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Exploring the Drivers of Digital Payment Adoption: The Influence of Trust, Convenience, and Security on Consumer Decisions

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ABSTRACT

In India's rapidly growing digital economy, cashless transactions are becoming commonplace, although not all consumers are using them. This research paper focuses on the influence of trust, convenience and security perception on the adoption of digital payments among urban consumers. Also, the research focuses on metro cities like Delhi and Kolkata students and working professionals. Based on a survey conducted on 400 respondents, the analysis employs descriptive statistics, and chi-square tests to assess the key relationships. The findings indicate that convenience is the most important factor as most users choose digital payment methods for their speed, ease and accessibility. Trusting a digital platform and provider is also a significant predictor of adoption. However, security concerns pose a barrier for some users despite the general trust. More trusting and using are a younger and more educated users. The findings from the Chi-square analysis indicate that there are significant relationships at varied levels of significance between gender and security perception, age and convenience, and education and trust. This study says that convenience is the major factor for the growth of digital payments, however trust and security will keep it going. As per the study, there is a need to increase the confidence of the people in India regarding the use of digital payments..

Keywords : Digital Payments; Consumer Behaviour; Trust; Convenience; Security; Adoption; India; Urban Consumers.

1. INTRODUCTION:

The increase of digital payment technology has changed financial behaviour around the world as it provides an easier and faster way to pay. The demonetization in 2016 and COVID-19 has turbo-charged the growth of the industry in India, fuelling the shift to contactless transactions. Digital payments have been made accessible by the government launch of UPI as well as the rise of mobile wallets like Paytm, PhonePe and Google Pay. As per reports, 62% of transactions in metro cities were digital modes by 2025. Just because a bank offers the technology does not mean consumers will adopt it. Trust, convenience and security are key. Users must trust the platforms, trust the financial institutions, and assure protection from fraud. In short, we need Trust. India's tech-savvy young people are especially motivated by convenience; that is, speed, accessibility, and, above all, utility in one's daily life. Encryption and authentication may have improved security, it is still a double-edged sword. One consumer group is cautious. This has been caused due to cybercrime, phishing, data breach scams, etc. Demographic variations further shape these perceptions. Younger people and those who are educated tend to engage with digital payments easily. But people who are older or are not tech-savvy adopt digital payments with a lot of caution. People living in urban cities, especially in the metro cities are adopting digital payments at a quicker pace as they are getting a digital exposure at a greater level. Most of the digital users are college students. Working professionals use it due to its efficiency but this category remains careful about security. Therefore, it is important to learn the influence of trust, convenience, and security perceptions on their adoption as per demographic segments.

Need for the Study and Problem Statement

India has quickly developed a digital payment infrastructure consumer adoption is still uneven. Many people who live in cities still often pay in cash rather than through a mobile payment because of psychological barriers. These include low trust, perceived inconvenience, and security of loss and fraud. Much of the existing knowledge focuses on technology and policy, which overlooks consumer perceptions. The key question highlighted in this study is what drives or impedes the digital payment adoption and usage intention of urban consumers in Metro cities. It examines the influence of trust, ease of use, and security on the attitudes of users, and how these differ by student and professional. By taking a consumer-centered approach in the study, the gap between availability and acceptability can be minimized. This will help in enhancing confidence, inclusiveness, and sustainable growth in digital payment in India.

Research Objectives

The study attempts to understand the behavioural drivers and barriers of digital payment adoption by urban Indian consumers, especially with respect to a consumer's trust in a payment instrument, convenience in usage and perception of safety and security. The main objectives are.

To examine consumer usage patterns of digital payment methods.

To assess consumer trust perceptions regarding digital payments.

To evaluate the perceived convenience of digital payment platforms.

To investigate security perceptions and concerns.

To analyse demographic influences on digital payment adoption.

To identify key enablers and barriers.

This study aims to develop a comprehensive understanding of the residents of metro citis who adopt (or do not adopt) Digital Payment Technologies addressing the above-research problem through these objectives.

Research Questions.

According to the objectives, the study has the following research questions.

How frequently do urban consumers use digital payments, and for what types of transactions?

How does trust in digital payment systems influence consumer adoption?

To what extent does perceived convenience drive digital payment usage?

How do security concerns affect users' willingness to adopt digital payments?

Do demographic factors (age, gender, education, occupation) influence trust, convenience, and security perceptions?

