

From Counters to Clicks: AI-Driven Digital Payment Applications and Customer Experience Enhancement

Guduri Nagaveni^{1*}, Dr. Irrinki Mohana Krishna², Dr. Repalle Giddaiah³, Dr. Kotigari Reddi Swaroop⁴

^{1*}Research Scholar, K L Business School, Koneru Lakshmaiah Education Foundation (KLEF),

Andhra Pradesh, India. Email: nagavenip.2207@gmail.com.

²Assistant Professor, K L Business School, Koneru Lakshmaiah Education Foundation (KLEF),

Andhra Pradesh, India. Email: kietmohan@gmail.com.

³Research Associate, Department of Management Studies, NALSAR University of Law, Hyderabad,

India. Email: drrepalle@yahoo.com

⁴Assistant Professor, School of Business and Management, CHRIST University (Deemed to be University), Bengaluru –

Karnataka – India. Email: [reddi.swaroop@gmail.com](mailto:redi.swaroop@gmail.com)

Abstract

Introduction: The rapid digitalization of banking has transformed customer–bank interactions, shifting services from traditional branch counters to AI enabled digital platforms. Digital payment applications such as UPI, mobile wallets, and online banking systems have emerged as critical tools, enhancing efficiency, accessibility, and convenience. Yet, customer satisfaction remains shaped by both value-driven and risk-related factors, making it important to assess their combined impact.

Aim: This study analyses how digital banking applications specifically non-lending payment solutions enhance customer experience. It evaluates attributes including usefulness, ease of use, reliability, adoptability, accountability, availability, affordability, accuracy, and privacy & security, and examines how these collectively influence satisfaction, trust, and loyalty.

Design: A descriptive research design was adopted. Primary data were collected from 250 respondents who are using AI enable digital platforms for payments through an online survey using random sampling. Responses were measured on a five-point Likert scale and analyzed through percentage analysis, Chi-square tests, and ANOVA to assess factors influencing customer experience.

Results: The findings reveal that convenience, affordability, and accuracy significantly enhance perceived value, while privacy, security, and reliability address risk concerns, resulting in stronger overall satisfaction. However, challenges such as technological dependency, unstable networks, and inadequate customer support continue to hinder seamless adoption.

Implications: The study highlights that digital payment applications not only strengthen efficiency and accessibility but also reshape consumer behavior in a rapidly urbanizing region. Practical implications emerge for banks, policymakers, and technology providers to design inclusive, secure, and customer-centric digital solutions that foster adoption, satisfaction, and loyalty in the evolving digital banking ecosystem.

Keywords: Customer Experience, Digital Banking, AI enabled Digital Payment Applications.

JEL Classification: D12, G21, E42

1. Introduction:

The digitalization of banking, enabled by Information Technology (IT) and IT-enabled services, has transformed financial institutions from paper-based systems into automated, customer-centric platforms. This shift enhances efficiency, innovation, and competitiveness, allowing banks to deliver faster, safer, and more cost-effective services in an evolving digital economy (Pandey, 2025; Kaushik, 2024). In India, two major events accelerated this transition. The 2016 demonetization compelled customers and businesses to adopt cashless alternatives such as UPI

and mobile wallets, establishing long-term behavioral changes (Prakash, 2022; Mahesh & Bhat, 2021). Correspondingly, the COVID-19 pandemic solidified digital banking's imperative, with lockdowns and limited branch availability compelling customers toward contactless payments, internet and mobile banking, and mobile apps (Singh & Rana, 2025; Barodawala, 2025). These transitions entrenched digital adoption and forged durable preferences for convenience, safety, and speed.

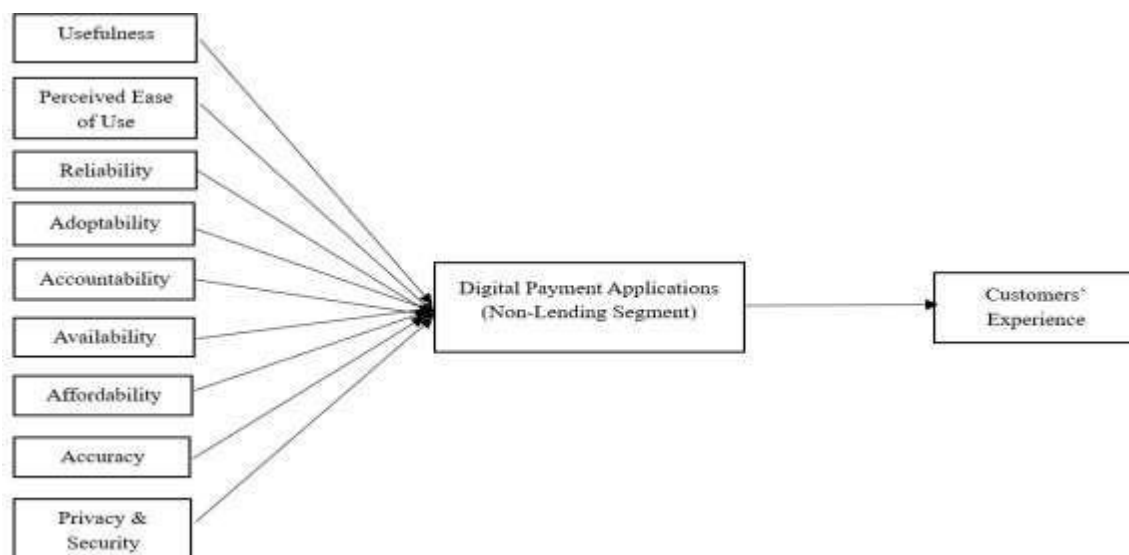
Digitalization has redefined the customer experience through convenience, accessibility, and reliability so as to influence service quality perception, satisfaction, and loyalty (Rajan & Saranya, 2018; Zhu & Wang, 2022). Advanced technology such as robotic process automation (RPA), artificial intelligence (AI), and mobile-based banking apps will enable banks to fine-tune services and enhance financial inclusion. Nonetheless, remaining challenges such as the digital divide, cybersecurity risk, and data privacy risk hinder inclusive adoption (Kulkarni et al., 2021; Joy & Thomas, 2022). The transition from Counters to Clicks is more than a technological enhancement but a total reorientation of customer–bank relationships and operational approaches (Vinayamoorthi & Thirupathi, 2020). With rapid urbanization and technological sophistication, digital banking adoption is essential to redefine customer interactions and institutional competitiveness. The present study examines how digital banking applications improve customer experience and offers implications to fortify trust, satisfaction, and loyalty in an evolving digital landscape.

