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EVALUATING THE IMPACT OF DEMOGRAPHIC PROFILE ON THE USAGE OF UPI APPS IN SHIVAMOGGA DISTRICT

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Abstract:
In present scenario UPI payments are playing a pivotal role in digital world because of its user friendly, convenience and secure transactions. There are so many demographic and other factor influence the adoption and usage of UPI apps. This research paper focuses to evaluate the impact of Demographic profile of respondents such as qualification. Occupation and age on the usage of UPI Apps. The Primary and secondary data has been used to gather the information. The primary data are collected through structure questionnaire from 120 respondents using the Stratified Sampling technique. The study is conducted in Shivamogga District. The statistical tools such as Mediation analysis and Moderation Analysis were applied in order to find out the direct, indirect and conditional relationship among the variables. The mode of payment and frequency of usage are mediator and moderator for the study. The findings reveal that Educational Qualification and Occupation do not exert a statistically significant direct effect on UPI usage. However, both exhibit a robust indirect influence, significantly mediated by the individual's Preferred Mode of Payment and Frequency of Usage (e.g., Bootstrap CI for Education via Mode of Pay: 0.0369 to 0.1518). Furthermore, the relationship between Age and UPI usage is found to be significantly moderated by the Preferred Mode of Payment (Interaction Term p=0.032). Specifically, the negative effect of increasing age on UPI usage diminishes as an individual's preference for digital payment modes increases.

Keywords: *Digital Payments, UPI usage, Demographic variables, Mediation, Moderation.*

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INTRODUCTION

We could still remember waiting in the bank queue too long just to process a transaction or check out our bank balances. The introduction of smart phones changed the complete scenario of banking system worldwide. The busy life style and covid 19 pandemic have forced people to opt mobile banking apps in their smartphones. From the past seven years' digital payment gaining its importance day by day due to revolution of Unified Payment Interface (UPI). UPI has change the entire scenario of monetary transactions in India because of its user friendly interface, convenient and secure transactions. This allows the users to send or receive money, to pay all our bills and manage our accounts . UPI was first introduced by National Payment Corporation of India(NPCI) in the year 2016 and it is having authority to administer the UPI Platform. Bharat Interface for money(BHIM) which was the first platform to start the UPI mode of payment initiated by NPCI. At present we have more than 85 bank specific and third party UPI apps, out of these apps based on value and volume of transactions Phonepay , google pay, paytm, navi, Super money, Cred, Fam app by trio, Axis bank, Amazon pay and Bhim are widely accepted UPI app. We can see the remarkable growth in value and volume of UPI transactions over the years.

Table No 01- Growth of UPI

Year	No. of Banks	Volume (in mn.)	Value (in cr.)
April 2016	21	0.00	0.00
March 2017	44	6.37	2,425.14
March 2018	91	178.05	24,172.60
March 2019	143	799.54	1,33,460.72
March 2020	148	1,246.84	2,06,462.31
March 2021	216	2,731.68	5,04,886.44
March 2022	314	5,405.65	9,60,581.66
March 2023	399	8,685.30	14,10,443.01
March 2024	572	3,440.00	19,78,353.23
March 2025	661	18,301.51	24,77,221.61

Source: https://www.npci.org.in/what-we-do/upi/product-statistics

The above table clearly shows that it started with 21 Member banks in the year April 2016 and it reaches to 661 banks in the year March 2025. The transaction volume was 6.37 millions in the Year March 2017 and it increased to 18,301.51 millions in the year March 2025. The value of transactions also increased in from 2,425.14 crores to 24,77,221.61 crores in the year March 2025. There is tremendous growth in the usage of UPI mode of digital payment over the period of 9 years.

The adoption of UPI is not unifrom. It is complex process influence by numerious factors. Such as convenience, speed and security features of UPI apps are the key drivers. Research suggest that socio demographic factors such as age, educational qualification and occupation play a crucial role in shaping an individual willingness, ability and frequency of adoption of the new technology. Despite of national success of UPI its usage pattern can vary significantly across the different geographical and demographical segments. This study aim is to evaluate the impact of demographic profile of the residents in Shivamogga District on the usage of UPI apps.

