

A Study on Customer Attitude towards Unified Payment Interface (UPI): With Special Reference to Haveri City, Karnataka State

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Abstract: The digital revolution in India has significantly transformed the financial landscape, with the Unified Payment Interface (UPI) emerging as a revolutionary tool for seamless and instant transactions. This study examines the customer attitude toward UPI in the Haveri City of Karnataka. It explores awareness, usage patterns, benefits, challenges, and overall satisfaction. The findings provide insights into the behavioral trends of UPI users in a semi-urban district, contributing to the broader understanding of digital financial adoption in regional areas.

Keywords: UPI, Digital Payments, Customer Attitude, Haveri, Fintech, Cashless Economy.

1. INTRODUCTION

The Unified Payments Interface (UPI), launched by the National Payments Corporation of India (NPCI), has revolutionized digital payment systems in India. UPI enables users to link multiple bank accounts through a single mobile application, facilitating seamless peer-to-peer and peer-to-merchant transactions. The study focuses on Haveri City, a predominantly rural and semi-urban region in Karnataka, to understand how customers perceive and adapt to UPI services. This research aims to assess the level of awareness, frequency of usage, benefits derived, and concerns associated with the platform.

2. OBJECTIVES OF THE STUDY

1. To assess the level of awareness about UPI among customers in Haveri City.
2. To analyze the frequency and purpose of UPI usage.
3. To understand customer satisfaction with UPI services.
4. To identify challenges faced by customers while using UPI.
5. To suggest measures to improve UPI adoption and trust.

3. RESEARCH METHODOLOGY

1. Type of Study: Descriptive Research
2. Location: Haveri City, Karnataka State
3. Sample Size: 100 respondents
4. Sampling Technique: Simple Random Sampling
5. Data Collection:

- a) Primary Data through structured questionnaires
 - b) Secondary Data from journals, reports, and websites.
6. Tools for Analysis: Percentage Analysis and Graphical Representation

4. REVIEW OF LITERATURE

The rise of digital payments in India has been significantly shaped by the introduction of the Unified Payments Interface (UPI) in 2016 by the National Payments Corporation of India (NPCI). UPI has emerged as a transformative platform enabling real-time interbank transactions via mobile devices. Several scholars and institutions have conducted studies to assess the impact, user adoption, satisfaction, challenges, and usage patterns of UPI. This section summarizes key findings from previous literature relevant to the present study.

I Awareness and Adoption of UPI

Awareness about digital payments, particularly UPI, has seen substantial growth in urban and semi-urban regions due to increasing smartphone usage and proactive government campaigns (RBI, 2021).

Sharma and Singh (2020) found that digitally literate, college-educated youth are more inclined to adopt UPI services.

Similarly, Singh and Sharma (2020) observed that awareness has grown significantly among urban populations through efforts by banks and fintech platforms.

However, Patil (2019) and Singh & Sharma (2020) noted that in rural areas, limited awareness prevails, largely due to factors like low education levels, poor mobile access, and limited digital exposure. Elderly users particularly show reluctance due to concerns over data security and lack of digital literacy.

II Frequency and Purpose of UPI Usage

Kumar and Jain (2021) observed that UPI is widely used for mobile recharges, bill payments, and peer-to-peer transfers.

IIM Ahmedabad (2020) also reported that the younger demographic (18–35 years) prefers UPI over traditional methods like debit cards due to its convenience and zero-cost features.

Jain, Kumar, and Reddy (2021) found that salaried individuals and students were the most frequent users, integrating UPI into their daily routines.

III Customer Satisfaction with UPI Services

According to Raj and Mathew (2022), factors such as simplicity of interface, speed of transactions, and real-time updates positively influence user satisfaction. PwC (2022) reported that users appreciate UPI's ease of use and low fees.

However, Narasimha and Reddy (2021) as well as PwC (2022) pointed out that technical glitch, failed transactions, and refund delays reduce customer satisfaction. The lack of effective grievance redressal systems is another concern impacting the overall user experience.

IV Challenges Faced by UPI Users

Deshmukh (2018) and the NPCI User Feedback Survey (2020) identified key barriers such as poor internet connectivity, delay in refunds, phishing scams, and language barriers in rural areas.

Verma and Yadav (2019) highlighted technical failures during high-traffic periods (e.g., sales or festivals) as critical issues leading to negative perceptions.

Ramesh and Kamat (2021) emphasized cybersecurity risks and lack of technical understanding among elderly and rural users as major deterrents to UPI adoption.

V Suggestions for Improvement

Several researchers recommend improving cybersecurity, enhancing user support, and expanding awareness programs.

Chatterjee (2021) proposed integrating AI-powered chatbots for immediate customer assistance and boosting two-factor authentication to build user trust.

Mehta and Das (2023) stressed on the need for bridging the digital divide by expanding mobile infrastructure and digital literacy campaigns, especially in underserved areas.

Goel and Bansal (2022) advocated for collaboration between banks, fintech companies, and government bodies to improve adoption in Tier-2 and Tier-3 cities.