Theoretical Framework:

This research employs well-known technology adoption and service quality frameworks to examine how digital banking characteristics influence customer experience. The major constructs—usefulness, perceived ease of use, reliability, adoptability, accountability, availability, affordability, accuracy, and privacy & security—encompass both functional efficiency and trust-based aspects of digital platforms. Perceived usefulness and ease of use, as proposed by the Technology Acceptance Model (TAM), are key determinants of technology adoption and use (Davis, 1989; Venkatesh & Davis, 2000). Reliability and truthfulness, highlighted in service quality models like SERVQUAL, enhance customer trust in electronic transactions (Parasuraman et al., 1988). Likewise, affordability and availability enhance accessibility as well as financial inclusion, particularly in developing economies where infrastructure and cost are still daunting hurdles (Kumar, 2024; Gautam & Sah, 2023). Security and privacy, noted in trust-based adoption models, protect customer trust by providing safe and convenient digital engagements (Kaushik, 2024; Kulkarni et al., 2021). When these factors are viewed in a positive light, they all combined boost customer satisfaction, loyalty, and increased interaction with digital banking services (Zhu & Wang, 2022; Pandey, 2025). Through combining constructs from TAM, SERVQUAL, and trust-based models, this research presents a complete theoretical framework to explore how digital banking apps impact customer experience.

Conceptual Framework:

The conceptual model used in this study draws attention to the connection between influencing forces of digital payment apps (non-lending segment) and customer experience. These applications are assessed through nine aspects - usefulness, perceived ease of use, reliability, adoptability, accountability, availability, affordability, accuracy and privacy & security, all together covering functional characteristics and risk-related factors. The criterion variable, customer experience is influenced collectively since these factors affect it. The perceived value is added by utility, affordability and ubiquity while risk factors are reduced by Privacy & Security, Reliability and Accountability. Likewise, ease of use, accuracy, and adoptability reflect expectations of convenience, efficiency, and adaptability.



Enhancing Customer Experience through Digital Banking Applications

Therefore, customer experience is not only a function of the extent to which these factors meet expectations, but also on how effectively they can be seen to reduce risk perceptions. Good Security and Transparency result in Trust and Satisfaction, while failures lead to Bad Experiences. The model, therefore, posits that risk-related factors have affect based on trust and confidence, while service-related factors enhance convenience and value to form the overall customer experience with digital payment applications.

2. Review of Literature

The rapid adoption of digital banking and payments has been driven by demographic factors, technological convenience, and policy initiatives. Studies across India and abroad highlight both the benefits and the persistent challenges of digital transformation in financial services.

2.1. Adoption of UPI and Digital Payments Applications:

Research highlights the rapid adoption of UPI and digital payments in India, largely accelerated by demonetization, the COVID-19 pandemic, and the Digital India initiative (Prakash, 2022; Mahesh & Bhat, 2021). Adoption is mainly driven by performance expectancy, trust, convenience, and ease of use, with education and internet literacy emerging as key determinants, especially among young, educated, and urban users (Singh & Rana, 2025). Alongside UPI, mobile wallets and payment apps such as Paytm, PhonePe, and Google Pay have gained strong traction due to their convenience, security, time savings, and promotional rewards, contributing to high satisfaction levels (Vinayamoorthi & Thirupathi, 2020; Thirupathi et al., 2022). However, persistent challenges such as cybersecurity risks, limited rural awareness, infrastructure gaps, transaction errors, weak customer retention, and impulsive spending among youth restrict inclusive adoption (Barodawala, 2025). To address these issues, studies recommend digital literacy programs, secure and reliable platforms, expense-tracking tools, regional language support, and awareness campaigns to promote responsible and sustainable usage (Chakraborty & Mitra, 2018). International evidence reinforces these findings: in China, adoption is influenced by trust, convenience, service quality, and profitability, while in Nepal, e-service quality and responsiveness significantly drive customer satisfaction and loyalty (Zhu & Wang, 2022; Gautam & Sah, 2023). Together, these insights highlight the critical role of trust, usability, and customer empowerment in shaping the sustained growth of digital payment systems.

2.2. Digital Banking and Customer Experience:

Digital banking significantly enhances customer satisfaction and loyalty through convenience, personalization, reliability, efficiency, and security (Pandey, 2025; Kaushik, 2024; Rajan & Saranya, 2018). Mobile applications play a central role in adoption, offering fast, tailored services that strengthen engagement, while customer-centric design, transparent communication, and strong security measures emerge as key success factors. Affordability, however, shows limited influence, and barriers such as low ICT skills and rapid technological changes restrict widespread adoption. Cross-national perspectives further reinforce the importance of trust, service quality, and usability, with e-service quality—particularly website efficiency, responsiveness, and customer support—identified as strong drivers of satisfaction and loyalty (Zhu & Wang, 2022; Gautam & Sah, 2023). In addition, digital wallets such as PhonePe, Paytm, and Google Pay enjoy strong adoption due to their convenience, rewards, and trust-building features (Vinayamoorthi & Thirupathi, 2020; Thirupathi et al., 2022). However, concerns remain as youth users often report impulsive spending and weak budgeting habits, underscoring the need for responsible app design, financial literacy initiatives, and enhanced cybersecurity to ensure sustainable adoption (Barodawala, 2025).