Review Of Literature

1. **Amith Shankar and B Datta(2018) " Factors Affecting Mobile Payment Adoption Intention: An Indian Perspective."** The main purpose of the study is to recognise the various factors affecting the mobile payment adoption. The primary data has been collected from 381 Mobile payment users. The collected data were analysed using Structural Equation Model. The study concluded that ease of use, perceived usefulness and trust have positive impact on adoption
2. **Nithesth Kumar L Pate & Dr. Jayashree S Datta (2020) "The factors influence the usage UPI among the customers."** UPI is trending payment system in India now a day because of various benefits of UPI platform. The researcher made an attempt to examine the factors influencing the customer to use the UPI apps and also tried to analyse the effect of five variables such as perceived risk, compatibility of apps and OS, Customer demographic profile, comparative advantages over other apps and external threats relating to a adoption of UPI. The primary data has been collected through self-administered questionnaire and secondary data from various journals and websites. The correlation and regression tool has been used to analyse the data. The conclusion of the study was that compatibility, comparative advantages and threats have positive impact on UPI. Perceived risk and customer profile have negative impact on UPI.
3. **Mr. Milind A Bhuva (2023) " A study on factors influencing the adoption and usage of UPI among**

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iGen in Mumbai. The study attempt to determine current rate of UPI usage and also to verify iGen perception of utility, usability and reliability in connection with the UPI. A structured questionnaire is used to collect the data. The percentage and regression analysis is used to analyse the data. The conclusion of the study is majority of the respondents are using UPI on a daily basis. The discovers that perception of usefulness and usability are important determinants of UPI usage among iGen.

4. **R. Banila and S. Saranya (2023) " Factors Influencing Digital Payment: With Special Reference to UPI Apps."** The objective of the study to analyse the effect of socio economic factors on the usage of UPI apps. The primary data collected through questionnaire method. Collected data analysed using the percentage method, Mean ranking method and ANOVA. The study concluded that except educational qualification all other factors like age, gender, annual Income and nature of job have influence the usage of UPI apps.
5. **Ms. Anita Maria Lusia and Dr. A Martin David(2024) " A study on factors influencing the users towards UPI with relation to Madurai City."** The study focuses on the evaluate the purpose and factors of using UPI Apps. The primary data collected through 100 respondents using structured questionnaire method. The data analysed through the percentage analysis, ranking and Chi-square test. The study concluded with the point that 24X7 access of UPI service is the major factor which influencing the customers followed by the free charge transactions. The age, gender and occupation of the respondents determine the usage of UPI while educational qualification and monthly income of respondents doen not determine the usage of UPI app.
6. **A. Nandini, S NaveenKumar, C Katherisan and Jesin J Gladson (2024) "Exploring Upi Payment Awareness And App Preferences: A Study Of User Choices And Influencing Factors"** The study focuses on the understanding the level of UPI apps awareness and most prefereable UPI apps among the respondents. The study also attempt to find out the factors influencing the choice of various UPI apps. The primary data is used for the study. The simple percentage and Chi square analysis are used for anlaysing the data. The conclusion of the research is awareness level of UPI apps among the respondents are very high. Due to its convenience, speed and ease of use are the factors influencing the usage of UPI.

Research Gap:

The synthesized literature collectively highlights a shift from initial adoption (driven by ease and trust) to sustained usage (driven by contextual advantages and frequency).Research fills a major gap by clarifying the mixed findings surrounding demographic profiles:

1. Bridging the Direct/Indirect Divide: While some studies (Banila & Saranya, Lusia & David) found qualifications do not determine usage. Mediation analysis explains why the effect of Educational Qualification and Occupation is indirect, operating through the behavioral factors of Preferred Mode of Payment and Frequency of Usage.
2. Defining Conditional Relationships: Moderation analysis provides a deeper understanding of the Age factor, showing that its influence is not universal but conditional on the user's payment preference, a level of analysis absent in the previous studies.

Objectives

1. To analyse impact of Educational Qualification on the usage of UPI apps in Shivamogga District.
2. To evaluate the impact of occupation on the usage of UPI apps in Shivamogga District.
3. To examine the impact of age on the usage of UPI apps in Shivamogga District

Hypothesis

$H_1$1- Educational Qualification significantly influences the usage of UPI apps.
$H_1$2- Occupation significantly influences the usage of UPI apps.
$H_1$3- Age significantly influences the usage of UPI apps.

METHODOLOGY:

The study used the mixed data approach where both primary and secondary sources to achieve the objectives. Primary data was collected through a survey method. A structured questionnaire was distributed to a sample of 120 respondents within the Shivamogga District. The selection of respondents was carried out using the stratified sampling technique. In order to measure respondents attitude or perception Liker Scale type of questions are used in the questionnaire. The Secondary data was gathered for background and supportive information. These informationare sourced from various websites and published research articles.

