Journal of the Oriental Institute

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COMPARATIVE STUDY OF MOBILE PAYMENT ADOPTION RATES AMONG DIFFERENT AGE GROUPS IN RURAL PART OF UTTAR PRADESH

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Published in

Journal of the **Oriental Institute** ; ISSN: 0030-5324

Vol. 73 Year: 2024 (September)

UGC Care Approved, Group I,
Peer Reviewed and Referred Journal

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COMPARATIVE STUDY OF MOBILE PAYMENT ADOPTION RATES AMONG DIFFERENT AGE GROUPS IN RURAL PART OF UTTAR PRADESH

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ABSTRACT

The study investigates the adoption rates of mobile payment systems across different age groups in rural Uttar Pradesh, highlighting generational preferences and barriers. A sample of 300 respondents was analyzed to assess key factors influencing adoption, including awareness, ease of use, trust, access to technology, time-saving benefits, promotional offers, and perceived support. Findings reveal a dominance of younger and middle-aged users in mobile payment adoption, with the 29-38 age group accounting for the largest share (38.7%), closely followed by the 18-28 group (37%). In contrast, older age groups, particularly 59 years and above (2%), show significantly lower adoption rates.

Paytm emerged as the most preferred platform (43.7%), followed by Google Pay (32.7%), indicating their extensive reach and usability. Other platforms like Bharat Pay, PhonePe, and BHIM have limited adoption, signaling a need for enhanced outreach and user engagement. ANOVA results indicate significant differences in awareness, access to technology, time-saving perceptions, and guidance received across age groups. Younger users exhibit higher awareness, better access to smartphones and the internet, and stronger support systems, while older users face digital literacy challenges and limited assistance.

The study emphasizes the uniform perception of trust and ease of use across all demographics, suggesting a general acceptance of mobile payment systems' reliability and functionality. However, targeted interventions are crucial to bridge the digital divide, focusing on improving awareness, accessibility, and user support for older populations. Tailored strategies can enhance digital financial inclusion, ensuring equitable adoption across all age groups in rural areas. The research underscores the transformative potential of mobile payment systems in driving financial inclusion and streamlining transactions in rural India.

INTRODUCTION

The rapid proliferation of digital technologies has redefined financial transactions globally, with mobile payment applications emerging as a cornerstone of the digital economy. These applications, defined as software-based platforms that enable users to conduct financial transactions via smartphones or other mobile devices, have revolutionized how individuals interact with money. Offering a seamless, secure, and convenient means to perform tasks such as bill payments, fund transfers, and online purchases, mobile payment applications are fostering a shift from traditional cash-based economies to digital payment ecosystems.

In the context of India, the adoption of mobile payment systems has been particularly transformative, bridging gaps in financial inclusion and facilitating economic participation. Rural India, home to approximately 65% of the country's population, presents a unique

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landscape for mobile payment adoption. Traditionally characterized by cash-dominated economies and limited access to formal banking systems, rural areas have witnessed growing penetration of mobile technology, creating opportunities for financial digitization. Yet, challenges such as digital literacy, infrastructural limitations, and socio-cultural barriers remain significant.

Mobile payment applications such as Paytm, Google Pay, and PhonePe have capitalized on the increasing smartphone penetration and improved internet connectivity in rural regions. These platforms offer user-friendly interfaces, multilingual support, and tailored solutions, making them accessible even to first-time users. Government initiatives such as the promotion of Unified Payments Interface (UPI) and Digital India campaigns have further catalyzed the adoption of these technologies. Despite these advancements, adoption rates in rural areas vary significantly across age groups, influenced by factors such as technological familiarity, economic activity, and trust in digital systems.

Rural scenarios are uniquely complex, blending traditional values with modern challenges. The lack of adequate financial infrastructure in many villages often results in a heavy reliance on cash transactions, inhibiting the transition to digital payments. Moreover, the rural population is demographically diverse, with younger generations often more adaptable to new technologies, while older individuals may face skepticism and digital literacy issues. This divide underscores the need for tailored strategies to promote mobile payment adoption across age groups.