2.3. Financial Inclusion and FinTech Challenges:

Digital payments play a pivotal role in advancing financial inclusion, particularly among the urban poor and rural populations (Neelam & Bhattacharya, 2023; Kumar, 2024). However, persistent gaps in infrastructure, smartphone accessibility, and digital literacy continue to restrict participation. Broader analyses of India's fintech sector also highlight inefficiencies, high costs, and regulatory challenges that threaten long-term sustainability (Joy & Thomas, 2022). Despite rapid growth, adoption remains constrained by cybersecurity risks, infrastructure limitations, and the digital divide. Security and privacy problems, and specifically concerns over cyber-attacks and inadequate grievance redressal systems, undermine customer trust (Mahesh & Bhat, 2021; Kulkarni et al., 2021). Poor internet penetration, low digital literacy, and insufficient infrastructure in semi-urban and rural areas discourage broader adoption (Ramesh Kumar, 2024; Pandey, 2025). Further, ICT innovations at breakneck speeds and operational inefficiencies pose added challenges to banks and fintech companies, and high prices and regulatory gaps exert limitations on sustainable expansion (Joy & Thomas, 2022). It is hence necessary to fortify cooperation between banks, regulators, and fintech companies in order to boost efficiency, contain operational expenses, and encourage inclusive adoption.

The transition of banks from conventional counters to digital clicks is an exemplification of the significant impact of digitalization on the world of financial services. Information Technology (IT) advancements and paradigm shifts like demonetization and the COVID-19 pandemic have fueled this transition in accelerating pace and redefining customer expectations and banking processes. With surging urbanization and robust adoption of technology, has necessitated digital banking incorporation in redefining customer-bank interactions and enhancing institutional competitiveness.

3. Need for the Study:

The explosive growth of digital banking in India, propelled by top-of-the-line initiatives like Digital India and aided by the growing penetration of smartphones and internet facilities, has ushered in a paradigm shift in consumer banking habits. Conventional in-branch transactions are slowly being substituted with digital modes of payment, where customers prefer them more and more due to their speed, convenience, and ease of accessibility. This shift from clicks to counters is not only a technological shift but also a basic transformation of banking experience

and delivery. Despite the promise of digitalization, there are still a number of challenges. Challenges including digital literacy disparities, concerns around cybersecurity and incomplete infrastructure are still behind the curve in driving adoption as well as satisfaction among banking customers. These challenges are especially significant in fast-growing era, where multiple demographics and varying levels of technology exposure combine to afford customer experiences in complex ways.

Table 1. *Variable Measurement Scale*

Variables	Constructs	Scales
Independent Variables	Usefulness	Rate Scale from 1 (SA) To 5 (SDA)
	Perceived Ease of Use	
	Reliability	
	Adoptability	
	Accountability	
	Availability	
	Affordability	
	Accuracy	
	Privacy & Security	
Mediating Variable	Digital Payment Applications (Non-Lending Segment)	Rate Scale From 1 (SA) To 5 (SDA)
Dependent Variable	Customers' Experience	Score Scale from 1 (SA) To 5 (SDA)

Source: Collected data from various referred journals.

The current paper is framed in this context with a focus on Digital Banking Applications, that can be categorized into three major segments: Non-Lending, Lending and Enablers. Of these, the non-lending segment, especially digital payment applications are the most significant. Customers here have gradually shifted from traditional branch-based banking to digital platforms, especially for routine, day- to-day transactions such as bill payments, fund transfers, and merchant purchases. Digital payment applications (non-lending segment) including UPI, mobile wallets, and online banking platforms act as mediators within the framework. They translate digital service attributes into practical outcomes such as faster, safer, and more user-friendly transactions. Their widespread adoption, particularly during demonetization and the pandemic, underscores their role in reshaping financial behavior and making digital banking integral to daily life.

The dependent variable is customer experience, assessed through perceptions of convenience, efficiency, trust, and satisfaction in digital banking. A positive experience leads to stronger customer loyalty, repeat usage, and promotion, thereby strengthening banks' competitive advantage. As the digital adoption aligns closely with urbanization and infrastructure development, customer experience is central to promoting long-term growth, financial inclusion, and service innovation.

To know the essence of this transformation, the study emphasizes the importance of understanding customer experiences with digital payment applications. By examining critical dimensions such as Privacy & Security, Reliability, Perceived Usefulness, Perceived Ease of Use, Accountability, Availability, Accuracy, Affordability, and Adoptability, the research provides insights into how digital banking applications can be optimized to enhance Customer Experience. These insights not only contribute to academic discourse but also offer practical implications for banks, technology providers, and policymakers striving to build user-friendly, reliable, and customer-centric digital solutions custom-made to the socio- economic realities.

4. Methodology:

The research has considered the customers as samples who are the users of DI enables digital platforms for their transaction needs. The objective of study is to enhancing the customers' experience towards the benefits and issues of Digital Payment Applications and also to study analyze the mode of the digital payment preferred the most by customers' experience. Descriptive research design is adopted by the researcher. The sample size consider for the study is 250. Data is collected from the customers. Respondents have been chosen for study from the study area according to the convenience of the researcher, Convenience sampling have been adopted to take Online survey (Respondents collected through the Google Form) from 250 respondents. The researcher has analyzed the data of percentage analysis and Chi – square, ANOVA test for significance to understand the customer experience and enhancing their Customer Experience through Digital Payment Applications.

Results and Discussions:

Table 2 shows that the demographic analysis of respondents reveals that the majority are male (62%), predominantly in the 31–35 years age group (36%), and mostly well-educated with postgraduate (42%) or graduate (34%) qualifications. Professionally, private sector employees (42%) form the largest group, followed by government employees (30%). In terms of income, a significant proportion earns above ₹40,000 (36%) or between ₹30,001–40,000 (32%), reflecting a higher income profile. Overall, the findings indicate that digital payment applications are primarily used by young, educated, and financially stable individuals.

