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Influence of Ease of Use and Awareness on Adoption of Unified Payments Interface Among Young Consumers

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Abstract:
The rapid growth of digital payment systems has significantly transformed financial transactions, particularly among young consumers. In India, the Unified Payments Interface (UPI) has emerged as a leading digital payment platform due to its convenience, accessibility, and real-time processing capabilities. This study examines the influence of Ease of Use (EOU) and Awareness (A) on the Adoption of UPI (AOU) among young consumers aged 15 to 30 years. A structured questionnaire comprising 28 items based on a five-point Likert scale was developed and administered to 300 respondents. The study employs quantitative research methods, and data analysis was conducted using SPSS software. Reliability analysis confirmed high internal consistency (Cronbach's Alpha = 0.954). Factor analysis validated the construct structure with strong factor loadings and satisfactory sampling adequacy (KMO = 0.971). Correlation analysis indicated significant positive relationships between Ease of Use, Awareness, and UPI adoption. Multiple linear regression analysis revealed that both Ease of Use and Awareness significantly influence UPI adoption, explaining approximately 60.2% of the variance ($R^2 = 0.602$). Ease of Use demonstrated a slightly stronger impact compared to Awareness. The findings confirm that user-friendly interfaces and increased awareness play a crucial role in enhancing the adoption of digital payment systems among young users. The study contributes to the existing literature by providing empirical evidence on behavioral determinants of UPI adoption and offers practical implications for policymakers, fintech companies, and digital payment service providers. Enhancing user experience and conducting awareness campaigns can further accelerate digital financial inclusion.
Keywords: Unified Payments Interface (UPI), Ease of Use, Awareness, Digital Payment Adoption, Young Consumers.

1. Introduction

The rapid growth of digital payment systems has transformed the financial landscape globally, with India emerging as a leader in this domain through the introduction of the Unified Payments Interface (UPI). UPI has revolutionized the way financial transactions are conducted by enabling real-time, seamless, and cost-effective fund transfers. Since its launch, UPI has witnessed exponential growth, significantly contributing to financial inclusion and reducing dependency on cash-based transactions (Vikram, 2025). The increasing penetration of smartphones and internet connectivity has further accelerated the adoption of UPI, particularly among young consumers. Young consumers, especially those belonging to Generation Z and Millennials, are more inclined towards adopting digital payment platforms due to their familiarity with technology and preference for convenience. Studies indicate that ease of use plays a crucial role in influencing their adoption behavior, as user-friendly interfaces and simplified transaction processes enhance the overall user experience (Khudeja & DS, 2025) . The ability to perform transactions quickly and efficiently without requiring extensive technical knowledge makes UPI an attractive option for this demographic.In addition to ease of use, awareness is another critical factor that determines the adoption of UPI. Awareness encompasses knowledge about the features, benefits, and security aspects of UPI. Consumers who are well-informed about UPI functionalities are more likely to trust and adopt the platform for their financial transactions (Sathvara, 2025). Awareness initiatives, including promotional campaigns and educational programs, have significantly contributed to increasing user confidence and engagement with UPI services (Sakhiya et al., 2024). Despite the growing popularity of UPI, certain challenges persist, such as concerns related to security, transaction failures, and digital literacy. These issues may hinder adoption, particularly among less tech-savvy users. However, young consumers tend to exhibit higher adaptability and willingness to experiment with new technologies, making them a key segment for studying UPI adoption behavior (Mothey, 2025).This study aims to examine the influence of ease of use and awareness on the adoption of UPI among young consumers. By analyzing these factors, the research seeks to provide insights into the behavioral patterns of users and identify key drivers that can enhance the adoption of digital payment systems. Understanding these relationships is essential for policymakers, financial institutions, and fintech companies to design strategies that promote wider acceptance and usage of UPI.

2. Review of Literature

The adoption of digital payment systems has been widely studied in recent years, with particular emphasis on the Unified Payments Interface (UPI) in the Indian context. UPI has emerged as a transformative innovation that has significantly reshaped consumer behavior and the retail payment ecosystem. According to Vikram (2025), UPI has experienced exponential growth since its inception, facilitating billions of transactions and enhancing financial inclusion across the country. The platform has democratized digital payments by making them accessible, affordable, and efficient for a wide range of users. Ease of use has consistently been identified as a key determinant of technology adoption. Khudeja and DS (2025) found that young consumers are more likely to adopt UPI due to its user-friendly interface and convenience, which simplify the transaction process. Similarly, Jain (2025) highlighted that the usability and functionality of UPI-integrated applications significantly influence user satisfaction and continued usage. These findings align with the Technology Acceptance Model (TAM), which posits that perceived ease of use directly impacts users' behavioral intention to adopt a technology.

