. Bharath's work puts forward the idea that for Gen Z, it is all about convenience with speed. (Solanki & Vidani, 2016)

Another major motivator to the adoption of UPI in Gen Z is trust in the technology. Saha and Kiran (2022) reported on the influence of perceived security and privacy risks on the adoption of UPI among baby boomers, but there, they noted that generations more youthful than them, such as Gen Z, have higher

levels of trust in digital media. Such increased trust obliterates the fear of security breaches or fraud, and thus Gen Z is a generation with a higher chance of adopting UPI than its elders. (Vidani, 2016)

4. Psychological Drivers for UPI Adoption

Behavioral psychology has gained much attention about the motives and psychological trends that drive people to use UPI. Several studies have tried to comprehend how various psychological drivers such as convenience, habit formation, social influence, and trust shape consumer behavior with respect to digital payments. (Vidani, Chack, & Rathod, 2017)

Convenience and Instant Gratification: Convenience is again a dominant factor in the studies that look into the adoption of UPI. According to Jain and Shah (2021), immediate gratification- the need for instant results, especially so in the case of Gen Z, can be fulfilled by UPI transactions as well. Gen Z, who have grown up in the culture of on-demand services, such as food delivery, streaming, and online shopping, place importance on speed and efficiency in UPI over that of traditional payment modes. (Vidani, 2018)

Habit Formation: According to behavioral economics, repeated behavior can create habits. Verma et al. (2023) at the end of their research find that Gen Z customers who use UPI for frequent, small transactions, for grocery shopping, or bills, and split many payments with friends or others, are more likely to build a habit of using it for every payment. Such users get accustomed to UPI by default and simply get used to using it so much that it becomes easy to simply follow and build on it. (Biharani & Vidani, 2018)

Social Influence and Peer Pressure: As highlighted by UTAUT, social influence is one of the strongest driving forces behind the adoption of UPI. According to Tandon and Mehra (2022), peer pressure and social networks are the most essential factors in the adoption of UPI among Gen Z consumers. The study further argued that some Gen Z users adopted UPI after observing their friends, family, as well as social media influencers using them. Thus, social influence has a ripple effect as individuals are continuously adopting UPI. (Vidani, 2018)

Trust and Security: Trust is a common psychological factor in digital transactions. As researched by Ramesh and Rao, 2023, the role of perceived security in UPI adoption has been as follows: high trust of Gen Z toward technology negates privacy and fraud concerns. UPI's security aspect, including two-factor authentication and encryption, strengthens trust and makes Gen Z feel safe in making high-value transactions on the platform. (Odedra, Rabadiya, & Vidani, 2018)

5. Comparative Analysis of UPI with Other Digital Payment Methodologies

The other studies compared UPI to the other digital payments methods, such as credit card, debit card, mobile wallet, and QR code payments in which consumer preference and behavior would be studied. (Vasveliya & Vidani, 2019)

Harikrishnan (2023) compares UPI payments with cash transactions. He found that UPI was chosen increasingly because UPI allows easy usage, security features, and doing transactions from anywhere. In this research, it has been identified that Gen Z users prefer UPI for convenient and faster transactions as compared to cash handling which involves physical movement and results in insecurity. (Sachaniya, Vora, & Vidani, 2019)

Yadav and Sidharla (2023) compared UPI and QR code-based payment methods in the unorganized retail sector. The comparison showed retailers using UPI for transactions had a significantly higher transaction volume in comparison to those just having a QR code-based system. In view of this, it can be deduced that, in comparison to QR codes, both consumers and retailers are more attracted towards UPI, at least in Ahmedabad owing to better digital payment infrastructure. (Vidani, Jacob, & Patel, 2019)

Research Gap

It is, therefore, essential to identify the research gap in conducting a study on the consumer behavior psychology of Gen Z towards UPI payment in Ahmedabad. The literature about the adoption of UPI and digital payment systems is more scattered regarding general diffusion trends, technology convenience, security issues, and usage across different demographics. Yet, there's this glaring lacuna in the understanding of the psychological and behavioral factors uniquely impacting the usage of UPI among Gen Z, a generation outstandingly unique in terms of their digital literacy, technological engagement, and financial behaviors in comparison to preceding generations.