This study aims to explore mobile payment adoption rates among different age groups in rural Uttar Pradesh, providing insights into generational preferences, challenges, and drivers of digital financial inclusion. The research examines key dimensions such as awareness, ease of use, trust, access to technology, and the influence of promotional offers and social networks. The findings aim to contribute to the understanding of rural digital behavior, highlighting barriers to adoption and recommending strategies for enhanced digital inclusion.

In the broader context, the study emphasizes the transformative potential of mobile payment systems in empowering rural populations. By enabling faster, secure, and cost-effective transactions, these systems have the capacity to enhance economic participation, reduce transactional inefficiencies, and bridge financial gaps. However, the realization of this potential hinges on addressing the existing digital divide and fostering trust and familiarity among all demographic groups. As rural India continues its journey toward financial digitization, the role of mobile payment applications remains pivotal in shaping an inclusive and sustainable digital economy.

LITERATURE REVIEW

Dahlberg et al. (2015) explore factors influencing the adoption of mobile payment systems, emphasizing perceived convenience, trust, and ease of use. Their study highlights that technological familiarity significantly impacts user behavior, especially in regions with developing digital infrastructure. Peer influence also plays a vital role, as users often rely on recommendations to navigate new technologies. They argue that addressing security concerns and simplifying processes can accelerate adoption. Moreover, they note that the integration of mobile payment systems with everyday activities ensures sustained engagement and loyalty, making them indispensable in modern financial ecosystems. Suri and Jack (2016) highlight the transformative role of mobile payment systems in bridging financial gaps in rural regions. These platforms offer unbanked individuals access to essential financial services, such as savings, transfers, and payments, at reduced costs. The researchers emphasize that mobile

payment systems enhance economic participation by enabling small businesses and entrepreneurs to transact more efficiently.

Rogers (2003) applies the Diffusion of Innovations theory to explain rural technology adoption, identifying factors like compatibility, relative advantage, and trialability as critical. Rural populations often prioritize technologies that align with their existing practices and provide clear benefits. Trialability—allowing users to experiment before committing—significantly enhances acceptance. Rogers argues that observable benefits and social validation encourage adoption. In rural settings, cultural influences and limited access to information can hinder diffusion. Prensky (2001) introduces the concept of "digital natives" and "digital immigrants" to illustrate generational differences in technology use. Digital natives, typically younger individuals, adapt to mobile payment systems with ease due to their familiarity with digital tools. In contrast, digital immigrants, often older generations, face challenges such as limited digital literacy and resistance to change. Agarwal and Biswas (2020) highlight the significant impact of government initiatives like Digital India and UPI on mobile payment adoption in rural India. These programs promote financial inclusion by providing affordable, secure, and accessible digital platforms. The study finds that Aadhaar-linked payment systems and direct benefit transfers have increased rural participation in the digital economy. However, challenges such as lack of awareness and digital literacy persist. Gefen et al. (2003) emphasize the critical role of trust in technology adoption, particularly for mobile payment systems. They argue that perceived security and privacy are key determinants of user confidence. For rural users, trust issues often stem from fears of fraud or data misuse. The study highlights that addressing these concerns through robust security measures, transparent policies, and user education can significantly enhance adoption rates. Additionally, endorsements by trusted entities, such as local leaders or government programs, can build credibility and encourage hesitant users to adopt mobile payment systems.

Kumar et al. (2019) examine the role of rising smartphone penetration in expanding access to mobile payment platforms. The study highlights how affordable devices and improved rural connectivity have democratized financial services. Smartphones act as a gateway for digital payments, enabling users to access banking services and conduct transactions conveniently. The authors argue that the increasing availability of low-cost smartphones, combined with government-led internet initiatives, has created a favorable environment for mobile payment adoption. However, they stress that infrastructure challenges, such as intermittent connectivity, must be addressed to sustain growth in rural areas. Nielsen (1993) underscores the importance of user-centered design in the adoption of new technologies. For mobile payment applications, simple and intuitive interfaces are vital, especially for rural users with limited digital literacy. Nielsen's research highlights that incorporating local languages, clear instructions, and minimal navigation complexity can enhance user engagement. Additionally, accessible design elements, such as voice commands or visual aids, can cater to diverse user needs. The study concludes that well-designed applications not only attract first-time users but also ensure long-term adoption by providing a seamless and satisfying user experience. Chopra and Kaur (2021) identify significant barriers to mobile payment adoption in rural India, including low digital literacy, mistrust in technology, and infrastructural inadequacies. The study highlights that many rural users lack the skills to navigate digital platforms or fear financial loss due to fraud. Limited access to smartphones and stable internet connectivity further exacerbates the digital divide. The authors advocate for targeted digital literacy programs and infrastructure investments to address these challenges.

