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# A Comparative Assessment of Consumer Trust, Usage Behaviour, and Satisfaction with Digital Payment Technologies in Eastern Uttar Pradesh

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**Abstract**

*Digital payment technologies now shape everyday transactions in India, yet consumer trust, usage behaviour and satisfaction are rarely compared across methods at district level. This study compares these constructs for UPI, debit/credit cards, net banking and digital wallets among 180 respondents in Varanasi district, Uttar Pradesh. The objectives were to compare trust and satisfaction across methods and to examine their links with usage and recommendation. Trust was hypothesised to differ by method and to relate positively to satisfaction. A structured questionnaire was administered, and 166 active users were analysed using descriptive statistics, Cronbach's alpha, correlation, ANOVA and chi-square tests. Trust differed significantly by method, and the trust–satisfaction association was small. UPI was the most trusted (68.1%), most satisfying (72.9%) and easiest (83.1%) option. Trust correlated weakly with satisfaction ($r = .158$, $p = .042$), whereas satisfaction strongly predicted willingness to recommend ($r = .410$, $p < .001$). Demographic differences were largely absent. Confidence in digital payments is method-specific, and service quality rather than trust alone drives recommendation.*

**Keywords:** Digital payments; Consumer trust; Customer satisfaction; UPI; Usage behaviour

## 1. Introduction

Digital payment technologies have reshaped retail exchange in India over the past decade. Unified payment interfaces, card networks, net banking and mobile wallets now coexist in everyday commerce, and their diffusion

has encouraged a gradual shift from cash towards electronic transactions (Zehra et al., 2024). This change is not purely technological. Before adopting a payment channel, consumers judge whether it is secure, reliable and fair, which makes trust a precondition for sustained use (Singh et al., 2024). Trust, however, is not uniform across technologies. A consumer may rely on a bank-linked method while doubting a wallet, and this differentiation matters for providers, regulators and researchers alike. Satisfaction forms the second pillar of adoption. Users who are content with speed, ease and charges are more inclined to continue and recommend a technology, whereas failed transactions, slow refunds and weak complaint handling can erode confidence quickly (Banurekha & Pragadeesweran, 2022; Danny & Reddy, 2025). A meta-analysis of digital payment studies treats satisfaction and customer experience as closely linked concerns (Agarwal et al., 2023). Resistance to digital innovation adds a further constraint, because it can keep individuals at the stage of occasional trial rather than routine use (Talwar et al., 2020). Usage behaviour connects these attitudes to observable outcomes. Frequency of use, the range of channels employed and the intention to expand or reduce digital payments indicate whether trust and satisfaction translate into practice. Intention and actual use do not always coincide, and retail marketing research has therefore distinguished the two (Chaveesuk et al., 2021). Comparative studies of digital payment systems treat consumer behaviour as the outcome against which the systems are assessed (Tarun & Rao, 2025), while research on QR code mobile payments examines the decisions that precede sustained use (Yamin & Abdalatif, 2024). Privacy and security perceptions form a further dimension of trust. Digital payments require disclosure of financial and personal information, and research on privacy concerns indicates that such concerns shape consumer behaviour (Aragon et al., 2025). Trusting beliefs toward online platforms have likewise been treated as a basis for willingness to transact (Singh et al., 2024). Indian evidence supports the relevance of experience: a survey-based study links digital payments to consumer experience (Shree et al., 2021), and work in Lucknow relates adoption to changes in buying behaviour (Singh & Bhadauria, 2026). Such comparisons matter in a market where the payments ecosystem is changing rapidly and regional differences in access and experience may shape outcomes. Consumer experience is therefore a central variable in both policy and marketing research.

Yet district-level evidence from eastern Uttar Pradesh remains thin. This study therefore compares trust, usage behaviour and satisfaction across four digital payment technologies in Varanasi district. It asks whether consumer confidence differs by method and whether attitudinal constructs relate to recommendation, thereby contributing regional evidence to the literature on consumer behaviour in digital finance.