What are the key barriers and enablers affecting digital payment adoption among urban consumers?

The aim of this study is to answer the following questions which would help in linking literature review as well as empirical investigation and enhance the understanding relating to digital payment. The analysis will identify reasons behind the cashless enthusiasm of urban residents and their wariness.

Review of Literature.

The acceptance of Digital Payment is not a single-dimensional topic but rather a multiple one. Previous studies indicated that trust, perceived convenience, and security play particularly important roles in consumers' acceptance of digital payments. This section reviews the existing literature thematically under the broad headings of; (1) Trust in digital payments (2) Convenience as a motivation (3) Security and privacy concerns (4) Demographic factors for adoption (5) Gaps in the literature.

1. Trust in Digital Payments.

Trust plays a major role in the acceptance of digital payment through which users perceive technology, institution, and regulation. According to Gefen et al. (2003), trust is one of the strongest predictors of acceptance of technology. Pavlou (2003) emphasized that user perceptions of reliability and safety underlie their willingness to engage in online transactions. Trust in digital payments works at three levels. Consumers trust that the platform will not fail. Also, that the financial institution will deliver the money. Finally, that the regulatory system will help them if something goes wrong.

In India, Ghosh (2016) found that adoption of mobile payment services by users was due to their trust in the brand of the provider and the data security. Lesser-known apps do not attract as many users as apps like Paytm and Google Pay, which are backed by institutions. Researchers Chawla and Joshi (2019) highlighted that institutional trust enhances user trust, especially in government-enabled systems like UPI. Trust is strengthened when clients find your policies transparent, security features visible, and grievance mechanisms responsive.

A research study by Aljaradat and Shukla (2025), integrated trust in technology with perceptions of cybersecurity, showing that the higher the trust and perceived security, the greater the adoption. However, trust is very fragile, and a single fraud incident can weaken user confidence. Therefore, it is essential to remain continuously reliable, clear, and quick to resolve an issue. The long-term growth of digital payment adoption will rest on confidence where security, transparency, and institutional credibility create the foundation.

2. Perceived Convenience.

A strong motivator for using digital payments is how convenient it is, as people prefer methods that can simplify their lives or speed up their transaction process. Research has shown that convenience has multiple dimensions, ranging from shortened transaction time and round-the-clock accessibility to integration with other services like e-pass and food delivery apps. As per Venkatesh et al. (2003), users seek out technologies that require little human effort and maximize efficiency. This is termed as "effort expectancy" in the UTAUT model. After 2016 in India, convenience became key as digital wallets and UPI made instant cashless payments possible when cash ran out.

Convenience is reinforced as a key factor for adoption through empirical research. Researchers Al-Qudah et al. (2024) stated that having easy access to smartphones and integrating them into one's life can increase the use of digital payments significantly. Mary and Antony (2022) find that perceived convenience boosts intention of adoption and continuance of use regarding digital methods. According to Gupta and Arora (2017), convenience features consist of 24/7 availability and instant confirmation. Sharma and Kulshreshtha (2020) informed that rewards and cashback further enhance satisfaction.

The convenience of payment options does add convenience, though the implications of convenience on behaviour can be that Soman (2001) found that ease of payment lessens the pain of paying and encourages impulsive spending. Nevertheless, convenience is leading factor that makes India the capital of digital payment. As long as digital transactions in India are faster and more flexible than dealing in cash, they would continue to remain the mode of choice for the increasingly digital India.

3. Security and Privacy Concerns.

Security is the opposite of trust. Trust is the belief that something will happen favorably while security is the concern that something will happen unfavourably. Two of the most powerful roadblocks to digital payment adoption are these concerns. Many consumers fear fraud, hacking, identity theft, and the loss of privacy. People won't use it if they think it is not safe even when it is convenient. Soman (2001) believed that features such as encryption and fingerprint or face verification, which are visible to a user, help convince a user to engage onto a site. But Many Are Anxious Fintech and digital banking anxiety is particularly prevalent among older adults. Ubiquitous UPI frauds and cyber frauds reported in India heightens fears and gives an impression digital is risky. Singh and Rana (2018) found that individuals who have experienced fraud or heard about it firsthand are less likely to accept mobile wallets.