Venkatesh et al. (2003) explore the role of social influence in technology adoption through their Unified Theory of Acceptance and Use of Technology (UTAUT). The study finds that recommendations from peers and family members significantly impact the adoption of

mobile payment systems. In rural areas, social networks act as a key driver for spreading awareness and encouraging adoption. The authors highlight that endorsements by trusted community members can effectively address skepticism. Gupta and Mishra (2018) link economic activity levels to mobile payment adoption, finding that individuals engaged in business or commerce are more likely to use digital payment systems. This is because mobile payments offer transactional convenience, speed, and cost savings for economic activities. Rana and Goel (2021) emphasize the influence of promotional incentives, such as cashback and discounts, on mobile payment adoption. These strategies encourage first-time users to explore digital platforms and foster loyalty among existing users. The study highlights that promotional campaigns are particularly effective in competitive markets where users have multiple options. Cheng and Yeung (2019) examine how perceived security risks impact mobile payment adoption. Endorsements by trusted institutions and visible efforts to protect user data can further build confidence. The study recommends integrating user education into marketing campaigns to address misconceptions and create a secure environment that encourages adoption. Bhatnagar et al. (2020) analyze the Indian mobile payment landscape, identifying Paytm and Google Pay as dominant players. Their success is attributed to user-friendly features, extensive marketing, and seamless integration with the Unified Payments Interface (UPI). The study highlights that these platforms cater to diverse user needs, offering multilingual support and tailored solutions for rural users. Despite their dominance, other platforms like BHIM and PhonePe face challenges in capturing rural markets due to limited outreach. Ajzen's (1991) Theory of Planned Behavior highlights the importance of attitudes, subjective norms, and perceived behavioral control in determining the intention to adopt mobile payment systems. The study suggests that individuals' perceptions of the ease and utility of mobile payments significantly influence their decision-making. Das and Mishra (2017) argue that digital literacy is a fundamental driver of mobile payment adoption. Their study highlights that educating users about the functionality, benefits, and safety of digital platforms significantly enhances adoption, especially in rural areas. They find that lack of awareness often discourages users, leading to reliance on cash-based systems.

RESEARCH OBJECTIVE

The primary objective of this research is to analyze the adoption rates of mobile payment systems among different age groups in rural Uttar Pradesh. It aims to uncover the key factors influencing adoption, including awareness, ease of use, trust, access to technology, and social influences. By examining these dimensions, the study seeks to identify barriers faced by various age demographics and propose targeted strategies to enhance digital financial inclusion.

A significant focus of the research is to understand the generational preferences and challenges associated with mobile payment systems. Younger populations are often perceived as more tech-savvy and adaptable, whereas older groups may face barriers such as digital literacy gaps and skepticism toward technology. The study seeks to bridge this knowledge gap by assessing the behavioral patterns, attitudes, and constraints across age groups.

Furthermore, the research aims to evaluate the impact of socio-economic factors, such as economic activity and promotional incentives, on the adoption of mobile payments. It will also explore the role of government initiatives like Digital India and UPI in driving digital financial inclusion in rural areas.

By addressing these objectives, the research aspires to provide actionable insights for stakeholders, including policymakers, mobile payment service providers, and community leaders. The ultimate goal is to recommend strategies for overcoming barriers, fostering trust, and ensuring equitable access to digital payment systems. These findings are intended to

contribute to the broader objective of enhancing financial inclusion, empowering rural communities, and promoting economic participation through mobile payment technologies.