Awareness is another critical factor influencing the adoption of UPI. Sathvara (2025) emphasized that increased awareness about digital payment systems leads to higher levels of trust and acceptance among consumers. Consumers who are knowledgeable about UPI features, such as instant transactions, security measures, and rewards programs, are more likely to use the platform regularly. Sakhiya et al. (2024) further noted that targeted educational initiatives and marketing strategies play a vital role in enhancing awareness and promoting adoption, particularly among younger users. Several studies have also explored the behavioral aspects of UPI adoption. Sawhney (2025) reported that the convenience and efficiency of UPI have led to increased user satisfaction and a shift from traditional payment methods to digital platforms. Additionally, Dev et al. (2024) found that a majority of users experienced increased spending behavior due to the ease and accessibility of UPI, indicating its strong impact on consumer habits. From a theoretical perspective, Fahad (2022) applied the Diffusion of Innovation theory to explain UPI adoption, identifying factors such as relative advantage, complexity, and observability as significant determinants. Similarly, Kuriakose et al. (2022) extended the UTAUT2 model to analyze UPI adoption, emphasizing the role of performance expectancy, social influence, and promotional benefits.

However, despite the numerous advantages of UPI, certain challenges remain. Mothey (2025) highlighted that issues such as cybersecurity risks, lack of digital literacy, and limited awareness in rural areas continue to hinder widespread adoption. Moreover, older consumers often exhibit reluctance towards adopting digital payment systems due to concerns about security and reliability (Sakhiya et al., 2024). Overall, the literature indicates that ease of use and awareness are among the most significant factors influencing UPI adoption, particularly among young consumers. However, there is still a need for empirical studies that specifically examine the combined impact of these variables on adoption behavior. This study aims to fill this gap by analyzing how ease of use and awareness jointly influence the adoption of UPI among young consumers.\

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3. Research Methodology

The present study adopts a quantitative research approach to examine the influence of ease of use and awareness on the adoption of UPI among young consumers. A structured questionnaire was designed using a Likert scale consisting of 28 items, divided into three sections representing the key variables of the study: Ease of Use (EOU- 10 items), Awareness (A- 9 items), and Adoption of UPI (AOU- 9 items). Each item was measured on a five-point Likert scale ranging from 1 (Strongly Disagree) to 5 (Strongly Agree). The primary data for the study were collected from young consumers aged between 15 to 30 years, as this demographic group is more actively engaged with digital technologies and online payment systems. A total of 300 respondents were selected using a convenience sampling technique. The data collection was carried out through online and offline survey methods to ensure a diverse and representative sample.For data analysis, the Statistical Package for the Social Sciences (SPSS) was used. Various statistical techniques were employed to ensure the reliability and validity of the data. Reliability analysis (Cronbach's Alpha) was conducted to assess the internal consistency of the questionnaire items. Factor analysis was performed to identify underlying constructs and validate the measurement model. Additionally, correlation analysis was used to examine the relationships between variables, while multiple linear regression analysis was applied to determine the impact of ease of use and awareness on the adoption of UPI.

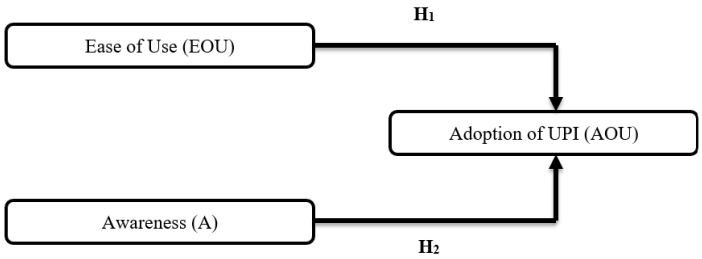
3.1 Research Objective

The primary objective of this study is to examine the factors influencing the adoption of the Unified Payments Interface (UPI) among young consumers. Specifically, the study aims to analyze the impact of Ease of Use (EOU) on the Adoption of UPI (AOU) and to evaluate how Awareness regarding UPI features, benefits, and security influences its adoption. Additionally, the research seeks to understand the behavioral patterns of young users towards digital payment systems. The study also intends to provide insights for policymakers and fintech companies to enhance user engagement and promote the wider adoption of UPI services in the digital economy.

3.2 Hypotheses

H_1: Ease of Use (EOU) has a significant positive impact on Adoption of UPI (AOU).
H_2: Awareness (A) has a significant positive impact on Adoption of UPI (AOU).