## 2. Literature Review

Trust has emerged as a central construct in digital payment research because transactions involve financial risk and reliance on intermediaries. Singh et al. (2024) analyse consumers' trusting beliefs toward e-commerce platforms, a framework that extends naturally to payment channels, since both require users to share data and rely on providers

to process transactions correctly. Talwar et al. (2020) systematically review consumer resistance to digital innovations, placing trust-related concerns among the barriers that prevent adoption from becoming habitual. Zehra et al. (2024) examine consumer preferences and behaviour toward digital payment gateways in India, which supports treating individual payment methods as distinct objects of evaluation rather than as one undifferentiated technology. Satisfaction is the evaluative counterpart of trust and has been studied in several Indian and comparative settings. Banurekha and Pragadeesweran (2022) investigate customers' satisfaction with digital payment services in Coimbatore city, while Danny and Reddy (2025) examine customer satisfaction towards digital payment systems. Both studies place service attributes at the centre of evaluation, a focus consistent with the broader synthesis by Agarwal et al. (2023), whose meta-analysis treats satisfaction and customer experience as interdependent dimensions of digital payment use. Together these studies justify a multidimensional satisfaction measure covering speed, ease of use, complaint handling and charges.

Behavioural outcomes have been examined through adoption and actual use. Chaveesuk et al. (2021) distinguish intention from actual use in retail digital payments, a distinction essential when attitudes are interpreted as predictors of behaviour. Yamin and Abdalatif (2024) examine consumer behaviour toward adoption of quick response code mobile payment systems, framing them within the fintech-driven transformation of mobile payment. Tarun and Rao (2025) provide a comparative study of digital payment systems and their effect on consumer behaviour, a design that closely resembles the comparative objective of the present study. Privacy and security concerns constitute a distinct strand of this literature. Aragon et al. (2025) analyse the impact of privacy concerns on consumer behaviour, which is directly relevant to payment channels that record transactions and personal identifiers. Combined with the trusting-belief perspective of Singh et al. (2024), this suggests that privacy and trust should be examined jointly rather than as separate concerns. Consumers who doubt a provider's data handling may reduce usage even when a technology is convenient, a possibility that justifies including data privacy as an explicit item in the questionnaire.

Indian research has begun to address these constructs at finer geographical levels. Shree et al. (2021) present a survey-based empirical study of digital payments and consumer experience in India. Singh and Bhadauria (2026) analyse the impact of digital payment on customer buying behaviour in Lucknow, a city in the same state. Their attention to experience and buying behaviour in Uttar Pradesh motivates the present district-level design. Within the reviewed literature, trust, satisfaction and usage largely appear in separate studies. Few compare these constructs across payment technologies within the same sample, and none of the reviewed studies addresses Varanasi district. The present study addresses this gap by testing whether trust differs by method, whether trust and satisfaction are associated, whether satisfaction predicts recommendation, and whether demographic characteristics matter.

### 3. Objectives and Hypotheses

1. To compare consumers' trust, satisfaction and perceived ease of use across UPI, debit/credit cards, net banking and digital wallets in Varanasi district.
2. To examine associations among trust, satisfaction, usage behaviour and willingness to recommend, and whether these constructs vary with respondents' demographic profile.

Four hypotheses guided the analysis: H1, trust differs by payment method; H2, trust is positively associated with satisfaction; H3, satisfaction is positively associated with willingness to recommend; and H4, demographic characteristics do not significantly affect trust or satisfaction.

### 4. Methodology

This study employed a descriptive-comparative cross-sectional survey design. A structured, self-administered questionnaire was developed for the study with five sections: demographics and digital payment experience (Sections A and B), trust (Section C), satisfaction (Section D), and method-specific evaluation with future intention (Section E). Trust was measured with eight five-point Likert items (1 = strongly disagree to 5 = strongly agree); item C7 was reverse-scored in the composite index. Satisfaction was measured with seven five-point items (1 = very dissatisfied to 5 = very satisfied) and an 11-point recommendation item ranging from 0 to 10. Respondents also identified their most trusted, most satisfying and easiest method among UPI, cards, net banking and wallets, and selected concerns from a multiple-response list.

The sample comprised 180 respondents recruited in Varanasi district through non-probability sampling. The 14 respondents who had never used digital payments were retained for profile description but excluded from trust, satisfaction and comparative analyses, leaving 166 users. Internal consistency was assessed with Cronbach's alpha, which was 0.85 for trust and 0.80 for satisfaction. Composite indices were computed as item means, and percentages were calculated on valid responses within each block, so denominators vary with skip patterns. Analysis comprised frequencies, percentages, means and standard deviations, Pearson correlations, one-way ANOVA, Welch's t-test and chi-square tests, with significance set at $p < .05$. Missing responses were excluded from each analysis, and the base n is reported with each result. Several chi-square tables contain small expected frequencies, so those results are interpreted cautiously. Computations were performed in Python using the SciPy library. Because the data are cross-sectional and self-reported, causal inference is not claimed.