Concerns about data privacy further compound hesitation. Users generally ask who has access to their financial data and how safe it is. Not knowing about data protection policies makes people anxious and avoids. According to research, transparency, prompt customer service, as well as visible compensation for fraudulent transactions can help in regaining consumer trust. According to Balasubramanian et al, customers' behaviour risk and functional risk perception will reduce if there is responsive service provided by the vendor. This enhances the customers' security assurance.

In the end, perceived security is the basis of trust and continued use. Use digital payments with caution, as phishing malware keeps evolving more and more. Strengthening technology safeguards and user awareness is very necessary. In urban India, the expansion of digital payments will depend on ensuring robust security and empowering consumers to feel safe.

4. Socio-Demographic Factors.

The demographic factors decide the adoption of digital payments. The demographic affects the trust, convenience and other aspects. Age is a major predictor – younger consumers are generally early adopters who feel at ease with technology and are willing to try new applications. Older users may not be as comfortable as younger generations. They may choose to stick to older methods out of habit or inexperience. Studies reveal that younger and better-educated people are more likely to adopt fintech innovations. For instance, this was the case in India when its UPI saw massive adoption owing to millennials and gen Z. Moreover, education enhances digital literacy, awareness and trust. Educated users are aware of the merits and demerits of digital payments, security measures, and better confident to use them. Studies in India (Kumar & Trivedi, 2020; Chawla & Joshi, 2019) show that people having college education are much more active users of digital transactions than lesser educated people.

Gender dynamics are evolving. In earlier days, men had better access to technology as compared to women. However, women in major cities of India are catching up due to advantages like convenience and safety benefits. An increasing number of women entrepreneurs and consumers prefer cashless payments to avoid carrying cash, reflecting growing confidence in digital.

Income and occupation also play vital roles. Students use it for lifestyle convenience, while higher income white-collar professionals use consistently for access and incentive. Although lower-income workers or informal workers may face some barriers, UPI's accessibility is bridging the gap.

To sum up, demographics influence trust, hassle-free, and secure assessment by consumers. By knowing the difference, you can use each group's particulars to implement targeted strategies. For example, using adult literacy programs for older adults. Similarly, launching a campaign focused on security for the suspicious group.

5. Gaps in Literature.

Despite extensive studies on digital payments, very few studies examine the psychological determinants of adoption. Specifically, how trust, convenience and security shape consumer behaviour and payment adoption. Earlier efforts concerning the new technologies focused more on its technology or economy. Comparative or longitudinal studies are scarce, particularly with regard to variations by age, education or place. For example, although researchers use urban youth for convenience-driven consumer behaviour, older youth or rural users do not get studied. We do not have a good grasp of how trust evolves over time or post-fraud. By examining urban Indian consumers, this study aims to fill the gaps by investigating the interplay of trust, convenience, and security in the adoption of digital payments in various demographic contexts.

Research Design and Methodology

Research Philosophy

This research utilizes a philosophy called positivism, which implies social phenomena like consumer behaviour can be observed, measured, and analysed objectively. We see the consumer adoption of digital payments as something that can be quantified through surveys and statistics that reveal generalizability. Our stance in this research is positivist, given our reliance on empirical data (questionnaire responses) and formal hypothesis testing (e.g. chi-square tests) to derive the influence of trust, convenience and security on adoption. In maximizing objectivity and replicable methods, their goal is that the findings will be reliable indicators of the behaviour of the broader population, not just the sample.

Study Design.

This research is descriptive and analytical cross-sectional study which will be carried out by conducting a survey in the latter half of 2025. Through the descriptive part, the adoption and usage of digital payments as well as perception towards these payments will be recorded. Furthermore, through the analytical part, an appraisal of the relationship between the various measures in the study will be conducted. These measures include the age of the respondent, trust in formation, perceptions of security, etc. The quantitative approach allows statistical tests of demographic differences. The study area focuses on urban

Indian consumers residing in Metro cities. These consumers are relatively aware, and they also have the access to use digital payments. However, their complete adoption of a digital payment system still varies. The framework is metro-based and controls infrastructure factors; the broader context may be applied to similar urban situations in India and elsewhere in the developing world.

Sampling Technique.