3.3 Conceptual Framework



4. Data Analysis & Interpretation

4.1 Reliability Analysis

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.954	.954	28

Reliability analysis is conducted to assess the internal consistency of the measurement scale used in the study. The results indicate that the Cronbach's Alpha value for the 28 items is 0.954, which is significantly higher than the acceptable threshold of 0.70. This demonstrates an excellent level of reliability, indicating that the items used in the questionnaire are highly consistent in measuring the underlying constructs of Ease of Use, Awareness, and Adoption of UPI. The Cronbach's Alpha based on standardized items is also reported as 0.954, confirming the robustness of the scale even after standardization. The high reliability value suggests that there is minimal measurement error and that respondents have interpreted the items consistently. Such a high alpha value (>0.90) indicates strong inter-item correlation, meaning that all items within the constructs are closely related. This enhances the credibility of the data and ensures that the results derived from further statistical analyses, such as factor analysis and regression, are dependable. Overall, the reliability analysis confirms that the questionnaire is a valid and consistent instrument for measuring the constructs, making it suitable for further analysis in this research study.

4.2 Factor Analysis

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.971
Bartlett's Test of Sphericity	Approx. Chi-Square	9873.463
	df	378
	Sig.	.000

Factor analysis was performed to examine the underlying structure of the variables and to validate the construct validity of the measurement scale. The Kaiser-Meyer-Olkin (KMO) value of 0.971 indicates excellent sampling adequacy, suggesting that the data is suitable for factor analysis. Additionally, Bartlett's Test of Sphericity is significant (p = 0.000), confirming that the variables are sufficiently correlated to proceed with factor analysis.

Total Variance Explained									
Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	12.820	45.785	45.785	12.820	45.785	45.785	8.239	29.425	29.425
2	8.038	28.708	74.493	8.038	28.708	74.493	7.721	27.576	57.002
3	1.638	5.848	80.341	1.638	5.848	80.341	6.535	23.339	80.341
4	.406	1.451	81.792						
5	.350	1.251	83.043						
6	.333	1.189	84.232						
7	.312	1.114	85.346						
8	.301	1.076	86.422						
9	.292	1.041	87.463						
10	.265	.948	88.411						
11	.251	.898	89.309						
12	.240	.856	90.165						
13	.235	.839	91.003						
14	.230	.820	91.823						

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15	.212	.756	92.579						
16	.204	.728	93.308						
17	.200	.713	94.021						
18	.189	.676	94.697						
19	.182	.651	95.348						
20	.174	.620	95.967						
21	.170	.606	96.573						
22	.158	.563	97.136						
23	.154	.551	97.688						
24	.147	.524	98.212						
25	.140	.501	98.713						
26	.131	.468	99.181						
27	.118	.422	99.603						
28	.111	.397	100.000						
Extraction Method: Principal Component Analysis.									

The Total Variance Explained table shows that three components have eigenvalues greater than 1, explaining a cumulative variance of approximately 80.34%, which is considered very strong in social science research. This indicates that the three extracted factors effectively represent the data structure.

Rotated Component Matrix[a]			
	Component		
	1	2	3
EOU1	.878		
EOU2	.860		
EOU3	.846		
EOU4	.864		
EOU5	.864		
EOU6	.871		
EOU7	.871		
EOU8	.867		
EOU9	.800		
EOU10	.855		
A1		.866	
A2		.856	
A3		.887	
A4		.881	
A5		.864	
A6		.892	
A7		.871	
A8		.852	
A9		.885	
AOU1			.800
AOU2			.750
AOU3			.805
AOU4			.781
AOU5			.780
AOU6			.771
AOU7			.804
AOU8			.793
AOU9			.751
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.[a]			
a. Rotation converged in 6 iterations.			

The Rotated Component Matrix further clarifies the factor structure. All Ease of Use (EOU) items load strongly on Component 1, Awareness items load on Component 2, and Adoption of UPI (AOU) items load on Component 3. The factor loadings are all above 0.75, indicating strong relationships between items and their respective constructs, with minimal cross-loadings. Thus, factor analysis confirms that the questionnaire items are well-structured and accurately measure three distinct constructs, supporting the validity of the research model.

4.3 Correlation Analysis

Correlations			
		EOU	AOU
EOU	Pearson Correlation	1	.534**
	Sig. (2-tailed)		.000
	N	300	300
AOU	Pearson Correlation	.534**	1
	Sig. (2-tailed)	.000	
	N	300	300
**. Correlation is significant at the 0.01 level (2-tailed).			

Correlations			
		A	AOU
A	Pearson Correlation	1	.534**
	Sig. (2-tailed)		.000
	N	300	300
AOU	Pearson Correlation	.534**	1
	Sig. (2-tailed)	.000	
	N	300	300
**. Correlation is significant at the 0.01 level (2-tailed).			