### 5. Study Area and Sample Details

The study was conducted in Varanasi district, Eastern Uttar Pradesh, a region combining an urban core with semi-urban and rural hinterland. The sample of 180 respondents included 88 urban (48.9%), 38 semi-urban (21.1%) and 54 rural (30.0%) residents, with 111 males (61.7%) and 64 females (35.6%). Full profile details appear in Table 1.

## 6. Results

**Table 1. Demographic profile of respondents (N = 180)**

| Variable | Category | n | % |
|---|---|---|---|
| Age (years) | 18–25 | 57 | 31.7 |
| | 26–35 | 43 | 23.9 |
| | 36–45 | 33 | 18.3 |
| | 46–55 | 28 | 15.6 |
| | 56 and above | 19 | 10.6 |
| Gender | Male | 111 | 61.7 |
| | Female | 64 | 35.6 |
| | Other / not stated | 5 | 2.8 |
| Residence | Urban | 88 | 48.9 |
| | Semi-urban | 38 | 21.1 |
| | Rural | 54 | 30.0 |
| Education | Below matric | 11 | 6.1 |
| | Matric/Intermediate | 44 | 24.4 |
| | Graduation | 52 | 28.9 |
| | Post-graduation and above | 40 | 22.2 |
| | Professional/technical | 33 | 18.3 |
| Monthly household income (₹) | Below 10,000 | 26 | 14.4 |
| | 10,001–25,000 | 48 | 26.7 |
| | 25,001–50,000 | 58 | 32.2 |
| | 50,001–1,00,000 | 29 | 16.1 |
| | Above 1,00,000 | 7 | 3.9 |
| | Not stated | 12 | 6.7 |

*Note.* Source: primary survey, Varanasi district (N = 180).

Table 1 profiles the 180 respondents. The sample is young and male-dominated, with 31.7% aged 18–25 and 61.7% male. Graduates (28.9%) and post-graduates or above (22.2%) together account for over half of respondents, while 30.0% reside in rural areas. The modal household income bracket is ₹25,001–50,000 (32.2%). The distribution indicates a broad socio-economic base, although the male skew limits generalisation across gender.

**Table 2. Digital payment experience, frequency and most-used method**

| Dimension | Category | n | % |
|---|---|---|---|
| Experience (N = 180) | Never used | 14 | 7.8 |
| | Under 6 months | 13 | 7.2 |
| | 6 months–1 year | 22 | 12.2 |
| | 1–3 years | 42 | 23.3 |
| | Over 3 years | 89 | 49.4 |
| Monthly frequency (n = 166) | 1–5 | 23 | 13.9 |
| | 6–15 | 43 | 25.9 |
| | 16–30 | 39 | 23.5 |
| | Over 30 | 61 | 36.7 |
| Most-used method (n = 166) | UPI | 137 | 82.5 |
| | Debit/credit card | 17 | 10.2 |
| | Net banking | 9 | 5.4 |
| | Wallet | 3 | 1.8 |

*Note.* Experience is based on N = 180; frequency and method on the 166 users. Method categories follow the channel comparison framing of Tarun and Rao (2025).

Table 2 summarises experience, frequency and method choice. Most respondents were experienced users, with 49.4% using digital payments for over three years, while 7.8% had never used them. Among the 166 users, 36.7% transacted more than 30 times monthly, indicating habitual use. UPI dominated as the most used method (82.5%), followed by cards (10.2%), net banking (5.4%) and wallets (1.8%). This concentration means that method comparisons in later tables rest on unequal group sizes.

**Table 3. Comparative assessment of payment methods among users (n = 166, %)**

| Method | Most trusted (E1) | Most satisfying (E2) | Easiest (E3) |
|---|---|---|---|
| UPI | 68.1 | 72.9 | 83.1 |
| Debit/credit card | 18.1 | 10.8 | 4.2 |
| Net banking | 5.4 | 6.0 | 4.2 |
| Wallet | 8.4 | 10.2 | 8.4 |
| Chi-square, equal distribution, df = 3 | $\chi^2 = 170.05^{***}$ | $\chi^2 = 203.98^{***}$ | $\chi^2 = 299.98^{***}$ |

*Note.* ***p < .001. Comparative framing follows Tarun and Rao (2025).