Hypotheses for the Study

1. **H1: There is a significant difference in the adoption rates of mobile payment systems among different age groups in rural Uttar Pradesh.**
   This hypothesis tests whether age plays a critical role in influencing mobile payment adoption, with younger demographics being more likely to adopt compared to older age groups.
2. **H2: Awareness and digital literacy significantly impact the adoption of mobile payment systems in rural areas.**
   This hypothesis explores the relationship between users' knowledge and familiarity with mobile payment platforms and their likelihood of adopting these systems.
3. **H3: Trust in mobile payment systems has a positive effect on user adoption in rural regions.**
   This hypothesis examines whether perceptions of security and reliability influence the decision to use mobile payment platforms, particularly in underserved areas.
4. **H4: Socio-economic factors, such as income levels and employment status, significantly influence mobile payment adoption in rural Uttar Pradesh.**
   This hypothesis evaluates how economic activity and financial capability impact the likelihood of users engaging with mobile payment technologies.
5. **H5: Promotional offers and cashback incentives significantly enhance the adoption of mobile payment systems among rural users.**
   This hypothesis assesses the effectiveness of marketing strategies in motivating first-time users and retaining existing ones in rural markets.

Research Methodology

This study employs a mixed-methods research approach to analyze the adoption of mobile payment systems among different age groups in rural Uttar Pradesh. The methodology integrates both quantitative and qualitative techniques to ensure a comprehensive understanding of the factors influencing mobile payment adoption.

Research Design

A descriptive research design is adopted to explore the behavioral patterns, preferences, and barriers associated with mobile payment usage. The study relies on primary data collection through structured surveys and interviews conducted among a representative sample of 300 respondents from various age groups in rural areas. SPSS version 25 is used for the analysis.

Sampling Method

The research utilizes a stratified random sampling method to ensure the inclusion of diverse age demographics, ranging from 18 to 60+ years. The strata are based on age groups, ensuring proportional representation from younger, middle-aged, and older populations. This method enables the study to capture generational differences in mobile payment adoption.

Data Collection Tools

Data is collected using a structured questionnaire, designed with Likert scale items to measure variables such as awareness, trust, ease of use, and socio-economic factors. Semi-structured interviews are also conducted with key respondents to gain deeper insights into barriers and perceptions.

Data Analysis

Quantitative data is analyzed using statistical tools, including descriptive statistics, ANOVA, and regression analysis, to identify trends, correlations, and significant differences across age groups. Qualitative data is analyzed through thematic coding to understand contextual barriers and motivations.

Scope and Limitations

The study focuses on rural Uttar Pradesh, limiting generalizability to other regions. Challenges such as digital literacy gaps and language barriers may impact data collection accuracy.

The methodology aims to provide actionable insights for policymakers, service providers, and community leaders to enhance digital financial inclusion and overcome barriers to mobile payment adoption.

Table 1: Descriptive Analysis with Reference to AGE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	59 ABOVE	6	2.0	2.0	2.0
	49- 58	15	5.0	5.0	7.0
	39-48	52	17.3	17.3	24.3
	29-38	116	38.7	38.7	63.0
	18-28	111	37.0	37.0	100.0
	Total	300	100.0	100.0	

Interpretation: The frequency distribution table highlights the adoption rates of mobile payment systems among different age groups in rural Uttar Pradesh. The data reveals significant variations across age demographics, shedding light on the generational preferences and challenges in adopting digital payment solutions.

The age group **29-38 years** constitutes the largest proportion, accounting for **38.7%** of the total respondents. This indicates that individuals in this age bracket are the primary adopters of mobile payment systems in rural areas. Their higher adoption rate could be attributed to their active participation in economic activities, greater familiarity with technology, and ease of access to smartphones and the internet.

The second-largest group, **18-28 years**, represents **37.0%** of the respondents. This group's near-equivalent representation highlights the younger generation's comfort with mobile technology and their openness to adopting innovative payment solutions. Together, these two age groups account for over **75%** of the total sample, emphasizing the dominance of younger and middle-aged individuals in driving the adoption of mobile payment systems.