The Collected data are analysed and interpreted using the statistical tools such as Mediation and Moderation Analysis. Mediation analysis is used to determine the extent to which relationship exist between dependent and

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independent variable through the existence of Mediator parameters such as Mode of Payment and Frequency. Moderation analysis is used to assess how the relationship exist between independent and dependent variables depends on the levels of Moderation Parameters such as Mode of Payment and Frequency. The study is restricted to the Shivamogga District only for 120 respondents.

Analysis and interpretation

Mediation analysis

Educational Qualification and Usage of UPI apps

Y = usage
X = qualification (Educational qualifications)
M = modepay (most preferable mode of payment)

Outcome: Mode Of Pay

Table No 2(a) : Model Summary

R	R-sq	MSE	F	df1	df2	p
.17	.03	2.91	3.82	1.00	121.00	0.52

Table No 2(b): Model

	Coeff	Se	t	p	LLCI	ULCI
Constant	1.94	0.96	2.02	.04	.04	3.85
Qualification	.56	.29	1.95	.052	.00	1.14

Outcome: Usage

Table No 2(c) : Model Summary

R	R-sq	MSE	F	df1	df2	p
.26	.06	.38	4.35	2.00	120.00	.014

Table No 2(d): Model

	Coeff	Se	t	p	LLCI	ULCI
Constant	3.99	.35	11.22	.00	3.29	4.70
Mode pay	.09	.03	2.92	.00	.03	.16
Qualification	-.09	.10	-.90	.36	-.30	.11

Table No 2 (e): Direct effect of X on Y

Effect	Se	t	p	LLCI	ULCI
-.09	.10	-.90	.36	-.30	.11

Table No 2(f) Indirect effect of X on Y

	Effect	Boot SE	BootLLCI	BootULCI
Mode of pay	-.0969	.0549	.0369	.1518

Interpretation: The above table No 2(a) to 2(f) shows that then result of mediation anlayses by examining the relationship between the educational qualification and usage of UPI apps, the preferable mode of payment serving as a proposed mediator. The table 2(b) shows the effect of educational qualification on most preferable mode of payment. The regressional co-efficient is .56. However the p value is .052 which is above the coventional significance a =.05. Therefore the educational qualification is associated with the mode of payment. Table 2(d) shows the effect of Educational qualification and mode of payment on the usage of UPI. Here the Regression co-efficient is .096 and p value is .041 Therefore the effect of mode of payment on the usage of UPI is positive and statistically significant. In the table 2(d) shows the direct effect of qualification on the usage of UPI is not statistically significant as p=.36 a greater than the 1=.05. The mode of payment and educational qualification does not have significant direct effect on the UPI usage. The table 2(f) shows that the presence of Mediation is determined by the Indirect effect of qualification and Usage via Mode of payment. The findings of Bootstrap Confidence Interval shows the indirect effect of Educational qualification on the Usage of UPI through mode of Payment (.0369 to .1518). This indicates the indirect effect is statistically significant.

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Outcome: frequency

Table no 3(a): model summary

R	R-sq	MSE	F	df1	df2	p
.16	.02	1.11	3.51	1.00	121.00	.06

Table No 3(b): Model

	Coeff	Se	t	p	LLCI	ULCI
Constant	2.77	59	4.64	.00	1.58	3.95
Qualification	-.33	.17	-1.87	.06	-.69	.01

Outcome: Usage

Table No 3(c): Model Summary

R	R-sq	MSE	F	df1	df2	p
. 18	.03	.39	2.01	2.00	120.00	.13

Table No 3(d): Model

	Coeff	Se	t	p	LLCI	ULCI
Constant	4.48	.38	11.57	.00	3.71	5.24
Frequency	-.10	.05	-1.97	.05	-.21	.0005
Qualification	-.07	.10	-.71	.47	-.29	.13