Table 3 compares methods across three evaluative dimensions among 166 users. UPI was selected as most trusted by 68.1%, most satisfying by 72.9% and easiest by 83.1%. Chi-square goodness-of-fit tests against an equal distribution were significant for all three dimensions, $\chi^2(3) = 170.05$, 203.98 and 299.98 ($p < .001$), supporting H1 and confirming that preferences are not spread evenly. The concentration on UPI across all criteria indicates that it is perceived as superior on several dimensions simultaneously.

**Table 4. Trust indicators and perceived concerns (n = 166)**

| Item | Mean | SD | % agree (4–5) |
|---|---|---|---|
| C1 Provider keeps information secure | 3.62 | 1.04 | 53.0 |
| C2 Provider acts in my best interest | 3.38 | 1.10 | 47.6 |
| C3 Provider is honest | 3.53 | 1.15 | 52.4 |
| C4 Technology is reliable | 3.84 | 1.06 | 64.5 |
| C5 Confident of not being a fraud victim | 3.45 | 1.16 | 51.2 |
| C6 Provider resolves payment issues fairly | 3.34 | 1.13 | 44.0 |
| C7 Uncertain provider protects against unauthorised transactions (reverse-scored in composite) | 2.40 | 1.15 | 18.1 |
| C8 Would continue despite industry data breach | 3.47 | 1.14 | 52.4 |
| Composite trust (C1–C6, C7 reversed) | 3.54 | 0.81 | – |
| *Concerns (% selecting)* | | | |
| Data privacy | – | – | 31.3 |
| Technical failures | – | – | 30.1 |
| Poor support | – | – | 29.5 |
| Lack of safety knowledge | – | – | 27.7 |
| Fraud | – | – | 25.9 |
| Network problems | – | – | 24.1 |
| No concerns | – | – | 4.8 |

*Note.* Composite $\alpha = .85$. Trust constructs are conceptually informed by Singh et al. (2024); concern items follow Aragon et al. (2025) and Talwar et al. (2020).

Table 4 reports trust indicators and perceived concerns. Agreement was highest for technology reliability (C4, M = 3.84, 64.5% agree) and lowest for fair dispute resolution (C6, M = 3.34, 44.0% agree). The composite trust index was moderate (M = 3.54, SD = 0.81; $\alpha = .85$). Among concerns, data privacy (31.3%), technical failures (30.1%) and

poor support (29.5%) were most frequently selected, while only 4.8% reported no concerns. Trust is therefore conditional on technical reliability and institutional responsiveness.

**Table 5. Satisfaction dimensions and recommendation (n = 166)**

| Dimension | Mean | SD | % satisfied (4–5) |
|---|---|---|---|
| D1 Overall satisfaction | 3.68 | 1.06 | 58.4 |
| D2 Transaction speed | 3.93 | 0.99 | 71.7 |
| D3 Ease of use | 3.86 | 1.09 | 63.9 |
| D4 Customer support and complaint resolution | 3.47 | 1.12 | 53.0 |
| D5 Failed transaction and refund process | 3.23 | 1.11 | 42.2 |
| D6 Charges and fees | 3.69 | 1.07 | 62.0 |
| D7 Offers, cashback and rewards | 3.68 | 1.08 | 57.2 |
| Composite satisfaction (D1–D7) | 3.65 | 0.73 | – |
| D8 Likelihood to recommend (0–10) | 7.51 | 1.84 | Promoters 33.1; detractors 26.5 |

*Note.* Composite $\alpha = .80$. Dimensions follow Banurekha and Pragadeesweran (2022) and Danny and Reddy (2025). Promoters scored 9–10 and detractors 0–6 on D8.

Table 5 shows satisfaction across seven dimensions. Transaction speed (D2, M = 3.93, 71.7% satisfied) ranked highest, followed by ease of use (D3, M = 3.86). Failed transaction and refund processing (D5) recorded the lowest mean (M = 3.23) and the lowest satisfied share (42.2%). The composite satisfaction index was 3.65 (SD = 0.73; $\alpha$ = .80). On the 0–10 recommendation scale, the mean was 7.51 (SD = 1.84), with 33.1% promoters and 26.5% detractors.