Conclusion:

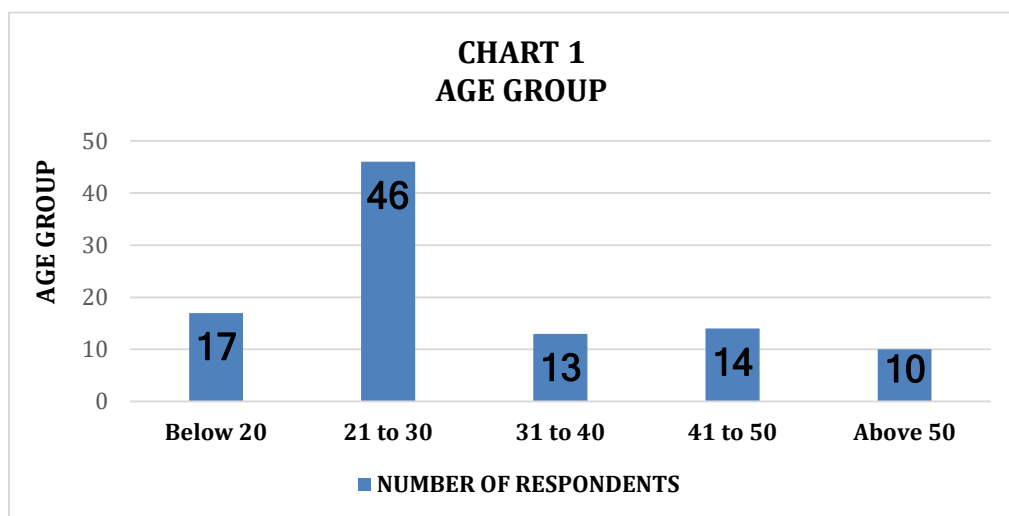
The reviewed literature collectively suggests that while UPI has revolutionized digital transactions in India, there are persistent challenges related to awareness, digital literacy, and system reliability. Efforts must continue to address these issues to ensure inclusive and secure digital payment experiences across the country.

5. DATA ANALYSIS & INTERPRETATION.

Section A: Demographic Information

1.

Serial Number	Age Group	Number of Respondents	Percentage	Cumulative Percentage
1	Below 20	17	17.00%	17%
2	21 to 30	46	46.00%	63%
3	31 to 40	13	13.00%	76%
4	41 to 50	14	14.00%	90%
5	Above 50	10	10.00%	100%
	Total	100	100.00%	

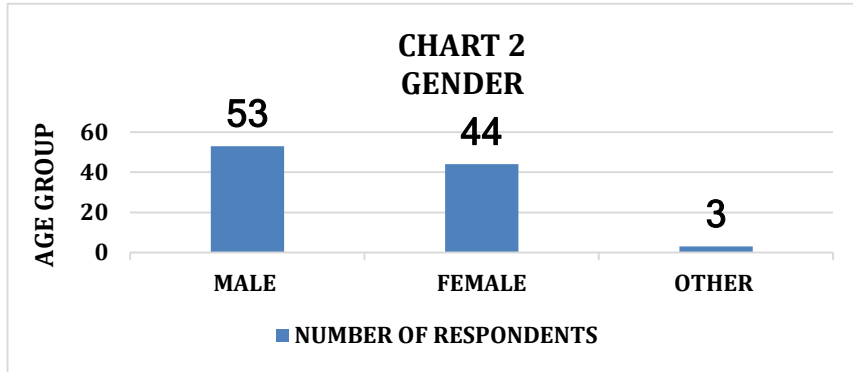


Source: Primary Data

The data presented in Table 1 reflects the distribution of 100 respondents across various **AGE GROUPS**. The analysis reveals that the majority of the respondents (46%) fall within the 21 to 30 age group, indicating that young adults are the most active participants in the survey. This could be attributed to their higher engagement with digital platforms and greater familiarity with online transactions or surveys. The second-largest group is those below 20 years, constituting 17% of the total. This suggests that a significant number of respondents are students or young individuals, possibly still pursuing their education. The 31 to 40 and 41 to 50 age groups show a fairly balanced representation with 13% and 14% respectively. These age brackets represent working professionals and middle-aged individuals who are moderately engaged. Lastly, the above 50 age group is the least represented, with only 10% of respondents. This might be due to lesser digital literacy or limited interest in participating in online surveys among older individuals. Overall, the data reflects a youth-dominated participation, which may influence the trends and insights drawn from the study, particularly if the topic relates to technology or digital behaviour.

2.

Serial Number	Gender	Number of Respondents	Percentage	Cumulative Percentage
1	Male	53	53.00%	53%
2	Female	44	44.00%	44%
3	Other	3	03.00%	100%
	Total	100	100.00%	

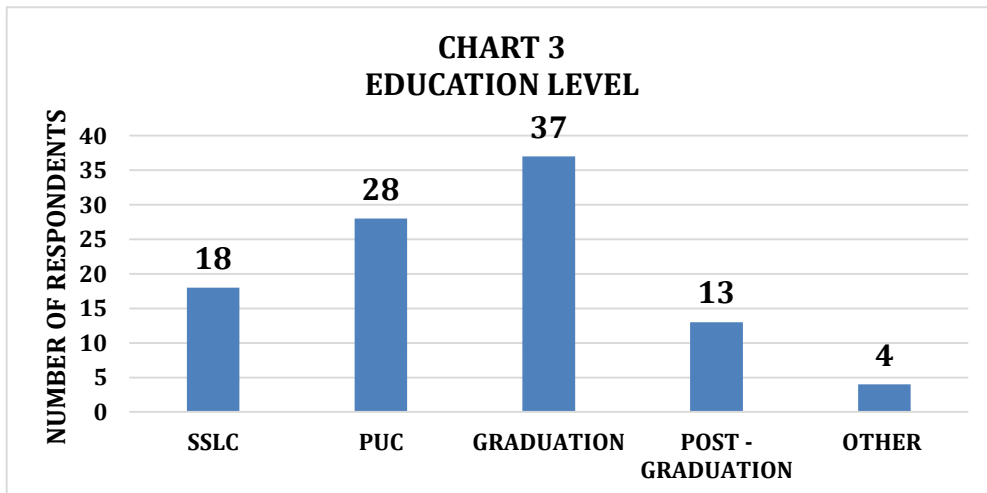


Source: Primary Data

The above chart indicated **GENDER-WISE** distribution of respondents. The data shows that male participants are the majority, with 53 out of 100 respondents (53%) identifying as male. This indicates a slightly higher representation of males in the sample. Female respondents account for 44% (44 individuals), suggesting a substantial level of participation from women, contributing to a near-balanced gender representation between males and females. A small yet significant portion, 3 respondents (3%), identified as 'Other', representing individuals who do not identify as either male or female. This inclusion of a non-binary category reflects a progressive and inclusive approach to gender data collection. In summary, while male respondents slightly outnumber females, the overall gender distribution is relatively balanced. The representation of the 'Other' category adds depth and inclusivity to the dataset, providing scope for more diverse perspectives in the analysis.