The study employed a non-probability purposive sampling method to target literate urban consumers familiar with digital payments. The two main sub-groups were college students and working professionals who are young adopters and active earners. A total of 400 respondents were surveyed from the Metro cities, of which 200 were students (aged 18-25), and 200 were professionals (aged 22-50), with gender ratio at almost 50% each. Respondents were approached in university, office, malls etc. which are places of digital payment usage. While not entirely random, the sample had people from different areas to lessen bias. This method was appropriate for understanding the patterns of trust, convenience and security perception among urban digital users of Metro cities.

Data Collection Instrument.

In October 2025, primary data was generated from structured questionnaire applied in-person and online. The questionnaire was prepared in English with Hindi explanation, wherever required. Most of the questions were close-ended. The questionnaire had been divided into four main categories. First was the demographic details of the participants (age, gender, education, occupation). Second one was the usage of digital payment (frequency of usage, purpose, preferred mode). Finally, the last main two's trust, convenience and security which were measured on a five-point Likert scale. Security incidents and overall adoptive is measured by other items. The academic experts validated the questionnaire and was pilot-tested on 20 respondents. It was then refined mildly. To ensure that data collection was ethically done, each participant was given approximately 10 minutes to work on the survey. It was fully anonymous and didn't collect any personally identifiable information.

Data Analysis Plan.

After the data was collected, relevant information was coded and entered into the SPSS. The analysis plan comprised two stages. We estimated the frequency, percentage, mean, and standard deviation of various dependent and independent variables. This involved a description of the sample demographics (e.g., mean age, gender split), digital payments usage rates (what percentage use several times a day, etc.), and overall mean scores on the trust, convenience and security perceptions scales. They provide a very broad overview of adoption patterns and sentiment levels in the sample.

To answer the research questions about relationships and group differences.

Tests Conclusions: Chi-square tests were carried out to examine associations between categorical variables. The three main test included (a) Gender and Security perception (b) Age group and Perceived convenience and (c) Education level and Trust. Demographics matter in influence perceptions of digital payments.

To compare the means of the trust, convenience and security scores, t-tests and ANOVA were performed across the demographic groups. These results corroborate the chi-square tests, these tests further corroborate the chi-square tests offering a more granular, scale-based perspective of the differences.

Correlation Analysis: The Pearson correlation coefficients between trust, convenience, security, and the adoption level was computed to identify any correlated linear relationships. For example, does higher trust correlate with more frequent usage?

The Cronbach's alpha values of each construct were above 0.70, thus confirming the reliability of the measurement scales.

Clear data visualizations like bar charts and mean comparison graphs were used. All statistical interpretation was based on 0.05 significance level.

Ethical Considerations.

The study adheres to the ethical guidelines of research to ensure the rights and privacy to all participants.

The participants were told beforehand and participated voluntarily in the study. For those who gave in-person surveys, verbal consent was obtained whereas for the online participants, consent was taken digitally, prior to continue.

No information was collected that could identify you. All the data were recorded anonymously, stored safely, and only analysed in aggregate.

Respondents' right to withdraw- at any time, the respondents could skip any question as well as exit the survey. Furthermore, the surveys that were incomplete were not included in the analysis.

The study topic and objectives were shown to participants without deception.

Both physical and digital records were confidential and password-protected. The institution has a policy according to which data will be retained and later anonymized or safely destroyed after a period of time.

The research design received ethics approval from the university. The conducting of the research was with the principles of voluntary participation, confidentiality and well-being of the participants.

Data Analysis and Interpretation.

After getting filled survey output from 400 people, required data were analysed so as to get insights as per objectives. The results are grouped into: Descriptive Statistics, Chi-square Analysis (Inferential) and Mean & Standard Deviation analysis for key constructs. Use of tables and figures for conveying important results.

Descriptive Statistics.

The final sample (N = 400) was made up of 200 college students & 200 working professionals, from Metro cities, aged 18–50 years (mean ≈ 28). The gender mix was evenly split 50% male and 50% female. Half of the respondents were undergraduates or bachelor's degree holders, with 37.5% being postgraduates and 12.5% holding doctorate or professional degrees. The urban respondents had a good educational background, as this shows. The inclusion criteria stated that all the participants had a smartphone and have used digital payments at least once.

Most of the respondents said that they used digital payments well with 95% adoption. According to half the respondents, they make use of pipettes on a daily basis. The next most selected answer appears to be "a few times a week" at 30%. In contrast, 15 percent use them a few times a month and 5 percent only rarely. Every respondent reported the use of digital payments. An indication that our urban consumers in metro cities have adjusted to new payments methods as a lifestyle.