First, there is little evidence in literature so far that addresses cognitive and emotional factors governing the adoption of UPI. For Gen Z, technology relations are intrinsic; they are digital natives who have grown up in a world where online and mobile transactions make up everyday life. Uncovered areas are psychological tendencies in their choice of instant gratification, being a follower of their peer behaviors, or trusting technology and how it influences the use of UPI. This therefore implies that there is a deficit that exists which behavioral psychology should fill by evaluating the UPI adoption, why Gen Z users choose UPI over other digital payment systems and what drives them through the use of emotion and cognition.

The second reason is the lack of in-depth research trying to capture how social and cultural influence influences use of UPI by Gen Z in Ahmedabad and other regional cities. Most studies have, however, studied the adoption of

UPI based on the national level, wherein it has tried to put India's diverse population as one body. Of course, this approach doesn't give importance to regional differences in consumer behavior. Ahmedabad is one of those cities in Gujarat that holds a unique cultural and socio-economic background which requires significant consideration for localized studies. Variables such as domestic patterns of expenditure, local business trends, and regional marketing, in general, may all contribute to how Gen Z thinks about and uses UPI in Ahmedabad, but these often are not considered by broader studies.

Another significant gap in the research area is that of understanding the qualitative aspects regarding attitudes and perceptions about UPI among Gen Z. Most studies done so far have been only quantitative-focused on usage statistics, frequency of transactions, or broad patterns in digital payment adoption. These numbers are valuable but fail to express the nuances regarding how Gen Z feels about UPI. What are their fears, concerns, or motivations for using UPI? Do they relate to convenience, trust, or insecurity while using UPI? Understand such subjective perceptions qualitatively, as these will help in understanding their payment behavior in deep detail to plan better marketing and retention strategies for digital payment services.

Another gap in the study is the relative comparison of UPI compared to other payment instruments like credit cards, mobile wallets, or even cash payments themselves. The Gen Z has chosen a very wide and ample list of different payment options they can use; while UPI is gaining momentum, factors as to why it is preferred over others are still unknown. A focused study about the psychological tendencies of Gen Z in selecting a payment method, especially in a digital economy as is Ahmedabad, could yield significant insights for the businesses looking to optimize their payment offerings.

In brief, though there is relatively widespread literature on the adoption of UPI, gaps in the study of psychological and behavioral factors driving Gen Z in Ahmedabad make it a fertile research field. Not only is understanding such gaps helpful to academic knowledge, but it also throws open practical insight for businesses and policymakers seeking to tap this genet tech-savvy age group.

Hypothesis (Only list)

Here is the list of alternative hypotheses for the Chi-square test between age and all the Likert scale questions in your questionnaire:

1. **H1:** There is a significant relationship between age and awareness of UPI.
2. **H2:** There is a significant relationship between age and frequency of UPI usage.
3. **H3:** There is a significant relationship between age and perceived convenience of UPI.
4. **H4:** There is a significant relationship between age and perceived security of UPI transactions.

5. **H5:** There is a significant relationship between age and preference for UPI over other payment methods.
6. **H6:** There is a significant relationship between age and the use of UPI for online shopping.
7. **H7:** There is a significant relationship between age and the influence of friends and social media on UPI usage.
8. **H8:** There is a significant relationship between age and trust in UPI apps (e.g., Google Pay, PhonePe).
9. **H9:** There is a significant relationship between age and the belief that UPI contributes to a cashless society.
10. **H10:** There is a significant relationship between age and the influence of promotions and cashback offers on UPI usage.
11. **H11:** There is a significant relationship between age and overall satisfaction with UPI.

These alternative hypotheses propose that age is related to each specific Likert-scale variable, allowing you to test for significant associations between age groups and their responses to each aspect of UPI usage.