Table 2. *Demographic Profiles of the Respondents*

Variable	Classification	Frequencies	Percentages
Gender	Male	155	62.00
	Female	95	38.00
Age (Years)	Between 18 - 25 Years	20	08.00
	26 – 30 Years	75	30.00
	31 – 35 Years	90	36.00
	36 – 40 Years	40	16.00
	Above 40 Years	25	10.00
Qualification	Up to SSC	28	11.20
	Intermediate	32	12.80
	Graduate	85	34.00
	Postgraduate	105	42.00
Profession	Students	30	12.00
	Govt Job	75	30.00
	Pvt Job	105	42.00
	Business	40	16.00
Income (Per Month)	Below 20,000	25	10.00
	20,001 – 30,000	55	22.00
	30,001 – 40,000	80	32.00
	Above 40,000	90	36.00

Source: Author's Calculations.

Cross Tabulation in Demographic Variables:

To better understand the associations between demographic variables such as Gender/Occupation, Age/Academic qualification, Age/Occupation, and Academic qualification/Occupation and Income/Occupation etc., cross-tabulation analysis was conducted. The results, displayed in Tables 3 through 6, provide insights into the relationships between these various demographic factors.

Table 3. *Customer Distribution by Gender and Occupation*

Gender	Level of Occupation				Total
	Students	Govt Job	Pvt. Job	Business	
Male	18(60.00)	47 (62.67)	62 (59.05)	28 (70.00)	155 (62.00)
Female	12(40.00)	28 (37.33)	43 (40.95)	12 (30.00)	95 (38.00)
N	30	75	105	40	250 (100.00)

Source: Author's Calculations. N represents number of bank customer surveyed.

Note: Figures within parenthesis in this table and all the tables to follow represent Percentages while figures without parenthesis represent simple frequencies.

The Table 3 shows that among the total 250 respondents, 62.00 are male and 38.00 are female. Across occupational categories, males outnumber females in every group. Among students, 60.00 are male and 40.00 female, while in government jobs, 62.67 are male compared to 37.33 female. In private jobs, 59.05 are male and 40.95 female, whereas in business, the gender gap is most pronounced, with 70.00 male and only 30.00 female respondents. This distribution highlights that male respondents dominate in all occupational categories, particularly in business and government jobs. Female participation is relatively higher in private jobs (41%) and among students (40%), indicating gradual engagement of women in these sectors.

Table 4. *Customer Distribution by Age and Academic Qualification*

Age	Academic qualification				Total
	Up to SSC	Intermediate	Graduate	Postgraduate	
Below 18-25	-	02 (06.25)	10 (11.76)	08 (07.62)	20 (08.00)
26-30	06 (21.43)	10 (31.25)	25 (29.41)	34 (32.38)	75 (30.00)
31-35	10 (35.71)	16 (50.00)	29 (34.12)	35 (33.33)	90 (36.00)
36-40	08 (28.57)	04 (12.50)	12 (14.12)	16 (15.24)	40 (16.00)
Above 40	04 (14.29)	-	09 (10.59)	12 (11.43)	25 (10.00)
N	28	32	85	105	250 (100.00)

Source: Compile data.

The Table 4 highlights the relationship between respondents' age and academic qualifications. Out of 250 respondents, the largest age group is 31–35 years (36%), followed by 26–30 years (30.00), while the smallest groups are 18–25 years (08.00) and above 40 years (10%). In terms of qualifications, the majority are postgraduates (42%) and graduates (34%), with fewer respondents having completed only intermediate (13%) or up to SSC (11%). A closer examination of the cross-distribution shows that in the 31–35 years group, most respondents are graduates (34.12%) and postgraduates (33.33%). A similar trend is observed in the 26–30 years group, where graduates (29.41%) and postgraduates (32.38%) dominate. Younger respondents (18–25 years) are mainly graduates (11.76%) and postgraduates (7.62%), while older respondents (above 40 years) reflect relatively lower educational attainment, though some postgraduate representation remains (11.43%).

Table 5. *Customer Distribution by Age and Occupation*

Age	Level of Occupation				Total
	Students	Govt Job	Pvt. Job	Business	
Between 18-25	05 (16.67)	03 (04.00)	12 (11.43)	-	20 (08.00)
26-30	10 (33.33)	22 (29.33)	30 (28.57)	13 (32.50)	75 (30.00)
31-35	15 (50.00)	20 (26.67)	35 (33.33)	20 (50.00)	90 (36.00)
36-40	-	18 (24.00)	18 (17.15)	04 (10.00)	40 (16.00)
Above 40	-	12 (16.00)	10 (09.52)	03 (07.50)	25 (10.00)
N	30	75	105	40	250 (100.00)

Source: Compile data.

The Table 5 presents the distribution of respondents by age and occupation. Out of 250 respondents, the majority belong to the 31–35 years group (36%), followed by 26–30 years (30%), while the youngest (18–25 years, 8%) and oldest (above 40 years, 10%) groups account for the smallest shares. Among students, half are in the 31–35 years group, with one-third in the 26–30 years group. In government jobs, the largest share is from the 26–30 years group (29.33%), closely followed by 31–35 years (26.67%). Similarly, in private jobs, the 31–35 years group (33.33%) and the 26–30 years group (28.57%) dominate, reflecting strong participation from young professionals. For business respondents, 50% fall in the 31–35 years category, while 32.5% are in the 26–30 years category, suggesting that entrepreneurial adoption of digital payments is concentrated among younger and middle-aged individuals.