Table No 3(e): Direct effect of X on Y

Effect	Se	t	p	LLCI	ULCI
-.07	.10,	-.71	.47	-.29	.13

Table No 3(f): Indirect effect of X on Y

	Effect	Boot SE	BootLLCI	BootULCI
Frequency	.03	.01	.0050	.0881

Interpretation: The above Table No. 3(a) to 3(f) shows the result of mediation analysis by examining the relationship between the Educational qualification and usage of UPI, the frequency of usage is serving as a mediator. The Table No 3(a) and 3(b) shows the direct effect of qualification on frequency of usage. The regressional co-efficient is -.33 and p value is .063 This is marginally significant at conventional a= .05 but not statistically significant. The table No 3(d) shows the effect of frequency on the usage of UPI. Here the regression co-efficient is -.1007 and p value is .051. This effect is also marginally significant. The Table No 3(e) shows the direct effect of qualification on usage. Here the Co-efficient is -.078 and p value is .47so the effect is not statistically significant. The table No 3(f) represents the impact of qualification on the usage of UPI through Frequency. The findings of Bootstrap Confidence Interval shows the indirect effect of Educational qualification on the Usage of UPI through Frequency (.0050 to .0081). This indicates the indirect effect is statistically significant.

Occupation and Usage of UPI apps

Model = 4
Y = usage
X = Occupation
M = modepay

Outcome: Occupation

Table No 4(a): Model Summary

R	R-sq	MSE	F	df1	df2	p
.21	.04	2.86	6.01	1.00	121.00	.015

Table No 4(b): Model

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	Coeff	Se	t	p	LLCI	ULCI
Constant	3.34	.24	13.83	.00	2.86	3.82
Occupation	.16	.066	2.45	.015	.031	.29

Outcome: Usage

Table No 4(c): Model Summary

R	R-sq	MSE	F	df1	df2	p
.24	.061	.38	3.92	2.00	120.00	.022

Table No 4(d): Model

	Coeff	Se	t	p	LLCI	ULCI
Constant	3.70	.14	25.89	.00	3.41	3.98
Mode of pay	.092	.033	2.75	.0068	.025	.15
occupation	-.002	.024	-.09	.92	-.051	.047

Table No 4(e): Direct effect of X on Y

Effect	Se	t	p	LLCI	ULCI
-.0023	.024	-.093	.926	-.051	.047

Table No 4(f): Indirect effect of X on Y

	Effect	Boot SE	BootLLCI	BootULCI
Mode of pay	.014	.006	.0050	.0319

Interpretation: The above Table No. 4(a) to 4(f) shows the result of mediation analysis by examining the relationship between the Occupation and usage of UPI , mode of payment is serving as a mediator. The Table No 4(a) and4(b) shows the direct effect of occupation on mode of payment. The regressional co-efficient is .16 and p value is .15 It clearly indicates that occupation associate with the mode of payment. The table No 4(d) shows the effect of mode of payment on the usage of UPI. Here the regression co-efficient is .092 and p value is .006. This effect is also marginally significant. The Table No 4(e) shows the direct effect of occupation on usage. Here the Co-efficient is -.002 and p value is .92 so the effect is not statistically significant. The table No 4(f) represents the impact of occupation on the usage of UPI through Mode of payment. The findings of Bootstrap Confidence Interval shows the indirect effect of occupation on the Usage of UPI through Frequency (.0050 to .0319). This indicates the indirect effect is statistically significant.

Model = 4
Y = usage
X = Occupation
M = Frequency

Outcome: Frequency

Table No 5(a): Model Summary

R	R-sq	MSE	F	df1	df2	p
.15	.02	1.12	2.95	1.00	121.00	.088

Table No 5(b): Model

	Coeff	Se	t	p	LLCI	ULCI
Constant	1.86	.15	12.33	.00	1.56	2.16
Occupation	-.07	.04	-1.72	.088	-.15	.010

Outcome: Usage

Table No 5(c): Model Summary

R	R-sq	MSE	F	df1	df2	p
.16	.02	.40	1.77	2.00	120.00	.17

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Table No 5(d): Model

	Coeff	Se	t	p	LLCI	ULCI
Constant	4.19	.13	30.85	.00	3.92	4.46
Frequency	-.098	.054	-1.81	.07	-.20	.008
Occupation	.005	.025	.22	.82	-.04	.055

Table No 5(e): Direct effect of X on Y

Effect	Se	t	p	LLCI	ULCI
.005	.025	.22	.82	-.044	.055

Table No 5(f): Indirect effect of X on Y

	Effect	Boot SE	BootLLCI	BootULCI
Frequency	.0070	.0048	.0001	.0206

Interpretation: The above Table No. 5(a) to 5(f) shows the result of mediation analysis by examining the relationship between the Occupation and usage of UPI , the frequency of usage is serving as a mediator. The Table No 5(a) and 5(b) shows the direct effect of occupation on frequency of usage. The regressional co-efficient is -.071 and p value is .088 It clearly indicates that occupation does not predict the usage.. The table No 5(d) shows the effect of frequency on the usage of UPI. Here the regression co-efficient is -.09 and p value is .0718 This effect is marginally non significant. The Table No 5(e) shows the direct effect of occupation on usage. Here the Co-efficient is .005 and p value is .82 so the occupation has no direct impact on the usage of UPI. The table No 5(f) represents the impact of occupation on the usage of UPI through Frequency. The findings of Bootstrap Confidence Interval shows the indirect effect of occupation on the Usage of UPI through Frequency (.0001 to .206). This indicates the indirect effect is statistically significant.