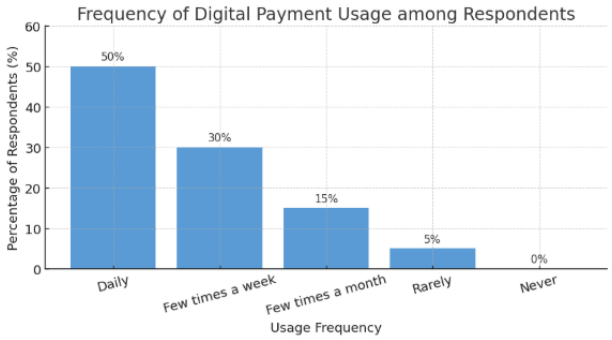

Figure 1: Over half (50%) of respondents use digital payments daily, 30% a few times weekly, and only 5% rarely, indicating widespread, routine adoption of digital transactions among urban consumers.

The study's findings reveal strong adoption trends and nuanced perceptions toward digital payments among Metro cities's urban consumers.

Usage Patterns.

Most of them told us they were using digital payments on a daily or weekly basis. UPI was used over 90 per cent of the time for commuting, food delivery, retail, and peer transfers, the respondents claimed. Only a small five per cent group of people who use digital payments rarely was usually older people who prefer cash due to familiarity, not using digital technology because of low confidence and security concerns.

Primary Payment Methods.

PhonePe, Google Pay and Paytm, which are UPI-based apps, were cited as the primary payment method by 80 per cent. Cards (15%) and net banking or store wallets (5%) followed. Most users indicated their preference for UPI platforms because of their ease of use, reliability, and brand trustworthiness. Trust and convenience caused both brand loyalty and platform loyalty of the popular UPI brands.

Perception Overview.

The best-rated reason was Convenience with a mean of 4.30 and a standard deviation of 0.50. Users mentioned time-saving, easy access and integration with daily lives. Approximately sixty-one percent indicated they feel loyal because it is the app most convenient for them.

Trust is generally strong for reliable providers, with a mean of 4.0 and a standard deviation of 0.6. On the contrary, slightly high variance indicates confidence varies with education age and experience.

The average score was calculated as 3.8 with a standard deviation of 0.7 so security of the platform was moderately positive indicating that around 30% of users were concerned about fraud and 20% have had or know someone who had a bad experience of cyber fraud which made it seem less safe to them.

In a nutshell, the convenience motive favours repeated use, trust ensures prolonged use while security perception is the main moderating factor. The relationship between the three dimensions indicates that India's urban consumers are online but cautious.

To put these perceptions into perspective, figure 2 presents the average scores for trust, convenience and security with error bars representing standard deviation.

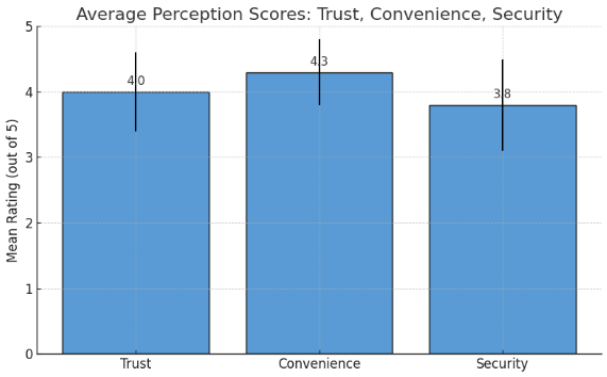

Figure 2: Average perception scores show convenience rated highest (~4.3/5), confirming users find digital payments fast and efficient. Trust follows at ~4.0, reflecting confidence in reliability, while security is slightly lower (~3.8), indicating lingering caution. Error bars show greater variability in security perceptions than in convenience or trust.

The results demonstrate that perceptions of convenience, trust and security shape urban consumer behaviour with digital payments. The high convenience score indicates that ease, speed, and widespread acceptance are major adoption drivers. The most common cited advantages of consumers regarding the system were that it has 'no need to carry cash' and 'instant transaction'. There was a relatively high trust score indicating that consumers generally felt confident about the reliability of the system. Their earlier experiences repeated positive consumer experiences to date. The lower security score signals a lingering sense of unease that's often linked to scams in the news or fears of losing money. To sum up, urban users areful adopters of digital payments due to convenience and reliability although they continue to have some security concerns.