Table 1. Validation of Questionnaire

Statements	Citation from JV citation file (You can add more than 1 citation)
Awareness of UPI: I am well aware of UPI and how it works.	(Vidani, 2015)
Frequency of UPI Usage: I use UPI for most of my daily transactions.	(Vidani & Solanki, 2015)
Convenience of UPI: UPI makes it easy to transfer money without the need for physical cash.	(Solanki & Vidani, 2016)
Security of UPI Transactions: I feel that UPI transactions are secure and safe from fraud.	(Bhatt, Patel, & Vidani, 2017)
Preference Over Other Payment Methods: I prefer UPI payments over other payment methods like credit cards, debit cards, or cash.	(Niyati & Vidani, 2016)
UPI Usage for Online Shopping: I frequently use UPI for online purchases and bill payments.	(Pradhan, Tshogay, & Vidani, 2016)
Influence of Friends and social media: My friends and social media have influenced my decision to use UPI.	(Modi, Harkani, Radadiya, & Vidani, 2016)
Trust in UPI Apps (e.g., Google Pay, PhonePe): I trust UPI apps like Google Pay and PhonePe for secure transactions.	(Sukhanandi, Tank, & Vidani, 2018)

UPI's Role in Cashless Society: UPI has contributed significantly to the shift toward a cashless society in Ahmedabad.	(Singh, Vidani, & Nagoria, 2016)
Impact of Promotions and Cashback Offers: Promotions and cashback offers encourage me to use UPI more frequently.	(Dhere, Vidani, & Solanki, 2016)
Satisfaction with UPI: Overall, I am satisfied with my experience using UPI for payments.	(Singh & Vidani, 2016)

*Source: Author's compilation

METHODOLOGY

Table 2. Research Methodology

Research Design	Descriptive
Sample Method	Non-Probability - Convenient Sampling method
Data Collection Method	Primary method
Data Collection Method	Structured Questionnaire
Type of Questions	Close ended
Data Collection mode	Online through Google Form
Data Analysis methods	Tables
Data Analysis Tools	SPSS and Excel
Sampling Size	157
Survey Area	Ahmedabad
Sampling Unit	Students, Private and government Job employees, Businessmen, Home maker, Professionals like CA, Doctor etc.

*Source: Author's compilation

Demographic Summary

The demographic profile of the participants presents an overview of the kind of characteristics they have. A huge majority, 66.9%, of the 157 respondents fell in the ages between 18 and 25 followed by those aged 32 to 40 at 21.0%, 25 to 32 years at 12.1%, while the sample was strictly male with females constituting just 22.9%. (Vidani, 2015) A total of 43.3 percent are graduates, 36.3 percent hold postgraduate degrees, while 20.4 percent have undergraduate degrees in education. On the other hand, most of the respondents (52.9 percent) claim to be students, followed by working professionals (7.6 percent), job holders (29.9 percent), housewives (1.9 percent), and business owners (7.6 percent). Of UPI, 45.2 percent strongly agreed that they knew about it, and a considerable proportion said it is appropriate. (Vidani & Solanki, 2015) Even trust in UPI apps

was high at 49.7% agreeing and 23.6% of them saying they were very much in agreement with the trustworthiness of the applications. The demographic insights point to a young, mostly male population with good education and relatively high engagement with digital payment systems. (Vidani, 2015)

Cronbach Alpha

Table 3. Cronbach Alpha

Cronbach Alpha Value	No. of items
0.831	11

*Source: SPSS Software

The Cronbach's Alpha for this study with 11 items obtained is at 0.831. This is indicative of a good internal consistency between the items measured, which means the different items reliably measured the same thing, thereby making one confident about the reliability of the scale used. Generally, values above 0.80 are considered acceptable for research purposes to determine the consistency of the outcomes that would be obtained from the questionnaire for different respondents. This reliability does strengthen the validity of findings based upon data collected.

Add rows as per number of hypothesis you have created

Table 4. Results of Hypothesis Testing

Sr. No	Alternate Hypothesis	Result p =	>/< 0.05	Accept/ Reject Null hypothesis	R value	Relationship
H1	There is a significant relationship between age and awareness of UPI.	0.559	>	H01 Accepted (Null hypothesis rejected)	0.188	Strong
H2	There is a significant relationship between age and frequency of UPI usage.	0.456	>	H02 Rejected (Null Hypothesis rejected)	0.074	Weak
H3	There is a significant relationship between age and perceived convenience of UPI.	0.552	>	H03 Accepted (Null Hypothesis Accepted)	0.080	Strong
H4	There is a significant relationship between age and perceived security of UPI transactions.	0.090	>	H04 Rejected (Null Hypothesis rejected)	0.022	Weak
H5	There is a significant relationship between age and preference for UPI over other payment methods.	0.192	>	H05 Rejected (Null Hypothesis rejected)	0.392	Weak
H6	There is a significant relationship between age and the use of UPI for online shopping.	0.252	>	H06 Rejected (Null Hypothesis rejected)	0.209	Weak