3.

Serial Number	Education Level	Number of Respondents	Percentage	Cumulative Percentage
1	SSLC	18	18.00%	18%
2	PUC	28	28.00%	46%
3	Graduation	37	37.00%	83%
4	Post – Graduation	13	13.00%	96%
5	Other	4	04.00%	100%
	Total			

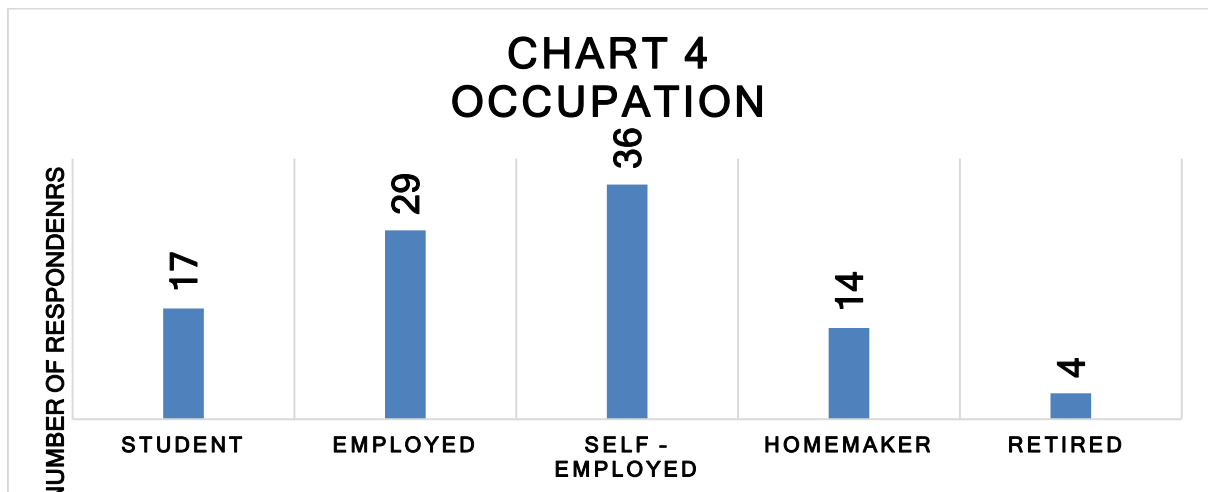


Source: Primary Date

The above bar chart titled "EDUCATION LEVEL," the data shows the distribution of respondents across different educational backgrounds. The largest group of respondents, numbering 37, holds a Graduation degree, making it the most common education level. This is followed by those who have completed PUC (Pre-University Course), with a total of 28 respondents. There are 18 respondents at the SSLC (Secondary School Leaving Certificate) level and 13 with a post-graduation degree. The smallest group, accounting for only 4 respondents, is classified under the "Other" category. Overall, the graph indicates that a majority of the survey participants have completed at least an undergraduate degree.

4.

Serial Number	Occupation	Number of Respondents	Percentage	Cumulative Percentage
1	Student	17	17.00%	17%
2	Employed	29	29.00%	46%
3	Self – Employed	36	36.00%	82%
4	Homemaker	14	14.00%	96%
5	Retired	4	04.00%	100%
	Total	100		



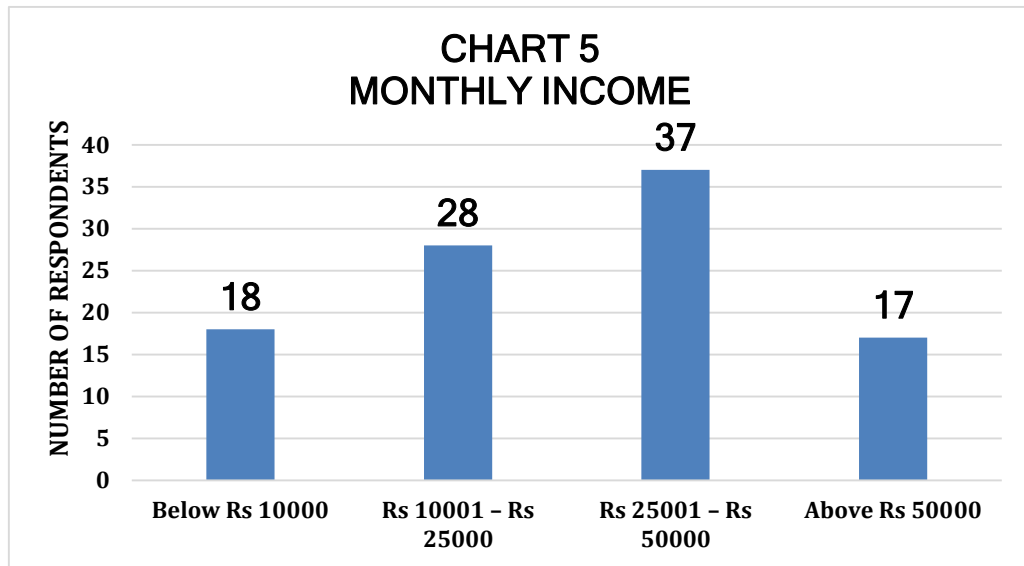
Source: Primary Data

The chart on **OCCUPATION** reveals a diverse distribution among the 100 respondents. The largest group consists of self-employed individuals, accounting for 36% of the total. This indicates a strong entrepreneurial or independent working population among the respondents. Next, 29% of the respondents are employed, suggesting a significant representation from salaried professionals or individuals working in various organizations.