Chi-square Analysis.

To study the influence of demographics, three chi-square tests were used.

Gender and Security Perception – to assess whether males and females differ in perceived safety.

Age and Convenience-led Adoption – to determine if younger users prioritize convenience more strongly.

Education Level and Trust – to evaluate whether higher education correlates with stronger trust.

Each test used contingency tables. We calculated χ^2 statistics with p-values to detect significant associations.

Table 1: Perception of Security in Digital Payments Across Genders.

We examined the relationship between gender and security perception by asking our respondents if they "feel secure while using digital payments" and classified responses simply into "Yes" (feels secure) or "No" (does not feel secure or not sure). According to table 1 below, the count of men and women feeling secure v/s not.

Gender	Feels Secure	Doesn't Feel Secure	Total
Male	120 (60%)	80 (40%)	200
Female	140 (70%)	60 (30%)	200
Total	**260**	**140**	**400**

According to Table 1, 70% females and 60% males were comfortable with digital payment systems. The digital payment system was found to be comfortable by 65%. The results of the chi-square test, χ^2 (1, N=400) = 4.40, p = 0.036, show that the association between gender and security perception is significant at the 5% level.

Interpretation.

In this city sample, women feel safer than men, probably because they have more cautious usage habits and their past experiences using digital payments have been positive. Women can become more confident by adopting secure practices like app locks and OTP verification. On the other hand, several male respondents stated they do not trust the same. According to this message that urban women may now be ahead in payment confidence, it challenges the traditional narrative of genders and technology comfort. With this insight, stakeholders can develop gender-specific awareness and security communication strategies.

Table 2: Age-wise Preference for Convenience.

Age influences reliance on digital payments for convenience. This was the end objective of our study. Age was grouped into 18–25, 26–40, and 41+. Do you think digital payments are more convenient than cash?" (Yes/No). Table 2 presents the results.

Age Group	Convenience is Key (Yes)	Not Primarily for Convenience (No)	Total
18–25	120 (80%)	30 (20%)	150
26–40	105 (70%)	45 (30%)	150
41+	55 (55%)	45 (45%)	100
Total	**280**	**120**	**400**

Referencing Table 2, age strongly correlates with convenience driven adoption. People aged 18-25 were the most likely to say convenience was the main motivation at 80%. 70% of 26-40s said this. Finally, 55% of over 41s said it. In total, 70% (280 out of 400 respondents) said that convenience is their main reason for using the digital payment system. A chi-square test result showed a very strong association between age and perceived convenience, χ^2 (2, N=400) = 17.9, $p < 0.001$.

Interpretation.

Consumers aged 18–25 (younger consumers) are the most convenience obsessed bunch who want everything fast, simple, and integrated. Their attitude reflects that they are technologically advanced and want instant payments, bill splitting and one tap transactions. The 26 to 40 age group values convenience too. However, a reason for it could be rewarding, workplace norms or necessity. Conversely, many in the 41-plus group remain split; cash is easier for them, and they use digital methods only when required. The data suggests that younger urban Indians are leading the digital payments revolution in the country. With older users, however, there may be a need to incentivize and reassure them for fuller usage of digital modes.

Table 3: Educational Level Trust in Digital Payment Systems.

Our study observed if level of education of a person had a relation with the level of trust they have on digital payments. We divided the respondents into three categories which were Bachelor's or lower, Master's and Doctorate/ Professional (PhD, CA, etc.).Through the question, "Do you generally trust digital payment systems?" trust was measured." (Yes/No). Table 3 summarizes the results.

Education Level	Trusts Digital Payments (Yes)	Does Not Trust (No)	Total
Bachelor's or below	120 (60%)	80 (40%)	200
Master's	105 (70%)	45 (30%)	150
Doctorate/Professional	45 (90%)	5 (10%)	50
Total	**270**	**130**	**400**

The correlation between education and trust in digital payment is positive and strong (Table 3). Ninety percent of those with doctoral and professional qualifications, seventy percent of those with a master's and sixty percent

of those with a bachelor's or lower qualifies expressed trust. The total trust rate was found to be 67.5% (that is, 270 out of 400). According to the result of chi-square test: χ^2 (2, N=400) = 17.1, $p < 0.001$, education level and trust are highly associated.

Interpretation.

