National Research Journal of Information Technology & Information Science
Volume No: 12, Issue No: 2, Year: 2025 (July- December)
PP: 655-659
ISSN: 2350-1278
Peer Reviewed & Refereed Journal (IF: 7.9)
Journal Website: www.nrjitis.in

AWARENESS ABOUT DIGITAL PAYMENTS AMONG YOUTH IN BELTHANGADY TALUK, DAKSHINA KANNADA DISTRICT

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ABSTRACT

Digital payment systems have become an increasingly visible part of everyday financial activity in India. This study examines awareness, usage preferences, perceived benefits and problems associated with digital payments among youth in Belthangady Taluk, Dakshina Kannada district. The study uses a descriptive research design and reports questionnaire-based survey results for 76 respondents. The findings indicate that 89.5% of respondents were aware of digital payment applications, while 65.8% reported frequent use. UPI/G-Pay was the most commonly reported payment option (76.3%), and convenience or ease of carrying was the leading reason for preference (71.1%). At the same time, 63.2% reported having experienced problems while making digital payments, with network issues prominent in the responses. Although 64.5% said they knew how to resolve payment-related problems, more than one-third did not. The study recommends focused digital-literacy programmes, clearer grievance-redressal guidance and improvements in reliable connectivity and transaction support.

Keywords: Digital payments, youth, digital literacy, UPI, rural consumers, Belthangady Taluk

INTRODUCTION

Digital payments refer to the transfer of money through electronic channels without the physical exchange of cash. These channels include Unified Payments Interface (UPI) applications, mobile banking, internet banking, debit and credit cards, and electronic wallets. Improvements in smartphone access, internet services and financial technology, together with public initiatives promoting digital transactions, have expanded the range of payment options available to consumers. Digital payments can make transactions faster and more convenient and can provide electronic records of spending. However, their usefulness depends on access to reliable networks, awareness of safe practices and knowledge of how to respond when transactions fail.

Young people are an important group in the digital economy because they commonly use internet-enabled devices for communication, education, entertainment and financial transactions. Awareness, however, does not necessarily mean that users understand every payment method, security risk or complaint-resolution process. In rural areas, these questions are especially relevant because the benefits of digital services can be affected by differences in connectivity, access to guidance and familiarity with digital financial tools.

Against this background, the present study examines awareness and use of digital payment applications among youth in Belthangady Taluk, Dakshina Kannada district. It considers the applications used, frequency and purposes of use, reasons for preferring digital payments, problems encountered and awareness of available resolution procedures.

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NEED FOR THE STUDY

The growing availability of digital payment options makes it important to understand whether young users are aware of these services and how they use them in everyday life. Local evidence can help identify whether awareness is accompanied by regular use and whether practical difficulties undermine users' confidence. The source report identifies Belthangady Taluk as a geographical context not specifically covered by the earlier studies reviewed. The study is therefore intended to provide a local description of youth awareness, preferences and challenges, and to inform digital-literacy and consumer-support activities.

OBJECTIVES OF THE STUDY

- To examine the level of awareness of digital payments among rural youth.
- To understand youth opinions and preferences regarding cashless transactions.
- To identify the digital payment modes most commonly used by youth.
- To examine the perceived benefits and challenges associated with digital payments.

REVIEW OF LITERATURE

The present paper reviews studies on mobile banking, electronic wallets, cashless transactions and digital payment awareness.

Wadhe and Ghodke (2015), as summarised in the source report, found that many respondents were aware of mobile banking but fewer understood how to use it.

Manikandan and Chandramohan (2016) examined mobile-wallet awareness among management students and reported differences associated with gender and place of living.

Kokila and Ushadevi (2017) reported that awareness of cashless transactions varied with socio-economic characteristics, with lower awareness among lower-income respondents.

Jubair and Yakoob (2017) highlighted the need to improve awareness of digital wallets across population groups.

Girija and Nandhini (2018) reported that respondents commonly preferred debit cards/ATMs and often learned about the cashless economy through media.

Kumar and Swain (2018) reported awareness and everyday adoption of mobile payment systems among respondents in Ranchi and Kolkata.

The studies presented above suggest that awareness and adoption of digital payment methods have grown, but knowledge may differ across payment types and user groups. The present study contributes a local descriptive account of youth in Belthangady Taluk, with particular attention to the problems encountered and awareness of grievance-resolution methods.

RESEARCH METHODOLOGY

The study adopts a descriptive research design to describe digital-payment awareness, usage patterns and reported experiences among youth in Belthangady Taluk, Dakshina Kannada district, Karnataka. The unit of analysis is an individual youth respondent. The study covers a sample size of 76 respondents and using non-probability sampling. Primary data were collected through a structured questionnaire circulated using Google Forms. Secondary material was drawn from research papers, journals and online sources as described in the project report. The data are presented using frequencies and percentages.

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The findings are limited to the respondents included in the survey and should not be generalised to all youth in Belthangady Taluk or rural Karnataka.

DATA ANALYSIS AND INTERPRETATION:

Profile of the respondents and internet use

Of the 76 respondents, 41 (53.9%) were male and 35 (46.1%) were female. Most respondents were aged 18–25 years (68; 89.5%), while 3 (3.9%) were below 18 and 5 (6.6%) were above 25. Internet use was frequent: 68 respondents (89.5%) reported using the internet daily, 3 (3.9%) weekly and 5 (6.6%) monthly. In terms of daily duration, 36 (47.4%) used the internet for more than three hours, 27 (35.5%) for one to three hours and 13 (17.1%) for less than one hour.