Students make up 17% of the sample, indicating the presence of younger individuals who are still pursuing education and may reflect evolving consumer behaviours or digital trends. Homemakers represent 14% of the respondents, showcasing involvement from individuals who manage households and may offer insights into family-related financial or lifestyle decisions. Lastly, only 4% of respondents are retired, which shows minimal participation from the elderly demographic, possibly due to lower exposure to digital platforms or survey outreach methods. Overall, the data reflects that the majority of respondents are economically active, with self-employed and employed individuals dominating the sample, followed by a notable share of students and homemakers. This occupational diversity helps provide well-rounded insights into the study.

5.

Serial Number	Monthly Income	Number of Respondents	Percentage	Cumulative Percentage
1	Below Rs 10000	18	18.00%	18%
2	Rs 10001 – Rs 25000	28	28.00%	46%
3	Rs 25001 – Rs 50000	37	37.00%	83%
4	Above Rs 50000	17	17.00%	100%
	Total	100		



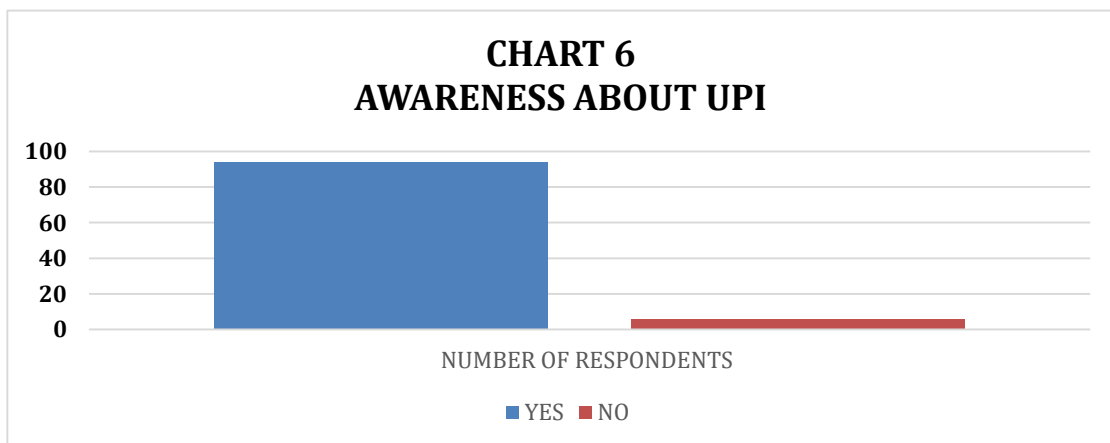
Source: Primary Data

The chart illustrates the **MONTHLY INCOME** distribution of the respondents across four income categories. The majority of respondents, 37 in number, fall within the income range of Rs 25,001 to Rs 50,000, indicating that a large portion of the sample belongs to the middle-income group. This is followed by 28 respondents who earn between Rs 10,001 and Rs 25,000, suggesting a considerable representation of lower-middle-income earners, possibly comprising early-career professionals or semi-skilled workers. Meanwhile, 18 respondents earn below Rs 10,000, which could include students, part-time workers, or individuals in low-paying jobs. The smallest group consists of 17 respondents with a monthly income above Rs 50,000, showing that high-income earners form a smaller portion of the surveyed population. Overall, the data highlights that the income distribution is concentrated around the middle-income brackets.

Section B: Awareness about UPI

6.

Serial Number	Awareness about UPI	Number of Respondents	Percentage	Cumulative Percentage
1	Yes	94	94.00%	94%
2	No	6	06.00%	6%
	Total	100		

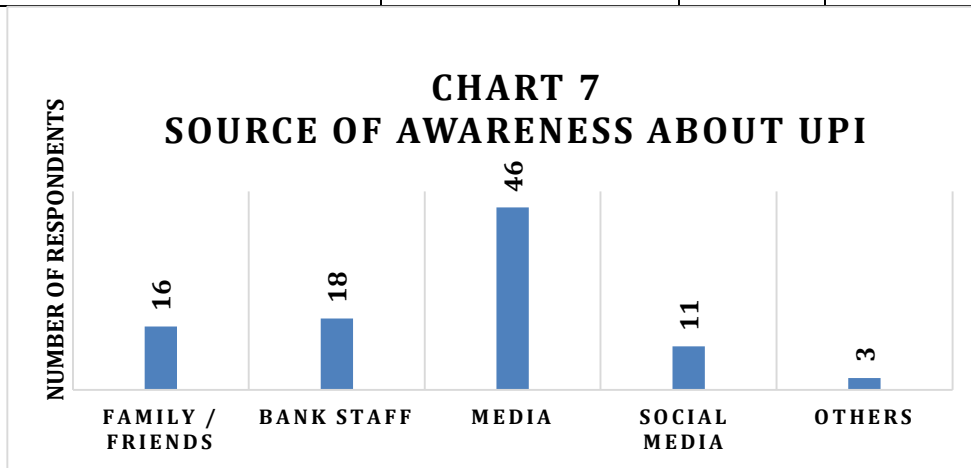


Source: Primary Data

The above chart titled "AWARENESS ABOUT UPI," the data clearly indicates a very high level of awareness regarding UPI among the respondents. The overwhelming majority, represented by the significantly tall bar labeled "YES" which reaches a value close to 100 on the y-axis, are aware of UPI. In stark contrast, a very small number of individuals are unaware, as shown by the very short bar labeled "NO." This visual representation highlights that UPI has achieved widespread recognition among the surveyed group.