Table 6. *Customer Distribution by Academic Qualification and Occupation*

Qualification	Level of Occupation				Total
	Students	Govt Job	Pvt. Job	Business	
Up to SSC	02 (06.67)	08 (10.67)	10 (09.52)	08 (20.00)	28 (11.20)
Intermediate	04 (13.33)	10 (13.33)	12 (11.43)	06 (15.00)	32 (12.80)
Graduation	08 (26.67)	27 (36.00)	38 (36.19)	12 (30.00)	85 (34.00)
Post-Graduation	16 (53.33)	30 (40.00)	45 (42.86)	14 (35.00)	105 (42.00)
N	30	75	105	40	250 (100.00)

Source: Compile data.

The Table 6 highlights the relationship between respondents' academic qualifications and their occupations. Out of 250 respondents, the majority are postgraduates (42%), followed by graduates (34%), while intermediate (12.8%) and up to SSC (11.2%) qualifications constitute smaller proportions. In the cross-distribution, postgraduates hold the highest representation across all occupations: they account for the majority among students (53.33%), government employees (40%), private employees (42.86%), and business respondents (35%). Graduates also represent a substantial share, particularly in government jobs (36%) and private jobs (36.19%). In contrast, respondents with lower qualifications (up to SSC and intermediate) are relatively fewer, though they appear in modest proportions among business owners and students. This distribution indicates that higher academic qualifications, particularly postgraduate education, are strongly associated with greater representation across all occupational categories.

Table 7. *Customer Distribution by Income and Occupation*

	Level of Occupation	
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Income	Students	Govt Job	Pvt. Job	Business	Total
Below 20,000	-	10 (13.33)	12 (11.43)	03 (07.50)	25 (10.00)
20,001 – 30,000	07 (23.33)	15 (20.00)	20 (19.05)	13 (32.50)	55 (22.00)
30,001 – 40,000	10 (33.33)	20 (26.67)	40 (38.09)	10 (25.00)	80 (32.00)
Above 40,000	13 (43.34)	30 (40.00)	33 (31.43)	14 (35.00)	90 (36.00)
N	30	75	105	40	250 (100.00)

Source: Compile data.

The Table 7 illustrates the distribution of respondents according to their income levels and occupations. Among the 250 respondents, the largest proportion falls in the income group above ₹40,000 (36%), followed by ₹30,001–40,000 (32%). The lower-income groups, below ₹20,000 (10%) and ₹20,001–30,000 (22%), account for smaller shares. Occupation-wise, students are primarily concentrated in the higher-income groups, with 43.34% earning above ₹40,000 and 33.33% in the ₹30,001–40,000 bracket. Among government employees, the majority also belong to the above ₹40,000 category (40%), followed by ₹30,001–40,000 (26.67%). Private-sector respondents are mostly in the ₹30,001–40,000 range (38.09%), with a notable proportion above ₹40,000 (31.43%). Business respondents show a similar pattern, with 35% earning above ₹40,000 and 32.5% in the ₹20,001–30,000 group. Overall, higher-income categories, particularly those above ₹30,000, dominate across all occupational groups, highlighting the prevalence of financially stable respondents in the sample.

Table 8. Consolidated Relationship of Customers Experience

Variables	Chi-Square	DF	Level of Significance
Gender	0.860	02	Not Significant
Age	0.031	10	Significant*
Qualification	0.003	08	Significant*
Occupation	0.612	08	Not Significant
Income	0.014	05	Significant*

Source: Compile data.

* Values are significant at 5 % level.

The consolidated results presented in Table 8 examine the relationship between customer experience and selected demographic variables using Chi-Square analysis. The findings indicate that age ($\chi^2 = 0.031$, DF = 10), qualification ($\chi^2 = 0.003$, DF = 8), and income ($\chi^2 = 0.014$, DF = 5) have a statistically significant association with customer experience at the 5% level, suggesting that these factors strongly influence how customers perceive and evaluate their experiences. In contrast, gender ($\chi^2 = 0.860$, DF = 2) and occupation ($\chi^2 = 0.612$, DF = 8) show no significant relationship, implying that these variables do not play a critical role in shaping customer perceptions.

H₀₁: There is a significant relationship between demographic variables (Gender, Age, Qualification, Occupation and Income) and customer experience.

Based on the Chi-Square results, the null hypothesis is **rejected** in the case of age, qualification, and income, confirming that these variables significantly influence customer experience. Conversely, the null hypothesis is **accepted** for gender and occupation, affirming that these factors have no substantial effect. It can be concluded that customer experience is primarily shaped by age, educational qualification, and income, whereas gender and occupation exert negligible influence. Hence, organizations should prioritize demographic-sensitive strategies

focusing on age, education, and income segments to enhance customer satisfaction and long-term loyalty.

Table 9. *Digital Payment Applications / Platforms Often used by respondents (Adopting Digital Payment Applications)*

Payment Applications	Always	Sometimes	Never	Total
PhonePe	160 (64.00)	75 (30.00)	15 (06.00)	250
Google Pay	145 (58.00)	80 (32.00)	25 (10.00)	250
Paytm	120 (48.00)	85 (34.00)	45 (18.00)	250
BHIM APP	108 (43.20)	80 (32.00)	62 (24.80)	250
Mobikwik	96 (38.40)	110 (44.00)	46 (18.40)	250
CRED	84 (33.60)	150 (60.00)	66 (26.40)	250
Pine Labs	52 (20.80)	145 (58.00)	53 (21.20)	250
Razaorpay	0	180 (72.00)	70 (28.00)	250
Others (If any....)	34	16	-	-

Source: Compile data.