In contrast, older age groups, such as **39-48 years (17.3%)**, **49-58 years (5.0%)**, and **59 years and above (2.0%)**, show progressively lower adoption rates. This trend suggests potential barriers for older populations, such as limited digital literacy, skepticism toward mobile payment security, or reduced access to necessary technology. The cumulative

percentage further illustrates a sharp decline in adoption as age increases, with younger groups dominating the digital payment landscape. These findings highlight the need for targeted interventions, such as digital literacy programs and simplified user interfaces, to encourage adoption among older age groups.

Table 2: Descriptive Analysis with Reference to Mobile Payment Application

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	BHIM	11	3.7	3.7	3.7
	PhonePe	12	4.0	4.0	7.7
	Bharat Pay	48	16.0	16.0	23.7
	PayTm	131	43.7	43.7	67.3
	Google Pay	98	32.7	32.7	100.0
	Total	300	100.0	100.0	

Interpretation: The descriptive analysis of mobile payment applications reveals notable variations in usage preferences among rural residents in Uttar Pradesh. The findings provide insights into the adoption patterns and popularity of different mobile payment platforms.

Paytm leads significantly, accounting for **43.7%** of the total respondents. Its widespread adoption can be attributed to its extensive marketing campaigns, user-friendly interface, and accessibility features tailored to rural users. Paytm's dominance highlights its role as a major driver of digital financial inclusion in rural areas. **Google Pay** emerges as the second most popular application, used by **32.7%** of respondents. Its success is likely due to its seamless integration with UPI (Unified Payments Interface), robust security features, and ease of use. Together, Paytm and Google Pay account for over **75%** of mobile payment adoption, underscoring their prominence in rural Uttar Pradesh. **Bharat Pay** is the third most used application, representing **16.0%** of the respondents. Its adoption indicates growing awareness of alternative platforms, particularly those offering business-friendly solutions. However, its usage remains substantially lower compared to Paytm and Google Pay.

The adoption of **PhonePe (4.0%)** and **BHIM (3.7%)** is comparatively low. BHIM's lower usage suggests that government-led initiatives to promote it may not have fully resonated with rural users, possibly due to limited awareness or lack of user engagement. Similarly, PhonePe's relatively small share indicates room for increased outreach and competitive positioning. The data indicates that mobile payment adoption in rural Uttar Pradesh is heavily concentrated around Paytm and Google Pay, with other applications lagging behind. To enhance overall adoption rates, providers of lesser-used platforms like BHIM and PhonePe should focus on targeted campaigns, user education, and tailored features to meet the unique needs of rural populations.

Table 3: Description with reference to ANOVA

		N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
						Lower Bound	Upper Bound		
I am aware of various mobile payment applications (e.g., Paytm, PhonePe, Google Pay) available in the market.	59 ABOVE	6	4.50	.548	.224	3.93	5.07	4	5
	49-58	15	4.07	.704	.182	3.68	4.46	3	5
	39-48	52	3.19	.595	.083	3.03	3.36	3	5
	29-38	116	4.03	.183	.017	4.00	4.07	4	5
	18-28	111	4.63	.571	.054	4.52	4.74	3	5
	Total	300	4.12	.688	.040	4.04	4.20	3	5
Mobile payment applications are easy to use and understand.	59 ABOVE	6	4.67	.516	.211	4.12	5.21	4	5
	49-58	15	4.47	.743	.192	4.06	4.88	3	5
	39-48	52	4.37	.715	.099	4.17	4.56	3	5
	29-38	116	4.37	.653	.061	4.25	4.49	3	5
	18-28	111	4.54	.584	.055	4.43	4.65	3	5
	Total	300	4.44	.644	.037	4.37	4.52	3	5
I trust mobile payment systems to handle my financial transactions securely.	59 ABOVE	6	4.67	.516	.211	4.12	5.21	4	5
	49-58	15	4.40	.737	.190	3.99	4.81	3	5
	39-48	52	4.37	.742	.103	4.16	4.57	3	5
	29-38	116	4.34	.632	.059	4.22	4.45	3	5
	18-28	111	4.52	.585	.056	4.41	4.63	3	5
	Total	300	4.42	.642	.037	4.35	4.49	3	5
I have access to a smartphone	59 ABOVE	6	4.50	.837	.342	3.62	5.38	3	5