7.

Serial Number	Source of Awareness about UPI	Number of Respondents	Percentage	Cumulative Percentage
1	Family / Friends	16	17.02%	17.02%
2	Bank Staff	18	19.14%	36.16%
3	Media	46	48.93%	85.09%
4	Social media	11	11.70%	96.79%
5	Others	3	3.19%	100%
	Total	94		

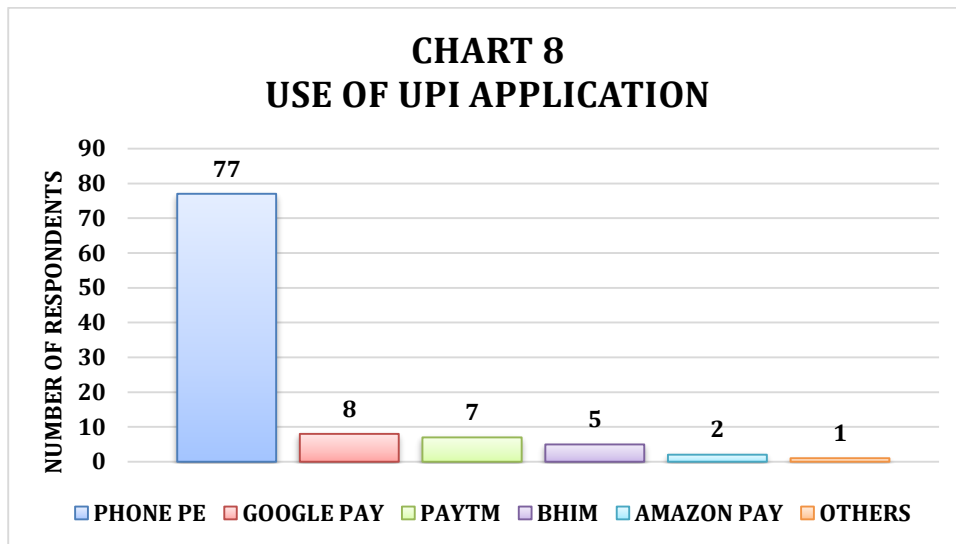


Source: Primary Data

The above table titled "SOURCE OF AWARENESS ABOUT UPI," the data shows how respondents learned about UPI. The most prominent source of awareness is Media, with a significant number of 46 respondents indicating it as their primary source. This is followed by Bank Staff, which accounts for 18 respondents. Both personal networks and social media also play a role, with 16 respondents learning from Family / Friends and 11 from social media. The smallest number of respondents, only 3, learned about UPI from "Others," suggesting less common or unspecified sources. Overall, the chart highlights that mass media and banks are the most effective channels for disseminating information about UPI.

8.

Serial Number	Use of UPI Application	Number of Respondents	Percentage	Cumulative Percentage
1	PhonePe	77	77.00%	77.00%
2	Google Pay	8	08.00%	85.00%
3	Paytm	7	07.00%	92.00%
4	BHIM	5	05.00%	97.00%
5	Amazon Pay	2	02.00%	99.00%
6	Others	1	01.00%	100.00%
	Total	100		



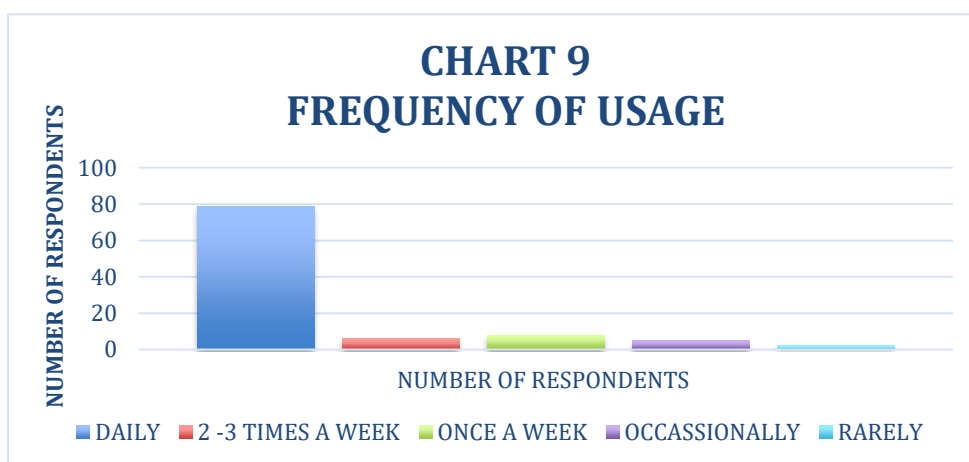
Source: Primary Data

The above chart titled "USE OF UPI APPLICATION," the data reveals a clear dominance in the market by one application. PhonePe is by far the most used UPI application among the respondents, with a significant 77 users. This figure is considerably higher than all other applications combined. Following distantly, Google Pay and Paytm are the next most popular, with 8 and 7 users respectively. The usage of other applications is very low, with only 5 users for BHIM, 2 for Amazon Pay, and a single user in the "Others" category. The chart highlights a market where one platform holds a near-monopoly among the survey participants, with other major competitors holding a very small share.

Section C: Frequency and Purpose of Usage

9.