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Correlation analysis was conducted to examine the strength and direction of relationships between the variables. The results show that Ease of Use (EOU) has a positive correlation with Adoption of UPI (AOU) (r = 0.534), which is statistically significant at the 0.01 level (p = 0.000). Similarly, Awareness also shows a positive correlation with AOU (r = 0.534), indicating a moderate and significant relationship. The positive correlation implies that as Ease of Use and Awareness increase, the adoption of UPI among young consumers also increases. The correlation coefficient value of 0.534 suggests a moderate strength relationship, which is ideal in behavioral studies as it indicates meaningful association without redundancy. The significance value ($p < 0.01$) confirms that these relationships are statistically significant and not due to chance. Additionally, the sample size of 300 respondents strengthens the reliability of these findings. These results provide empirical support for the proposed hypotheses, indicating that both Ease of Use and Awareness are important determinants of UPI adoption. However, correlation analysis does not establish causation, which is further examined through regression analysis.

4.4 Multiple Linear Regression Analysis

$$AOU = \beta_0 + \beta_1 (EOU) + \beta_2 (A) + \epsilon$$

Were,

AOU = Adoption of UPI (Dependent Variable)
EOU = Ease of Use (Independent Variable 1)
Awareness = A (Independent Variable 2)
β_0 (Beta 0) = Intercept (constant term)
β_1 (Beta 1) = Coefficient of Ease of Use
β_2 (Beta 2) = Coefficient of Awareness
ε (Error term) = Residual/error

The given regression equation represents a multiple linear regression model used to examine the influence of independent variables on the dependent variable. In this study, Adoption of UPI (AOU) is the dependent variable, while Ease of Use (EOU) and Awareness (A) are the independent variables. The term β_0 (intercept) represents the baseline level of UPI adoption when both Ease of Use and Awareness are zero. Although this situation may not be practically realistic, it provides a reference point for the model. The coefficient β_1 indicates the change in UPI adoption for a one-unit increase in Ease of Use, keeping Awareness constant. Similarly, β_2 represents the change in adoption resulting from a one-unit increase in Awareness, holding Ease of Use constant. The error term (ε) captures the variation in UPI adoption that cannot be explained by the two independent variables, including other external factors or random influences. This equation helps in quantifying the relationship between Ease of Use, Awareness, and UPI adoption, and it allows researchers to determine the strength, direction, and significance of these relationships in influencing consumer behavior.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.776[a]	.602	.600	3.90564	.602	224.875	2	297	.000

a. Predictors: (Constant), A, EOU

Multiple linear regression analysis was conducted to determine the impact of Ease of Use (EOU) and Awareness (A) on the Adoption of UPI (AOU). The model summary shows an R value of 0.776 and an R^2 value of 0.602, indicating that approximately 60.2% of the variation in UPI adoption is explained by the independent variables. This reflects a strong model fit.

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	6860.481	2	3430.240	224.875	.000[b]
	Residual	4530.439	297	15.254		
	Total	11390.920	299			

a. Dependent Variable: AOU
b. Predictors: (Constant), A, EOU

The ANOVA table shows that the model is statistically significant (F = 224.875, p = 0.000), confirming that the regression model is suitable for predicting the dependent variable.

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics	
		B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
1	(Constant)	-4.071	1.540		-2.643	.009					
	EOU	.633	.041	.564	15.382	.000	.534	.666	.563	.997	1.003
	A	.555	.036	.564	15.380	.000	.534	.666	.563	.997	1.003

a. Dependent Variable: AOU

The coefficients table reveals that both Ease of Use (β = 0.633, p = 0.000) and Awareness (β = 0.555, p = 0.000) have a positive and significant impact on UPI adoption. This indicates that an increase in both variable leads to a significant increase in adoption. Ease of Use has a slightly stronger influence compared to Awareness. Additionally, collinearity statistics (VIF ≈ 1.003) indicate no multicollinearity issues between the independent variables.

Collinearity Diagnostics[a]

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions		
				(Constant)	EOU	A
1	1	2.936	1.000	.00	.00	.01
	2	.050	7.694	.01	.29	.66
	3	.014	14.504	.99	.71	.33

a. Dependent Variable: AOU

Thus, the regression analysis confirms that both hypotheses are supported, and Ease of Use and Awareness significantly influence the adoption of UPI among young consumers.