Entertainment was the most frequently selected purpose of internet use (51; 67.1%), followed by academic purposes (32; 42.1%), digital payments (30; 39.5%), social contact (29; 38.2%), other reasons (23; 30.3%) and gaming (21; 27.6%). The pattern suggests that respondents had regular access to the internet, although digital payments were one of several purposes rather than the sole focus of internet use.

Awareness and use of digital payment methods

A total of 68 respondents (89.5%) reported awareness of digital payment applications, while 8 (10.5%) were not aware. UPI/G-Pay was the most commonly reported option (58; 76.3%), followed by Paytm/PhonePe (32; 42.1%), mobile banking (16; 21.1%), debit cards (14; 18.4%), internet banking (9; 11.8%), credit cards (6; 7.9%) and other options (8; 10.5%). As respondents could select more than one option, these percentages are not expected to total 100%.

Regarding frequency of use, 50 respondents (65.8%) reported using digital payment applications frequently. Twelve (15.8%) reported use once a week, ten (13.2%) monthly and six (7.9%) once in 15 days. The distribution indicates that digital payments were used regularly by many respondents, with UPI-based applications the leading reported option.

Purposes and reasons for using digital payments

Mobile recharge was the most frequently reported purpose for digital payment applications (50; 65.8%), followed by shopping (47; 61.8%), grocery purchases (34; 44.7%), banking (32; 42.1%), restaurant bills (28; 36.8%), academic fees (23; 30.3%), other purposes (19; 25.0%) and ticket booking (14; 18.4%). The results show that digital payments were used across routine personal, educational and consumer transactions.

Ease of carrying or convenience was the leading reason for preferring digital payments, selected by 54 respondents (71.1%). Time saving was selected by 40 (52.6%), safety by 32 (42.1%) and low transaction cost by 13 (17.1%). In a direct comparison of modern and traditional payment methods, 58 respondents (76.3%) preferred modern payment methods and 18 (23.7%) preferred traditional methods. These responses point to convenience and speed as important perceived benefits, while low cost was a less frequently selected reason.

Problems and awareness of grievance resolution

Forty-eight respondents (63.2%) said they had faced problems while making digital payments; 28 (36.8%) said they had not. Network issues were the most frequently recorded problem (58; 76.3%), followed by delay or failure to refund (22; 28.9%), other issues (14; 18.4%) and wrong transactions resulting in loss of money (9; 11.8%). The number and percentages for types of problems appear to be based on the full sample and may represent

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multiple responses; the original report does not clearly specify the denominator for this question.

Forty-nine respondents (64.5%) reported knowing how to resolve digital-payment problems, whereas 27 (35.5%) did not. This is an important practical gap: awareness of payment applications may be relatively high, but a substantial minority reported not knowing how to respond when difficulties arise.

MAJOR FINDINGS

- Awareness of digital payment applications was high in the sample: 89.5% of respondents reported being aware of them.
- The sample was concentrated in the 18–25 age group (89.5%), and 89.5% reported daily internet use.
- UPI/G-Pay was the most commonly reported digital payment option (76.3%), followed by Paytm/PhonePe (42.1%).
- Nearly two-thirds of respondents (65.8%) reported frequent use of digital payment applications.
- Recharge (65.8%) and shopping (61.8%) were the most frequently reported payment purposes.
- Convenience/ease of carrying (71.1%) and time saving (52.6%) were the leading reasons for preferring digital payments.
- A majority (76.3%) preferred modern payment methods over traditional methods.
- A substantial proportion (63.2%) had experienced problems while making digital payments; network issues were prominent in the recorded responses.
- Although 64.5% said they knew how to resolve payment problems, 35.5% did not, indicating a need for better consumer guidance.

SUGGESTIONS

- Conduct practical digital-financial-literacy sessions in colleges and youth groups, covering UPI, mobile banking, cards, wallets and safe transaction practices.
- Demonstrate how to verify the recipient and amount, protect PINs and OTPs, recognise fraudulent requests and avoid sharing confidential credentials.
- Display simple, locally understandable instructions explaining what to do when a transaction is pending, fails, or is sent to the wrong recipient.
- Make grievance-redressal and bank/app customer-support information easy to find, and explain the importance of retaining transaction IDs and messages.
- Encourage banks, payment-service providers and local authorities to improve the reliability of connectivity and transaction systems, especially where network problems are common.
- Promote awareness of the correct steps and timelines for reporting unauthorised transactions and seeking resolution, using official bank and payment-provider channels.

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- Organise outreach for users who have low confidence in digital payments, ensuring that training is accessible and not limited to already confident users.
- Future studies should use a clearly documented sampling procedure, a larger and more diverse sample, and consistent denominators for multiple-response questions.

CONCLUSION

The study indicates that digital payment applications were widely recognised and regularly used by the surveyed youth in Belthangady Taluk. UPI/G-Pay was the leading reported option, while convenience and time saving were prominent reasons for preferring digital payments. Respondents used these services for a range of everyday transactions, including mobile recharge, shopping, groceries and banking. Nevertheless, the reported frequency of network-related difficulties and the fact that more than one-third of respondents did not know how to resolve payment problems show that awareness alone is not sufficient. Digital-payment promotion should therefore combine access and adoption with practical safety education, clear complaint-resolution guidance and reliable technical support. Since the study is descriptive and geographically limited, further research using a larger and more representative sample would help establish whether these patterns hold across other rural areas.

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