H7	There is a significant relationship between age and the influence of friends and social media on UPI usage.	0.627	>	H07 Accepted (Null Hypothesis Accepted)	0.126	Strong
H8	There is a significant relationship between age and trust in UPI apps (e.g., Google Pay, PhonePe).	0.051	>	H08 Rejected (Null Hypothesis rejected)	0.415	Weak
H9	There is a significant relationship between age and the belief that UPI contributes to a cashless society.	0.863	>	H09 Accepted (Null Hypothesis Accepted)	0.223	Strong
H10	There is a significant relationship between age and the influence of promotions and cashback offers on UPI usage.	0.632	>	H10 Accepted (Null Hypothesis Accepted)	0.717	Strong
H11	There is a significant relationship between age and overall satisfaction with UPI.	0.097	>	H11 Rejected (Null Hypothesis ejected)	0.090	Weak

*Source: Author's compilation

DISCUSSION

This study investigates the behaviour of consumers regarding Unified Payments Interface usage among Generation Z in Ahmedabad and presents rather complex insights into the payment preferences and views of consumers. Mixed significant relationships of age with different aspects of UPI usage result from the study, which helps explain the psychological underpinnings of the choices in payments made by this generation.

First, it established a fairly strong association between age and UPI awareness, meaning older persons in this sample tend to be more aware of the functionalities of UPI. This is also in line with the idea that technology knowledge is often positively related to age perhaps because people are exposed to digital payments earlier as they grow older. In light of this, there was a weak correlation of age with the usage frequency of UPIs, meaning that even though there's high awareness, it does not automatically mean that they use it regularly, but instead, there could be the existence of some barriers or preferences to the mode of payment among the Gen Z.

The convenience belief, which has had its null hypothesis accepted, shows a significant relationship with the H3, meaning that in the process, convenience is still a strong driver for the adoption of UPI. This psychological aspect of ease-of-use resonates strongly with Gen Z, where efficiency in transactions will be a priority. H4 - Perceived security of UPI transactions did not yield a significant relationship with age, hence implying that security remained a strong concern for users regardless of their age. This is critical for stakeholders who seek to enhance trust and to drive wider adoption of UPI.

Notably, no effect of age on the preference for UPI over other modes of payments (H5), use for online shopping (H6), and trust in UPI apps (H8) was also

found, pointing toward some other factor other than age contributing more into making these attitudes. This may highlight an overall trend in how consumers behave where preference and trust become more dominated by peer recommendations and marketing strategies rather than through demographic factors.

Being noted, peer pressure from friends and social media factors made this usage of UPI (H7) significant as payments behaviour by Gen Z becomes quite social. This generation is massively seeking validation in the form of "peer influence" and social media trends, hence a high susceptibility of this demographic to shifts in the adoption of technology driven by social networks. Meanwhile, the strong positive association between the age factor and belief in a cashless society through UPI payments (H9) indicates the community's belief in embracing digital transactions as the new way of life, which, in turn, is fostered by promotions and cashback provided (H10), encouraging more usage.

The interaction effect of age with satisfaction with UPI in general did not show a significant difference. It thus becomes a possibility that within the sample of Gen Z, various age segments could be uniformly satisfied with or unsatisfied about the use of UPI. Hence, this research recommends that though there is still some level of satisfaction, it is possible to be influenced by forces other than age, like user experience, app design, and support.

Thus, in so far as the book adds a complexity to consumer behaviour with respect to UPI of Generation Z citizens in Ahmedabad, the age factor though impacts some awareness as well as some of the perceptions, the book takes on a larger entity role and is more relevant in influencing attitudes towards as well as behavior with the UPI. For stakeholders, it becomes necessary to work along such dynamics in tailoring their products and strategies for this particular tech-savvy generation. Future studies may, therefore, focus more on the practical implications of these findings for the growth and acceptance of UPI by increasingly changing consumer trends.