Serial Number	Frequency of Usage	Number of Respondents	Percentage	Cumulative Percentage
1	Daily	79	79.00%	77.00%
2	2 – 3 times a week	6	06.00%	85.00%
3	Once a week	8	08.00%	93.00%
4	Occasionally	5	05.00%	98.00%
5	Rarely	2	02.00%	100.00%
	Total	100		

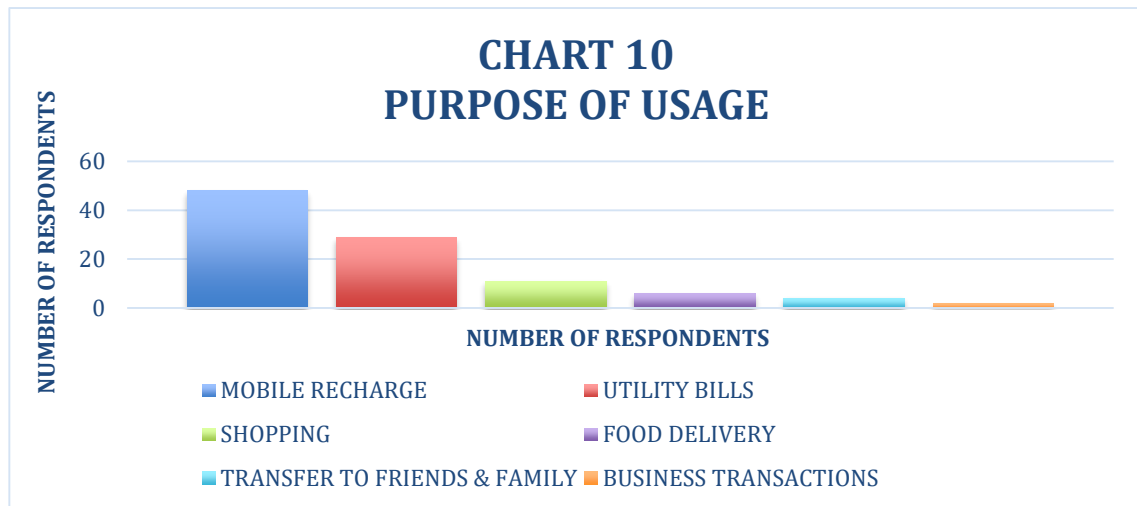


Source: Primary Data

The above chart titled "**FREQUENCY OF USAGE**," the vast majority of respondents, approximately 80 individuals, use the product or service on a daily basis. This is the dominant usage pattern, far outweighing all other categories. The remaining respondents are distributed across much smaller groups, with about 7 people using it once a week, around 5 people using it 2-3 times a week, and a negligible number of individuals using it either occasionally or rarely, with each of those groups consisting of fewer than 5 people.

10.

Serial Number	Purpose of Usage	Number of Respondents	Percentage	Cumulative Percentage
1	Mobile recharge	48	48.00%	48.00%
2	Utility bills	29	29.00%	77.00%
3	Shopping	11	11.00%	88.00%
4	Food delivery	6	06.00%	94.00%
5	Transfer to friends & family	4	04.00%	98.00%
6	Business transactions	2	02.00%	100.00%
	Total	100		

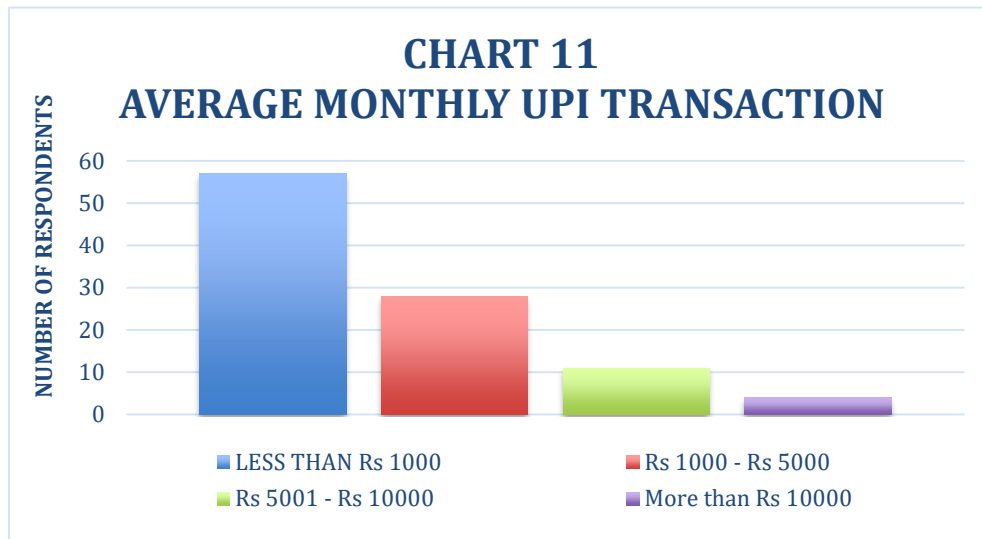


Source: Primary Data

The above chart titled "**PURPOSE OF USAGE**," the primary reason for use is mobile recharge, with approximately 48 respondents. This is followed by utility bills, which are a purpose for about 29 respondents. Other purposes, such as shopping, are used by a much smaller number of people, around 11, while food delivery is the purpose for only about 6 respondents. The least common uses are transferring money to friends and family and business transactions, each with a very small number of respondents, likely 3 or fewer.

11.

Serial Number	Average Monthly UPI Transaction	Number of Respondents	Percentage	Cumulative Percentage
1	Less than Rs 1000	57	57.00%	57.00%
2	Rs 1001 – Rs 5000	28	28.00%	85.00%
3	Rs 5001 – Rs 10000	11	11.00%	96.00%
4	More than Rs 10000	4	04.00%	100.00%
	Total	100		



Source: Primary Data

The chart titled "Purpose of Usage" highlights the distribution of respondents based on the amount of money transacted through UPI. The data reveals that the majority of respondents, approximately 55, use UPI for transactions less than ₹1000, indicating that UPI is widely preferred for small-value, everyday payments such as groceries, local shopping, or mobile recharges. Around 30 respondents fall under the category of transactions between ₹1000 and ₹5000, showing a moderate use of UPI for routine but slightly higher value expenses like utility bills or online purchases. A smaller group of respondents, about 10–12, uses UPI for amounts ranging from ₹5001 to ₹10000, while very few respondents, around 5, conduct transactions of more than ₹10000 through UPI. This trend suggests that although UPI is highly adopted for low to mid-value transactions, its usage declines as the transaction amount increases, possibly due to user concerns over security, transaction limits, or a preference for more traditional methods for higher-value payments.