Table 9 presents the frequency of usage of digital payment applications by respondents. The results show that **PhonePe** is the most preferred platform, with 64% of respondents using it always, followed closely by **Google Pay** (58%) and **Paytm** (48%). The **BHIM App** is moderately popular, with 43.20% of respondents reporting regular use. **Mobikwik** (38.40%) and **CRED** (33.60%) record lower levels of “always” usage but higher proportions in the “sometimes” category (44% and 60% respectively), indicating partial reliance. **Pine Labs** registers the least consistent use, with only 20.80% always using it, while the majority (58%) employ it occasionally. Interestingly, **Razorpay** shows no respondents using it regularly, though 72% report using it sometimes, suggesting it functions more as a secondary or situational platform rather than a primary mode of payment. The “Others” category, with 34 respondents, reflects limited diversification toward smaller or emerging payment applications.

Table 10. *Transactional Mode of Preference by the Respondents (Reasons / Purpose for Using Digital Payment Applications)*

Services / Products	Cash	Card	Online / Apps	Total
Daily Necessities	68 (27.20)	20 (08.00)	162 (64.80)	250
Bill Payments	50 (20.00)	25 (10.00)	175 (70.00)	250
Fund Transfer	34 (13.60)	86 (34.40)	130 (52.00)	250
Online Shopping	45 (18.00)	65 (26.00)	140 (56.00)	250
Entertainment	18 (07.20)	64 (25.60)	168 (67.20)	250
Transportation	92 (36.80)	18 (07.20)	140 (56.00)	250
Others	136 (54.40)	24 (09.60)	150 (60.00)	250

Source: Compile data.

Table 10 illustrates the transactional mode preferences of respondents across various services and products while using digital payment applications. For **daily necessities**, a majority (64.80) prefer online/app-based payments, whereas only 27.20 rely on cash and 08.00 on cards. **Bill payments** also show a strong inclination toward online methods (70.00), highlighting the convenience factor, while cash (20.00) and cards (10.00) are used less frequently. In the case of **fund transfers**, card usage dominates (34.40), followed by online/apps (52.00) and limited

reliance on cash (13.60). For **online shopping**, digital modes are strongly preferred, with 56.00 opting for online/apps and 26.00 for cards, while only 8.00 percentage continue to use cash. Similarly, **entertainment expenses** are largely paid through online/apps (67.20) and cards (25.60), while cash usage is minimal (07.20). **Transportation payments** show significant reliance on online/apps (56.00), followed by cash (36.80), with very limited use of cards (07.20). In the “**Others**” category, cash dominates at 54.40 percentage, followed by online/apps (60.00) and cards (09.60), suggesting that for miscellaneous transactions, both cash and digital apps are important.

Table 11. *Factors / Attributes of Digital Payment Applications (Experience of Using Digital Payment Applications)*

Factors / Attributes	SA	A	N	DA	SDA	Total
Perceived Usefulness	76 (30.20)	100 (40.00)	35 (14.00)	24 (09.60)	15 (06.00)	250
Perceived Ease of Use	110 (44.00)	62 (24.80)	38 (15.20)	22 (08.80)	18 (07.20)	250
Reliability	130 (52.00)	50 (20.00)	32 (12.80)	18 (07.20)	20 (08.00)	250
Adoptability	174 (69.60)	30 (12.00)	28 (11.20)	12 (04.80)	06 (02.40)	250
Accountability	128 (51.20)	70 (28.00)	12 (04.80)	18 (07.20)	22 (08.80)	250
Availability	82 (32.80)	100 (40.00)	24 (09.60)	28 (11.20)	16 (06.40)	250
Affordability	155 (62.00)	46 (18.40)	26 (10.40)	13 (05.20)	10 (04.00)	250
Accuracy	160 (64.00)	50 (20.00)	30 (12.00)	08 (03.20)	02 (00.80)	250
Privacy & Security	84 (33.60)	92 (36.80)	26 (10.40)	10 (04.00)	38 (15.20)	250

Source: Compile data.

Table 11 highlights respondents' perceptions of the key attributes shaping their experience with digital payment applications. **Adoptability** emerges as the most influential factor, with 69.60% strongly agreeing and 12.00% agreeing, indicating a strong willingness among users to embrace digital platforms. This is closely followed by **accuracy** (64% strongly agree; 20% agree) and **affordability** (62.00% Strongly Agree; 18.40% Agree), suggesting that precision, efficiency, and cost-effectiveness are central to user satisfaction. Attributes such as **reliability** (52.00% strongly agree) and **accountability** (51.20% strongly agree) also receive high approval, reflecting the growing trust consumers place in the dependability and responsible operations of these systems. Likewise, perceived ease of use garners strong support (44% strongly agree; 24.80% agree), reinforcing the significance of user-friendly interfaces in encouraging adoption.

In contrast, **perceived usefulness** and **availability** show moderate acceptance, with around 30–33% strongly agreeing and approximately 40.00% agreeing, pointing to areas where improvements could further enhance user experience. Notably, **privacy and security** present a divided perception: although 33.60% strongly agree and 36.80% agree on their importance, a substantial 15.20% strongly disagree. This indicates that concerns over data safety and protection remain unresolved, posing a potential barrier to the sustained trust and widespread adoption of digital payment applications.

Table 12. *Descriptive Statistics of Factors Influencing Digital Payment Adoption*

Factors / Attributes	Items	Mean	Sta. Dev	Cronbach's α	Chi-Square
Perceived Usefulness	06	4.742	0.387	0.74	0.021*
Perceived Ease of Use	05	4.627	0.621	0.82	0.013*
Reliability	03	3.348	0.253	0.91	0.042*
Adoptability	05	2.562	0.606	0.62	0.051
Accountability	03	1.247	0.302	0.87	0.062
Availability	03	1.837	0.472	0.68	0.074
Affordability	04	4.263	0.268	0.76	0.036*
Accuracy	05	1.506	0.704	0.86	0.061
Privacy & Security	04	3.152	0.273	0.94	0.023*
Valid N (Listwise)					

Source: Researchers' Analysis.

* Values are significant at 5 % level.