**Table 6. Inferential tests of relationships and group differences**

| Test | Variables | Statistic | p | Decision |
|---|---|---|---|---|
| Pearson correlation | Trust – satisfaction | r = .158 | .042 | H2 supported (small) |
| Pearson correlation | Satisfaction – recommendation | r = .410 | < .001 | H3 supported |
| Pearson correlation | Trust – recommendation | r = −.025 | .753 | Not significant |
| One-way ANOVA | Trust by most-used method | F(3, 162) = 4.33 | .006 | Significant |
| One-way ANOVA | Trust by residence | F(2, 163) = 1.10 | .334 | H4 supported |
| One-way ANOVA | Trust by education | F(4, 161) = 0.83 | .509 | H4 supported |
| One-way ANOVA | Satisfaction by age | F(4, 161) = 0.46 | .768 | H4 supported |
| Welch t-test | Satisfaction by gender | t(127.2) = 0.23 | .821 | H4 supported |
| Chi-square | Most-used × most-trusted method | $\chi^2(9) = 22.76$ | .007 | Significant |

*Note.* n = 166 users throughout. Residence, age, education and gender are the demographic variables tested under H4.

Table 6 reports inferential tests. Trust was positively but weakly associated with satisfaction ($r = .158$, $p = .042$), supporting H2 with a small effect. Satisfaction correlated moderately with recommendation ($r = .410$, $p < .001$), supporting H3, whereas trust showed no association with recommendation ($r = -.025$, $p = .753$). Trust differed by most-used method, $F(3, 162) = 4.33$, $p = .006$, though this rests on three wallet users. Residence, age, education and gender produced no significant differences, supporting H4. The chi-square test linking most-used and most-trusted methods was significant, $\chi^2(9) = 22.76$, $p = .007$.

**7. Discussion**

The first objective compared trust, satisfaction and ease across methods. UPI's lead on all three dimensions (Table 3) confirms its central position in this sample, consistent with Tarun and Rao's (2025) treatment of payment systems as comparable objects of consumer evaluation. UPI's lead on trust is notable because Talwar et al. (2020) identify resistance to digital innovation as a substantial barrier, suggesting that trust in UPI may be less of a constraint for these respondents than resistance research would predict. The wallet group's high trust score ($M = 4.57$, $n = 3$) is exploratory and cannot support generalisation. Satisfaction results (Table 5) reveal a clear service hierarchy. Speed and ease, the functional attributes, rank highest, whereas refund processing and complaint resolution rank lowest. This pattern is consistent with Banurekha and Pragadeesweran (2022) and Danny and Reddy (2025), who associate satisfaction with service-level experience, and with Shree et al. (2021), who emphasise consumer experience in Indian digital payments. The weakest dimension indicates that operational failure, rather than basic usability, is where providers most need to act.

The second objective examined relationships among trust, satisfaction and recommendation (Table 6). The positive but small trust–satisfaction correlation ($r = .158$) indicates that trust and satisfaction overlap without being interchangeable. This partial separation fits the view in Singh et al. (2024) that trusting beliefs precede platform use, whereas satisfaction reflects realised experience. The strong satisfaction–recommendation link and the absence of a trust–recommendation link suggest that recommendation is driven by experienced service quality rather than confidence alone, echoing the distinction between intention and actual use drawn by Chaveesuk et al. (2021). Usage intensity was high, with 36.7% of users transacting more than 30 times a month (Table 2). Such routinisation fits the broader depiction of digital payments as a routine part of Indian consumer life in studies such as Zehra et al. (2024). Concerns about data privacy and technical failures were the most frequently selected issues (Table 4). These findings support Aragon et al. (2025), who link privacy concerns to consumer behaviour, and suggest that transparency about data handling may strengthen trust even where satisfaction is already adequate.

The absence of demographic differences (Table 6) runs against the expectation that residence or education would segment digital payment experience. It suggests that provider and technology attributes outweigh respondent background. Singh and Bhadauria (2026) report on buying behaviour in Lucknow, and the Varanasi evidence is consistent with a regionally shared experience, although the rural subsample of 54 respondents limits statistical power. Practically, providers should prioritise refund and complaint processes and clearer privacy communication, since these dimensions combine low satisfaction with high concern. The cross-sectional design, self-reported measures, non-probability sample and single-district scope limit generalisation, and future studies should adopt longitudinal and probability designs across Eastern Uttar Pradesh.

## 8. Conclusion

This study compared consumer trust, usage behaviour and satisfaction across four digital payment technologies among 180 respondents in Varanasi district. UPI emerged as the most trusted, most satisfying and easiest method, and trust differed significantly by method. Satisfaction was strongly associated with willingness to recommend, whereas trust was only weakly related to satisfaction and unrelated to recommendation. Refund processes and data privacy represent the most important areas for improvement. These findings offer district-level evidence for providers and policymakers in Eastern Uttar Pradesh, and future research should extend them through longitudinal designs.

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