Section D: Customer Satisfaction

12.

Serial Number	Customer Satisfaction	Number of Respondents	Percentage	Cumulative Percentage
1	Highly Satisfied	71	71.00%	71.00%
2	Satisfied	19	19.00%	90.00%
3	Neutral	6	06.00%	96.00%
4	Dissatisfied	3	03.00%	99.00%
5	Highly Dissatisfied	1	01.00%	100.00%
	Total	100		



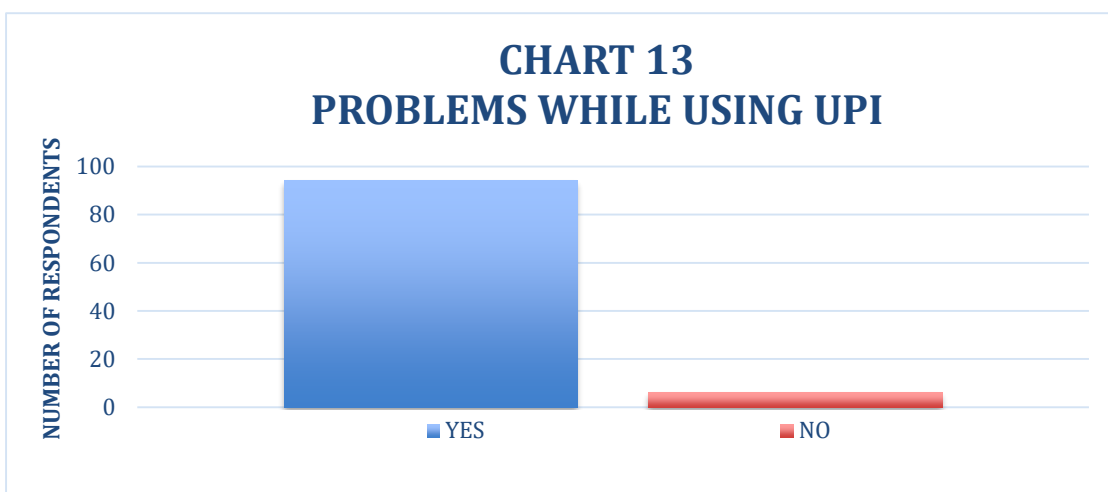
Source: Primary Data

The above chart titled "CUSTOMER SATISFACTION," the vast majority of respondents reported a positive experience. The largest group, consisting of approximately 72 individuals, is "Highly Satisfied." Following this, around 20 respondents are simply "Satisfied." A small number of people are "Neutral," at roughly 7 respondents, while very few are "Dissatisfied" or "Highly Dissatisfied," with those categories representing only about 3 and 1 respondent, respectively. Overall, the data strongly indicates a high level of customer satisfaction.

Section E: Challenges and Suggestions

13.

Serial Number	Problems while using UPI	Number of Respondents	Percentage	Cumulative Percentage
1	Yes	94	94.00%	94.00%
2	No	06	06.00%	100.00%
	Total	100		

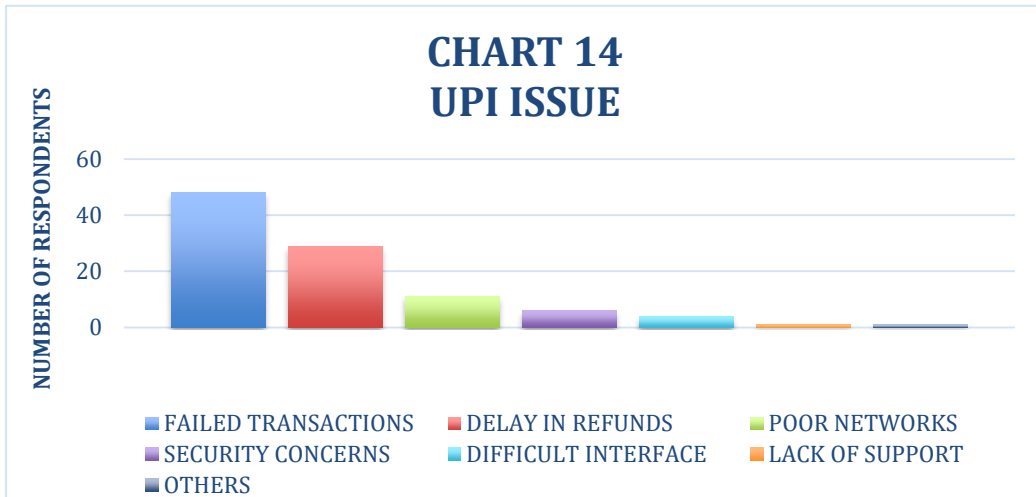


Source: Primary Data

The above bar chart titled "PROBLEMS WHILE USING UPI" a clear majority of respondents have encountered issues. Approximately 95 respondents indicated that they have faced problems, while a very small number, around 5 respondents, reported that they have not experienced any issues. The data strongly suggests that facing problems while using UPI is a very common experience for the people surveyed.

14.