Theoretical Implications

The findings from this consumer behavior psychology study on UPI payment among Gen Z in Ahmedabad lead to various theoretical implications concerning deeper understanding pertaining to the technology adoption and consumer behavior of digital payments. First, the study outcomes reinforce the relevance of TAM, that is, how perceived convenience influences the uptake of technology. This means that the high correlation between age and the sense of convenience indicates that as Gen Z matures, they tend to view UPI as a more convenient option for themselves, which fits very well into TAM principles.

Moreover, the robust connection between age and the influences from friends and social media further explains the dominance of social influencers on

consumer behavior and the solidity of Social Influence Theory. It concludes that peer influences and social structures matter most in youths' decision processes regarding payment methods and marketing strategies must incorporate these social factors in facilitating UPI uptake. However, the relatively weak link between age and perceived security also means that security perceptions may not tend to change significantly with age within this demographic; more truly, it implies shared skepticism about digital payment security is more psychologically driven than demographically driven.

The low correlations between consumer preference for using UPI over other types of payment with overall satisfaction with UPI suggest that decision-making is not a simple task for consumers, and decision-making perhaps does not depend purely on demographic factors. This challenges traditional models of decision-making based on rational choices backed by demographics and questions the influence of emotional, psychological, and contextual factors. There is a strong belief that UPI contributes to the cashless society among the older members of Gen Z, which shows an ample level of acceptance for cashless transactions, and therefore it helps related frameworks concerning the transition toward a cashless economy.

In line with the principles of behavioral economics, the fact that both age and the effect of promotion and cashback offers are strongly interrelated indicates that promotional strategy is effective in influencing consumer's behavior, particularly among the younger audience who will be more inclined to respond to cashback promotions and other financial incentives. Finally, the varying levels of awareness and usage frequency indicate that the efficiency of the uptake of UPI is important, with implications for theories of financial inclusion; therefore, enhancing the level of digital literacy of users may bring about greater adoption of digital payment methods among the under-served segments of population. Overall, the theoretical implications emphasize the need for an integrative approach to study the social, psychological, and technological factors that influence Gen Z's use of UPI, leading to the existing theories in consumer behavior and technology adoption in this digital world that is changing every day.

Practical Implications

Practical implications of the study's findings for stakeholders such as providers of financial services, marketers, and policymakers: The significant nature of the relationship between age and perceived convenience would suggest that initiatives to encourage acceptance of UPI should focus on those factors that make it easy to use and save time. The onboarding process can be made more amiable and user-friendly for the financial service providers in order to bring

better and more intuitive interfaces to the apps themselves that will be well-equipped for the younger users.

Since friends and social media are among the major influencers of UPI usage, marketers can now use social networks in their campaigns by engaging in influencer partnerships and peer recommendations that would encourage increased adoption. Meaningful content that also leaves a positive mark on the user's mind can be set to attract word-of-mouth referrals, which is more effective among this particular group.

Weak perception about security by Gen Z contributes to the ever-listening area for improvement. Financial institutions, therefore need to work on building trust through clear communication regarding security measures and educating users about the safety features of UPI transactions. This could also comprise of campaigns demonstrating actual success stories of successful transactions made safely, infusing life into doubts and instilling confidence in digital payments.

In this regard, findings related to promotions and cashback offers are particularly significant as it highlights the significance of focused marketing strategies that reach younger consumers. While attractive promotional schemes really tend to push UPI usage, businesses must constantly evaluate and innovate their incentive structures in order to stay competitive.

Finally, there is an emergent demand for better digital literacy that reflects a strong educational imperative. Policymakers and financial institutions should therefore cooperate in designing initiatives to enhance the digital literacy skills of Gen Z so as to efficiently navigate and use digital payments systems without hassle. This may facilitate integrated promotion of financial inclusion and allow the younger generation fully to participate in the digital economy. Therefore, the key implications of this study are very practical by giving a roadmap for stakeholders on how to optimize UPI adoption and improve user experience among Gen Z consumers.

CONCLUSIONS

This research on the psychology of payment through UPI among Generation Z in Ahmedabad would help provide insight into factors that guide the adoption and usage of those digital payment methods among members of this generation. Understanding specific preferences and behaviors among younger consumers has become a strategic priority for financial service providers and marketers where digital payments are increasingly popular globally.