H₀₂: *The identified factors have a significant positive effect on customer experience with digital payment applications.*

The study examined factors influencing customer' experience with digital payment applications. **Perceived usefulness (0.021), Ease of use (0.013), Reliability (0.042), Privacy & Security (0.023), Affordability (0.036)** were strongly supported and significant a positive effect on customer experience with digital payment applications while **Adoptability, Accuracy, Accountability, and Availability** have weaker and not significant effect on customer experience with digital payment applications.

The ANOVA results in Table 13 highlight the role of different characteristics of digital payment applications in enhancing customer experience. Among the tested variables, ease of understanding shows no significant variation ($F=1.695$, $p=0.402$), indicating that users across groups generally find applications easy to understand. However, all other factors show significant differences across groups. Specifically, ease of navigation ($F=3.162$, $p=0.006$) and ease of making payments as a one-stop solution ($F=4.265$, $p=0.013$) emerged as highly significant, emphasizing that smooth navigation and simplified payment processes are critical for improving user satisfaction.

Table 13. *Enhancing Customer Experience in terms of Characteristics of Digital Payment Applications (ANOVA)*

Variable	Source of Variation	Sum of Squares	Df	Mean Square	F	p
Easy to Understand	Groups (Between)	05.101	02	2.016	1.695	0.402
	Groups (Within)	693.712	248	1.803		
	Total	698.813	250			
Easy to Navigate	Groups (Between)	03.057	02	1.435	3.162	0.006
	Groups (Within)	329.278	248	0.905		
	Total	332.335	250			
Easy to (Use) Make Payment (One stop solution for paying bills)	Groups (Between)	06.852	02	3.052	4.265	0.013
	Groups (Within)	914.525	248	0.598		
	Total	921.377	250			

Easy to Transfer / Accept Money	Groups (Between)	07.469	02	3.289	1.047	0.043
	Groups (Within)	742.037	248	0.037		
	Total	749.506	250			
Easy for Enquiry	Groups (Between)	07.378	02	3.690	3.714	0.041
	Groups (Within)	743503	248	0.743		
	Total	743510.4	250			
Save Time and Money	Groups (Between)	03.469	02	3.381	4.265	0.031
	Groups (Within)	374.732	248	0.359		
	Total	378.201	250			
Personalization & Rewards (Waivers, Discounts & Cash backs)	Groups (Between)	05.694	02	3.619	1.107	0.007
	Groups (Within)	541.034	248	0.421		
	Total	546.728	250			

Source: Author's Calculations

Notes: df—degrees of freedom; F—statistic; p—statistical significance.

Similarly, ease of transferring or accepting money ($F=1.047$, $p=0.043$) and ease of enquiry ($F=3.714$, $p=0.041$) also play important roles in shaping customer experience by enabling seamless transactions and effective query handling. Further, saving time and money ($F=4.265$, $p=0.031$) demonstrates the efficiency value customers associate with digital payment systems, while personalization and rewards ($F=1.107$, $p=0.007$) underline the importance of incentives such as waivers, discounts, and cashbacks in driving engagement. In conclusion, except for ease of understanding, all other features significantly enhance customer experience, with navigation, payment convenience, efficiency, and rewards serving as the strongest drivers of satisfaction and loyalty in digital payment applications.

The ANOVA results in Table 14 examine the drawbacks and challenges faced by customers while using digital payment applications. The results indicate that limited acceptance ($F=1.304$, $p=0.162$) is not statistically significant, suggesting that restricted approval is no longer perceived as a major challenge since digital payment adoption has become widespread. However, several other drawbacks show significant variation across groups. Dependency on technology ($F=3.125$, $p=0.015$) highlights that users are still affected by erratic network coverage and blackouts, which hinder seamless transactions. Privacy and security concerns ($F=4.264$, $p=0.018$) further emphasize the persistent apprehension regarding data safety and secure transactions. The most critical challenge identified is improper customer care or inadequate support ($F=6.040$, $p=0.002$), indicating that users often find grievance redressal systems and service assistance unsatisfactory.

Table 14. *Drawbacks / Challenges are faced by the Customers towards Digital Payment Applications (ANOVA)*

Variable	Source of Variation	Sum of Squares	Df	Mean Square	F	p
Limited Acceptance (Restricted Approval)	Groups (Between)	06.901	02	2.402	1.304	0.162
	Groups (Within)	962.017	248	1.383		
	Total	968.918	250			
Dependency on Technology (Erratic Network Coverage & Blackouts)	Groups (Between)	03.705	02	1.578	3.125	0.015
	Groups (Within)	372.524	248	0.507		
	Total	376.229	250			
	Groups (Between)	07.825	02	3.916		

Privacy and Security Concerns	Groups (Within)	416.503	248	0.597	4.264	0.018
	Total	424.328	250			
Improper customer care (Inadequate customer support)	Groups (Between)	08.902	02	3.748	6.040	0.002
	Groups (Within)	572.389	248	0.428		
	Total	581.291	250			
Inconvenient	Groups (Between)	08.694	02	2.740	3.162	0.025
	Groups (Within)	374.89	248	0.569		
	Total	383.584	250			
Save Time and Money	Groups (Between)	04.482	02	3.289	4.539	0.006
	Groups (Within)	574.021	248	0.956		
	Total	578.503	250			

Source: Author's Calculations

Notes: df—degrees of freedom; F—statistic; p—statistical significance.

In addition, inconvenience ($F=3.162$, $p=0.025$) suggests that some users still experience difficulties in using these applications despite their promoted ease of use. Finally, issues related to saving time and money ($F=4.539$, $p=0.006$) reveal that not all customers perceive digital payment platforms as efficient, reflecting a gap between user expectations and actual experience.