Moderation Analysis
Occupation and Usage of UPI apps
Model = 1
Y = usage
X = Age Group
M = mode of pay

Outcome: Usage

Table No 6(a): Model Summary

R	R-sq	MSE	F	df1	df2	p
.36	.13	.36	6.05	3.00	119.00	.0007

Table No 6(b): Model

	Coeff	se	t	p	LLCI	ULCI
Constant	4.61	.36	12.78	.00	3.90	5.33
Mode of pay	-.063	.082	-.76	.44	-.22	.10
Age Group	-.78	.28	-2.76	.00	-1.34	-.22
Int_1	.13	.062	2.16	.032	.01	.25

Product terms key:
int_1 AgeGroup X modepay

Table No 6(c): R-square increase due to interaction(s):

	R2-chng	F	df1	df2	p
Int_1	.03	4.68	1.00	119.00	.032

Table No 6(d): Conditional effect of X on Y at values of the moderator(s)

Mode of pay	Effect	se	t	p	LLCI	ULCI
2.07	-.50	.16	-3.03	.002	-.82	-.17
3.80	-.26	.09	-2.82	.005	-.45	-.08
5.00	-.10	.099	-1.05	.29	-.30	.09

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Interpretation: The Table No 6(a) to 6(d) shows the effect of age group on the usage of UPI, Mode of pay as the moderator, The Table No 6(b) indicate the regression co-efficient .13, t= 2.16 and p value is .032 which is less than .05 Hence it confirm that mode of pay act as a significant moderator of the relationship between the age group and usage of UPI. Effect of UPI is not constant it depends on the level of mode of payment. The Table No 6(d) shows that 2.07 is the low level of mode of pay where the effect is -.50 and p value is .002 which is less than .05 hence it is significant which concludes that increasing age group strongly decreases the usage of UPI. 3.80 is the moderate level of mode of Payment where the effect is -.26 and p value is .005 is marginally significant which concludes that increasing age group moderately decreases the usage of UPI. 5.00 is the high level of mode of payment where the effect is -.10 and p vlaue is .29 which is greater than .05 which concludes that effect of age group on the usage of UPI is not statistically significant.

Qualification and Usage of UPI

Y = usage
X = qualification
M = Frequency

Outcome: Usage

Table No 7(a): Model Summary

R	R-sq	MSE	F	df1	df2	p
.31	.09	.37	4.39	3.00	119.00	.005

Table No 7(b): Model

	Coeff	se	t	p	LLCI	ULCI
Constant	2.59	.73	3.53	.0006	1.14	4.05
Frequency	1.16	.42	2.71	.007	.31	2.01
Qualification	.50	.22	2.27	.024	.066	.94
Int_1	-.40	.13	-2.98	.003	-.66	-.13

Product terms key:
int_1 qualifi X Freq

Table No 7(c): R-square increase due to interaction(s):

	R2-chng	F	df1	df2	p
Int_1	.067	8.89	1.00	119.00	.003

Table No 7(d): effect of X on Y at values of the moderator(s)

Frequency	Effect	se	t	p	LLCI	ULCI
1.00	.10	.12	.86	.38	-.13	.34
1.66	-.16	.10	-1.47	.14	-.37	.054
2.73	-.59	.20	-2.92	.004	-.98	-.19

Interpretation: The Table No 7(a) to 7(d) shows the effect of qualification on the usage of UPI, Frequency as the moderator, The Table No 7(b) indicate the regression co-efficient .-.4041 t= -2.98 and p value is .003 which is less than .05 Hence it confirm that frequency act as a significant moderator of the relationship between the qualification and usage of UPI. Effect of UPI is not constant it depends on the different level of frequency. The Table No 7(d) shows that 1.00 is the low level of frequency where the effect is .10 and p value is .38 which is more than .05 hence qualification does not significantly predicts the usage of UPI. 1.6667 is the moderate level of frequency where the effect is -.16 and p value is .14is marginally not significant. 2.73 is the high level of frequency where the effect is -.59 and p vlaue is .004 which is less than .05 which concludes that effect of qualification on the usage of UPI is statistically significant.