5. Hypothesis Testing Results

H_1: Ease of Use has a significant impact on Adoption of UPI: Accepted (β significant, $p < 0.05$)
H_2: Awareness has a significant impact on Adoption of UPI: Accepted (β significant, $p < 0.05$)

6. Findings

The present study aimed to examine the impact of Ease of Use (EOU) and Awareness (A) on the Adoption of UPI (AOU) among young consumers. The findings are derived from reliability analysis, factor analysis, correlation analysis, and multiple regression analysis. Firstly, the reliability analysis confirmed that the measurement scale used in the study is highly consistent and reliable. The Cronbach's Alpha value of 0.954 indicates excellent internal consistency among the 28 items. This suggests that respondents interpreted the questionnaire items consistently, and the data collected is dependable for further statistical analysis. Secondly, factor analysis was conducted to validate the construct structure of the variables. The KMO value of 0.971 and significant Bartlett's Test confirmed the adequacy of the sample and the suitability of the data for factor analysis. Three distinct factors emerged corresponding to Ease of Use, Awareness, and

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Adoption of UPI. All items showed strong factor loadings, indicating that the constructs are well-defined and valid. Thirdly, correlation analysis revealed a positive and statistically significant relationship between the independent and dependent variables. Ease of Use and Awareness both exhibited moderate positive correlations with UPI adoption ($r \approx 0.534$, $p < 0.01$). This implies that as users perceive UPI platforms to be easier to use and become more aware of their benefits, their likelihood of adopting such platforms increases. The most critical findings are derived from the multiple linear regression analysis. The model summary indicated an R^2 value of 0.602, meaning that 60.2% of the variation in UPI adoption is explained by Ease of Use and Awareness. This reflects a strong explanatory power of the model in behavioral research. The ANOVA results confirmed that the regression model is statistically significant ($p < 0.001$), indicating that the independent variables collectively have a significant impact on the dependent variable. The regression coefficients further revealed that both Ease of Use ($\beta \approx 0.633$, $p < 0.001$) and Awareness ($\beta \approx 0.555$, $p < 0.001$) have a positive and significant influence on UPI adoption. Ease of Use has a slightly stronger effect, suggesting that usability plays a more dominant role in influencing adoption behavior among young consumers.

7. Conclusion

The present study provides a comprehensive analysis of the factors influencing the adoption of Unified Payments Interface (UPI) among young consumers, with a specific focus on Ease of Use and Awareness. The findings highlight that digital payment adoption is not solely dependent on technological availability but is significantly influenced by user perception and knowledge. One of the key conclusions of the study is that Ease of Use plays a crucial role in shaping user behavior. Young consumers are more inclined to adopt UPI platforms when they find them simple, user-friendly, and convenient. A seamless interface, quick transaction process, and minimal complexity contribute to higher acceptance. This aligns with the Technology Acceptance Model (TAM), which emphasizes perceived ease of use as a fundamental determinant of technology adoption. Another important conclusion is the significant role of Awareness in driving UPI adoption. Awareness includes knowledge about features, security, benefits, and usability of digital payment systems. The study reveals that even if a system is easy to use, lack of awareness can hinder its adoption. Therefore, awareness acts as a catalyst that enhances user confidence and reduces uncertainty associated with digital transactions.The study also concludes that both Ease of Use and Awareness together explain a substantial proportion (60.2%) of the variance in UPI adoption. This indicates that these variables are strong predictors of consumer behavior in the digital payment ecosystem. However, the remaining unexplained variance suggests that other factors such as trust, perceived risk, social influence, and incentives may also play a role. From a practical perspective, the findings have significant implications for policymakers and fintech companies. To increase UPI adoption, efforts should be directed toward improving user interface design and enhancing digital literacy. Awareness campaigns, educational programs, and promotional strategies can help bridge the knowledge gap and encourage more users to adopt digital payment systems. For financial institutions and app developers, the focus should be on simplifying the user experience and ensuring accessibility for all segments of society. Features such as multilingual support, intuitive navigation, and enhanced security measures can further improve adoption rates. The study also contributes to the academic literature by providing empirical evidence on the behavioral aspects of digital payment adoption among young consumers in India. It reinforces the importance of user-centric design and information dissemination in promoting financial technology.

However, the study has certain limitations. It focuses only on young consumers aged 15–30 years, which may limit the generalizability of the findings. Additionally, only two independent variables were considered, whereas other factors could also influence adoption behavior. Future research can expand the scope by including additional variables such as trust, perceived risk, and social influence. Comparative studies across different age groups or regions can also provide deeper insights into digital payment adoption patterns. The study establishes that Ease of Use and Awareness are critical drivers of UPI adoption among young consumers. By addressing these factors, stakeholders can accelerate the growth of digital payments and contribute to the broader goal of financial inclusion and a cashless economy.

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