Serial Number	UPI Issue	Number of Respondents	Percentage	Cumulative Percentage
1	Failed Transactions	48	48.00%	48.00%
2	Delay in Refunds	29	29.00%	77.00%
3	Poor Network	11	11.00%	88.00%
4	Security Concerns	6	06.00%	94.00%
5	Difficult Interface	4	04.00%	98.00%
6	Lack of Support	1	01.00%	99.00%
7	Others	1	01.00%	100.00%
	Total	100		

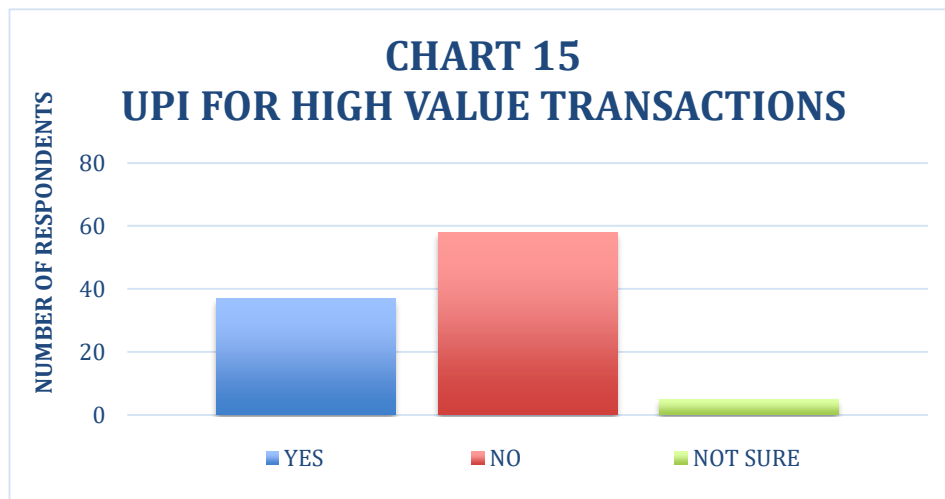


Source: Primary Data

The above bar chart titled "UPI ISSUE" the most commonly reported problems are transactional in nature. The primary issue is "Failed Transactions," which was reported by approximately 48 respondents, followed by "Delay in Refunds," cited by around 29 respondents. A much smaller number of people, approximately 11, reported "Poor Networks" as an issue. Other problems, such as "Security Concerns" and a "Difficult Interface," were cited by only about 7 and 4 respondents, respectively. The issues of "Lack of Support" and "Others" were the least common, each reported by a negligible number of individuals.

15.

Serial Number	UPI for High – Value Transactions	Number of Respondents	Percentage	Cumulative Percentage
1	Yes	37	37.00%	37.00%
2	No	58	58.00%	95.00%
3	Not Sure	5	05.00%	100.00%
	Total	100	100.00%	



Source: Primary Data:

The above chart titled "UPI for HIGH VALUE TRANSACTIONS" the majority of respondents are hesitant to use the service for large transactions. Approximately 58 respondents stated that they would not use UPI for high-value transactions, which is the largest group. In contrast, around 38 respondents indicated that they would use it. A very small number of people, approximately 5, were "Not Sure." The data suggests a general lack of confidence in using UPI for large transactions among the surveyed group.

6. FINDINGS

The study on customer attitudes towards UPI in Haveri City reveals several key findings.

Firstly, there is a remarkably high level of UPI awareness among respondents, with 94% indicating familiarity with the platform, primarily through media and bank staff. PhonePe emerges as the dominant UPI application, used by 77% of respondents, significantly outperforming its competitors. In terms of usage patterns, UPI is a daily tool for nearly 80% of users, predominantly for mobile recharges and utility bill payments, with a majority of transactions being less than Rs 1000 monthly. Customer satisfaction is notably high, with 71% highly satisfied and an additional 19% satisfied, largely due to the simplicity, speed, and real-time updates offered by UPI.

However, the study also highlights significant challenges. A substantial 94% of respondents reported experiencing problems while using UPI, with failed transactions (48%) and delays in refunds (29%) being the most prevalent issues. Other concerns include poor network connectivity, security concerns, and a difficult interface. Furthermore, a majority of respondents (58%) are hesitant to use UPI for high-value transactions, indicating a lack of trust or confidence for larger sums.

7. SUGGESTIONS

To enhance UPI adoption and trust, several measures are suggested.

- Firstly, there is a critical need to improve the reliability of transactions and refund processes. This could involve strengthening the underlying technical infrastructure to reduce failed transactions and implementing more efficient and transparent refund mechanisms.
- Secondly, enhancing customer support, possibly through AI-powered chatbots as suggested by Chatterjee (2021), could provide immediate assistance and build user confidence, especially when issues arise.
- Thirdly, addressing network connectivity issues, particularly in semi-urban and rural areas such as Haveri, is crucial for ensuring seamless transactions.
- Fourth, continuous awareness programs and digital literacy campaigns, especially targeting elderly and rural users, are essential to bridge the digital divide and alleviate concerns regarding cybersecurity and technical understanding.
- Finally, fostering collaborative frameworks between banks, fintech companies, and government bodies, as advocated by Goel and Bansal (2022), can help expand UPI's reach and improve its overall ecosystem, thereby encouraging its use for a wider range of transactions, including higher-value ones.

8. CONCLUSION

In conclusion, UPI has successfully revolutionized digital payments in Haveri City, demonstrating high awareness, frequent daily usage for routine transactions, and overall strong customer satisfaction. Its convenience and efficiency have made it an integral part of daily financial activities for many. Nevertheless, the platform faces persistent challenges, primarily related to transaction failures, refund delays, and a general reluctance among users for high-value transactions. Addressing these operational and trust-related issues is paramount for UPI's continued growth and broader acceptance. By focusing on robust technical infrastructure, responsive customer support, improved network connectivity, and targeted digital literacy initiatives, UPI can further solidify its position as a reliable and inclusive digital payment solution across all segments of the population, ultimately contributing to a more cashless economy in regional areas.

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