Occupation and usage of UPI apps

Model = 1
Y = usage

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X = Occupation
M = Frequency

Outcome: Usage

Table No 8(a): Model Summary

R	R-sq	MSE	F	df1	df2	p
.26	.068	.38	2.90	3.00	119.00	.037

Table No 8(b): Model

	Coeff	se	t	p	LLCI	ULCI
Constant	3.94	.17	22.53	.00	3.59	4.28
Frequency	.049	.08	.58	.56	-.11	.21
Occupation	.094	.04	2.02	.04	.002	.18
Int_1	-.056	.02	-2.24	.026	-.106	-.00

Product terms key:
int_1 Occupat X Freq

Table No 8(c) :R-square increase due to interaction(s)

	R2-chng	F	df1	df2	p
Int_1	.039	5.04	1.00	119.00	.026

Table No 8(d) :Conditional effect of X on Y at values of the moderator(s)

Frequency	Effect	se	t	p	LLCI	ULCI
1.00	.038	.028	1.33	.18	-.01	.09
1.66	.0002	.024	.008	.99	-.04	.04
2.73	-.060	.038	-1.57	.11	-.13	.015

Interpretation:. The Table No 8(a) to 8(d) shows the effect of occupation on the usage of UPI, Frequency as the moderator, The Table No 8(b) indicate the regression co-efficient .-.056 t= -2.24 and p value is .026 which is less than .05 Hence it confirm that frequency act as a significant moderator of the relationship between the occupation and usage of UPI. Effect of UPI is not constant it depends on the different level of frequency. The Table No (d) shows that 1.00 is the low level of frequency where the effect is . 038 and p value is .18 which is more than .05 hence occupation does not significantly predicts the usage of UPI. 1.66 is the moderate level of frequency where the effect is .0002 and p value is .99 is more than .05. 2.73 is the high level of frequency where the effect is -.06 and p vlaue is .11which is more than .05 which concludes that effect of qualification on the usage of UPI is statistically not significant.

Conclusion

The main purpose of the study is to assess the impact of 3 demographic factors such qualification, occupation and age on the usage of UPI applications among the population of Shivamogaa district. The results shows that demographic factors alone does not impact on the usage of UPI apps, their usage is influence through some behavioural factors such as preferred mode of payment and frequency of usage. Educational qualification and occupation of respondents revealed that there is no direct effect on usage of UPI among them but demonstrated the indirect significant effect due to the presence of mediators and moderators such as frequency of use and preference mode of payment.

The mediation results shows that there is direct effect of educational qualification on the usage of UPI is statistically not significant but have indirect effect on usage of UPI via mode of payment which is statistically significant Bootstrap cl: .0367 to .1518 which indicates that educational qualification influence the Mode of payment in turn it effects the usage of UPI. The educational qualification have indirect effect on the usage of UPI via Frequency which is statisticallly significant Bootstrap cl: 0050 to .0319. It means how educational qualification influences the usage of UPI indirectly through its influence on the Frequency. The direct effect of occupation on the usage of UPI is statistically not significant but have indirect effect on usage of UPI via mode of payment which is statistically significant Bootstrap cl: .0.0050 to .0319 which indicates that occupation influence the Mode of payment in turn it effects the usage of UPI. The occupation have indirect effect on the usage of UPI via Frequency which is statisticallly significant Bootstrap cl: 0001 to .0206. It means how

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occupation influences the usage of UPI indirectly through its influence on the Frequency.

The Moderation analysis depicts that the age group is significant and strong negative at low mode of payment level (Effect= .50, p= .002) but becomes insignificant at high mode of payment level (Effect= -.10, p= .29). The effect of qualification on the usage of UPI is contingent on the level of frequency.The effect is not significant at low/moderate frequency levels, but becomes significant at a high level of frequency (Effect= -.59, p= .0.04). The conditional effect shows that the relationship between occupation and UPI usage is not statistically significant at any tested levels of frequency. Overall the finding of the study highlights that usage of UPI apps are influenced indirectly from demographic factors through some behavioural factors. The study suggests that if government take still more initiatives in creating the awareness, improving digital literacy and enhancing the user trust can definitely strengthen the digital adoption across the different demographic groups.

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