5. Implications:

The findings of the study carry several practical implications for digital payment providers, banks, policymakers, and society. Younger, well-educated, and higher-income individuals are the primary adopters of digital payment applications, which suggests that service providers should continue offering advanced, value-added services to this segment while also expanding outreach to older, less-educated, and lower-income groups. This can be achieved through simplified app designs, vernacular language support, and digital literacy programs that help bridge the adoption gap and promote inclusivity. Gender differences further highlight the importance of inclusive strategies. While usage is largely the preserve of men, female participation is growing, especially among students and employees of the private sector. These service providers should design women focused financial products with enhanced security features and targeted awareness campaigns to promote the use of these digital services in order to minimize digital gender gap.

Additionally, Education and age have a major influence on adoption patterns, implying that interventions like safety-first awareness (or other) campaigns promoting convenient and advantageous e-scooters use or incentives for novice users are necessary. Simplified multilingual interfaces and digital trainings are necessary to reach older, less-educated users who may face barriers in adapting to digital technologies. Meanwhile, adoption is highest among private employees, government staff, and corporate professionals, indicative of the promise of occupation-based solutions. Tailormade products like salary-based benefits, EMI-based services, invoice-based GST-compliance services, corporate wallets, and tax integrations will augment satisfaction and fortify loyalty among these segments, and students and senior citizens will be helped by segment-specific awareness and training programs to ensure sustained adoption.

Additionally, the high penetration of high-income users showcases an advanced attitude to embrace sophisticated financial technology and hence the demand for premium income-based products like AI-based recommendation services, integrated investment platforms, and other sophisticated services. Nonetheless, service providers must devise affordable and simplified services targeting low-income segments in order to achieve wider penetration and inclusivity. Platform usage again highlights the supremacy of PhonePe, Google Pay, and Paytm with their ease of usage, reliability, and broad merchant acceptance. However, niche players like BHIM, CRED, Razorpay, and Pine Labs must innovate, grow their acceptance networks, and come up with competitive rewards to enhance their saliency and market coverage.

Also, the findings also reveal a significant shift in payment behavior by consumers, as digital apps are increasingly substituting cash and cards in daily purchases, bills, and entertainment. However, cash plays a crucial role in transport and other/miscellaneous payments in the face of infrastructural impediments, merchant acceptance gaps, and consumer liquidity preference. For this reason, service providers and regulators must exert effort to improve infrastructure, innovate digital acceptance in cash-dependent segments, and introduce digital transaction stimuli in these sectors. Finally, while adaptability, affordability, and reliability are the highest drivers of adoption, long-standing concerns over privacy and security are prime deterrents. For long-term digital adoption and consumer trust-building, service providers and regulators must introduce effective data protection protocols, embrace clear security protocols, and launch consumer awareness programs. Fighting these deterrents will not only improve digital payment confidence but will equally expedite the momentum towards an inclusive trusted and sustainable cash-lite economy.

Both analyses' results show a dual lens—the payment apps show strong positives enhancing customer experience while at the same time having strong challenges and barriers to broad-based trust and satisfaction. From the customer experience perspective (Table–12), features such as ease of navigation, convenience in making payments, quick enquiry mechanisms, saving time and money, and personalization through rewards are identified as strong drivers of satisfaction and loyalty. These results imply that service providers must continue to innovate around user-centric design, integrated one-stop payment solutions, and personalized offerings like cashback and discounts to sustain engagement. Furthermore, highlighting the time- and cost-saving advantages of digital transactions can attract new users and deepen adoption.

On the other hand, the drawbacks analysis (Table–13) reveals that customers continue to face significant challenges, particularly regarding dependency on technology, privacy and security concerns, inadequate customer care, inconvenience, and doubts about efficiency. These findings imply that banks and fintech companies must address these weaknesses by strengthening technological infrastructure, ensuring secure and reliable platforms, and building stronger grievance redressal mechanisms. Providing real-time support, enhancing cybersecurity measures, and improving interface design will help reduce customer dissatisfaction. For policymakers, the combined results emphasize the need for a balanced approach: while promoting digital payments for financial inclusion and efficiency, equal importance must be given to addressing barriers such as security concerns, digital literacy gaps, and service accessibility in rural areas. Establishing clear regulatory guidelines, mandating robust customer protection measures, and incentivizing innovation in digital payment ecosystems can ensure that the benefits outweigh the drawbacks for all users. Overall, the implications suggest that digital payment applications can significantly enhance customer experience when their benefits are optimized and challenges are effectively mitigated, thereby fostering long-term trust, adoption, and financial inclusion.

6. Conclusion:

The study concludes that digital payment application usage is predominantly driven by young (26–35 years), highly educated, and financially stable individuals, with men forming the majority of users though female participation is gradually improving in certain occupational groups. Demographic factors such as age, education, and income strongly influence adoption, while gender and occupation play a lesser role. Among platforms, PhonePe, Google Pay, and Paytm dominate everyday transactions, with smaller players serving niche purposes. Payment behavior is shifting toward a cash-lite economy, as digital apps increasingly replace cards for routine expenses, though cash remains significant in specific areas like transportation. In general, digital payment apps are appreciated for their versatility, cost-effectiveness, precision, and reliability, but ongoing issues regarding privacy and security emphasize the necessity for more robust trust-building strategies in order to achieve long-term growth and wider acceptance. The research concluded that the customer experience analysis suggests that, aside from ease of comprehension, all other attributes greatly drive satisfaction and engagement. Reasons like ease of use, convenience of one-stop payment, easy money transfer, enquiry functions, time and cost saving, and personalization via rewards were the most significant drivers of positive customer experience. The implications from the findings are that efficiency, ease of use, and rewards are what customers appreciate in using digital payment systems. On the other hand, the analysis of the challenges shows that non-acceptance was not regarded as a major limitation, implying the prevalence of digital payments. Nonetheless, issues such as technological dependence, privacy and security issues, poor customer care, inconvenience, and concerns over efficiency persist. Out of these, inadequate customer care is the most critical issue, identifying the mismatch between user expectations and delivery of service.

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