Trust in digital payments rises with higher education credentials. People who are educated know more about cyberspace technology. It can also help them understand security mechanisms and financial systems to trust better and safer use of technology. They are also more likely to spot a phishing attempt or use security features. Additionally, further learning often comes with a higher income and formal banking experience which strengthens trust in institutions. Of the bachelor's level respondents, 40% were sceptical mainly due to fraud worry or their parents.

Through chi-square analyses, we see that gender, age, and education affect perceptions. Women feel safer than men. Younger users feel convenience is most important. Meanwhile, the more educated a user is, the greater the trust. This signals a need for trust-building and awareness strategies that target specific demographic groups.

Mean and Standard Deviation Analysis.

Analysis of the mean and standard deviation results regarding trust, convenience, and security by consumers. The aggregate means showed Trust = 4.0 (SD=0.6), Convenience = 4.3 (SD=0.5) and Security = 3.8 (SD=0.7). Thus, this illustrates a strong positive finding with moderate level of variability.

Across genders, females were slightly more confident about the security of m-payments as compared to their male counterparts (mean security confidence − females: 3.9; males: 3.7). On the other hand, trust and convenience − trust ≈ 4.0; convenience ≈ 4.3−4.4 − were similar across genders. Differences of gender were thus perceived secure involvement.

The younger generation rated the convenience of sharing their vehicular rides more than the older generation on a scale of 5. Users in the older demographic were less likely than their younger counterparts to trust social media websites. However, they did not express higher levels of concerns about cybersecurity than younger users did.

Trust and security on a 7-point scale according to education. Doctorates rated 4.5 vs. 3.8 Bachelor's trust and 4.1 vs. 3.6 Bachelor's security. Convenience remained high across all groups.

There were significantly different relationships depending on age and convenience and education and trust. The trust and convenience show relatively lower standard deviation which shows general consensus. Whereas, the security withdrawal shows the higher standard deviation which shows the division in opinion. These results strengthen the view that everyone likes convenience but security and trust vary by demographics. There is a need for communication and awareness as per the need.

Major Findings and Discussion.

According to the study, the three major elements influencing the usage of digital payments by urban Indian consumers are convenience, trust, and security. Among these, convenience was the biggest reason. Most of the respondents rated digital payments to be quick, accessible, and integration with daily life (mean 4.3/5). Particularly, the younger cohort is attracted to digital transactions because they are faster and flexible as usability confirms that mass adoption will continue.

Sustained use of digital payments was found to be driven by trust. About two-thirds of respondents are confident in these systems, especially educated and experienced ones. Trust is being built by having great experiences all the time, or the transparent handling of failed transactions. Still, the trust in digital media is not universal, as the less educated or older users are lower in trust. For stakeholders to have greater assurance, they will need to pay for transparency, effective issue resolution, consumer education.

Security remains the weakest link. About a third of respondents remain troubled by situations involving fraud, data misuse and technical failure. This kind of hesitation may slow down timely adoption trip. Increased visible security features, communication of your protections, and provision of a fraud resolution response are important.The demographic patterns back this. The platform users are young and hail from a fairly educated background. However, older users and less educated users need reassurance. Like men, women too feel safer than before. This indicates that efforts toward digital inclusion are working for women.

To conclude, the research shows that convenience is what drives adoption, but trust and security ensure de adoption stay in place. For a stronger trust–security–convenience triad, the scope of user education, strong protection policies and intuitive designs must be widened by policy-makers and fintech providers. One need to take care of the human aspect and not just access to technology to confidently achieve a cashless India.

Conclusion.

The objective of this research is to study the other factors like trust, ease and security perception for the adoption of digital payments by urban Indian consumers and Metro cities.A survey of 400 students and working professionals revealed that convenience is the biggest driver for users. Users ranked speed, flexibility and ease of use higher. Also, results show that most users transact on a daily or weekly basis. Trusting a service is vital in a sustained adoption. Moreover, fraud or technical failure can erode trust. This more so among educated long-term users. Despite the general level of confidence, some users are worried about the use of their data and cybersecurity issues. Frequently asked questions unanswered: Reassuring the less confident about tech-enabled age payments. Women expressed somewhat greater confidence in security than men. The study suggests that convenience attracts users, trust keeps them, and security enables the growth of digital systems. To make India a secure, inclusive, and fully digital economy, it is important to strengthen all three pillars.

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