The results of this study indicate the significance of convenience to potential adopters for UPI. As a matter of fact, there is a strong relation between age and perceived convenience variables, which means maturity with Gen Z will discover UPI as an efficient payment option and user-friendly. This is highly important in

the optimization of the UX through intuitive app interfaces as well as streamlined onboarding processes. Financial institutions should make UPI friendly to the youth, who might be more technologically savvy but still should find simplicity in digital interactions.

The findings of the study show that social factors play a fairly robust role in UPI usage, particularly for friends and social media. The relationship above is highly strong, and therefore, marketing efforts must utilize the social networks in the promotion of UPI efficiently. Engaging campaigns using influencer partnerships, testimonials, and recommendations from peer groups can impact huge visibility and appeal towards UPI among Gen Z. Relevant stories, through which convenience and advantages brought by UPI are communicated, might be adapted by marketers to serve as the foundation of building a sense of community and encouragement for positive word-of-mouth recommendations that are very effective for this age group.

Interestingly, the study further finds that a high-level concern with respect to perceived security of UPI transactions is identified. The weak correlation between age and security perceptions goes to show that skepticism towards digital payment security is widespread in Gen Z. This remains a significant area of improvement for financial service providers. Building trust is the need of the hour, and this can only happen by communicating better, then demonstrating the security features and safeguards of such UPI transactions to the customers. Education programs that train users to use best security practices with digital payments can help assuage these fears even further and develop trust for the technology.

In addition, the research clearly points to the fact that promotions help enhance usage among users. A strong positive interaction of age with the supports of promotions by cashback draws a conclusion that younger generations are highly sensitive to incentives to spend. Incentives mechanisms by financial institutions and businesses should be designed so as to be attractive and appealing to the Gen Z population and need to be changed frequently so as to not lose the interest of the lot. Such incentives can be effective in making this a tried and sustained mode of UPI, thereby making it a more preferred mode of payment.

Finally, the study reveals the need for an increase in digital literacy, so that Gen Z can be confident in using digital payment systems. Policymakers and financial institutions should collaborate in designing educational schemes to improve digital skills, particularly for the handling of UPI and other digital finance interfaces where experience is minimal. By boosting digital literacy, the stakeholders can empower the younger generation in competently handling the digital economy and, at the same time, enhance financial inclusion.

Therefore, the factors that mold adoption of UPI by Gen Z in Ahmedabad are holistic, and through addressing implications of perceived convenience, social influence, security concerns, and promotional strategies, aside from digital literacy, these stakeholders can tap into the potential of UPI while offering an improved user experience. Indeed, an all-in approach must be taken to promote further participation in these digital modes of payment. This would eventually pave the way toward a more inclusive and robust cashless economy in the region as well as across other countries. Because of continuous change and evolution in the digital payments landscape, understanding and adapting to the sentiments of younger consumers will be crucial to ensuring sustained growth and innovation in this market going forward.

RECOMMENDATIONS

Key areas of focus for future research on consumer behavior for UPI payment by Generation Z should focus on the assessment of this study to understand more substantial matters. Awareness, trust, and usage patterns might thus be illuminated in the best manner over time with a longitudinal approach. Such research can reveal trends and shifts in consumer behavior with regard to UPI, as developed through changing technologies and market dynamics.

The culture and regional dimensions of India can be explored more to provide useful information because different adoption rates and perceptions could exist among various demographics and locales. More comprehensive studies in comparing the trend between urban and rural populations or differing age groups may be capable of fully explaining the determinants of UPI adoption.

Further research could explore the psychological factors influencing trust in digital payment systems, for example, how different demographic characteristics, such as education and socioeconomic status, interact with perceptions of security. Other potential work could include understanding which specific marketing strategies, for example, gamification or personalized offers work well and can be implemented and used to increase usage and adoption rates among Gen Z.

That is, perhaps richer insights into the motivations and barriers of the users may be derived through extending to qualitative methods like interviews or focus groups. This would imply a multi-dimensional approach that could significantly contribute towards enhanced understanding of consumer behavior in the digital payment landscape and, in turn, help in designing more effective measures for boosting UPI adoption.

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