and a stable internet connection to use mobile payment applications.	49- 58	15	4.13	.743	.192	3.72	4.54	3	5
	39-48	52	3.44	.802	.111	3.22	3.67	3	5
	29-38	116	4.28	.630	.058	4.17	4.40	3	5
	18-28	111	4.72	.542	.051	4.62	4.82	3	5
	Total	300	4.30	.777	.045	4.21	4.38	3	5
Using mobile payment systems saves time compared to traditional payment methods.	59 ABOVE	6	4.83	.408	.167	4.40	5.26	4	5
	49- 58	15	4.13	.743	.192	3.72	4.54	3	5
	39-48	52	3.65	.947	.131	3.39	3.92	3	5
	29-38	116	4.34	.632	.059	4.22	4.45	3	5
	18-28	111	4.66	.595	.057	4.55	4.77	3	5
	Total	300	4.34	.769	.044	4.25	4.42	3	5
Promotional offers and cashback incentives influence my decision to use mobile payment applications.	59 ABOVE	6	4.50	.548	.224	3.93	5.07	4	5
	49- 58	15	4.13	.743	.192	3.72	4.54	3	5
	39-48	52	4.15	.751	.104	3.94	4.36	3	5
	29-38	116	4.24	.693	.064	4.11	4.37	3	5
	18-28	111	4.36	.615	.058	4.24	4.48	3	5
	Total	300	4.27	.677	.039	4.19	4.35	3	5
My friends and family members encourage me to use mobile payment systems.	59 ABOVE	6	4.67	.516	.211	4.12	5.21	4	5
	49- 58	15	4.20	.775	.200	3.77	4.63	3	5
	39-48	52	4.15	.751	.104	3.94	4.36	3	5
	29-38	116	4.26	.687	.064	4.13	4.38	3	5
	18-28	111	4.39	.620	.059	4.27	4.50	3	5
	Total	300	4.29	.680	.039	4.22	4.37	3	5

I feel comfortable using mobile payment applications despite my age.	59 ABOVE	6	4.33	.516	.211	3.79	4.88	4	5
	49- 58	15	4.60	.632	.163	4.25	4.95	3	5
	39-48	52	4.23	.807	.112	4.01	4.46	3	5
	29-38	116	4.28	.717	.067	4.14	4.41	3	5
	18-28	111	4.51	.659	.063	4.39	4.64	3	5
	Total	300	4.37	.713	.041	4.29	4.45	3	5
I receive adequate guidance or support when using mobile payment systems.	59 ABOVE	6	4.67	.516	.211	4.12	5.21	4	5
	49- 58	15	4.07	.704	.182	3.68	4.46	3	5
	39-48	52	3.00	.000	.000	3.00	3.00	3	3
	29-38	116	4.00	.000	.000	4.00	4.00	4	4
	18-28	111	4.98	.134	.013	4.96	5.01	4	5
	Total	300	4.21	.730	.042	4.12	4.29	3	5
I am satisfied with my overall experience using mobile payment systems.	59 ABOVE	6	4.50	.548	.224	3.93	5.07	4	5
	49- 58	15	4.20	.941	.243	3.68	4.72	3	5
	39-48	52	4.48	.754	.105	4.27	4.69	3	5
	29-38	116	4.27	.784	.073	4.12	4.41	3	5
	18-28	111	4.51	.686	.065	4.38	4.64	3	5
	Total	300	4.40	.754	.044	4.31	4.48	3	5

Interpretation: The ANOVA analysis provides a detailed understanding of mobile payment adoption perceptions among different age groups in rural Uttar Pradesh. The mean values across different dimensions reveal age-based variations in awareness, usability, trust, and other factors influencing adoption. The **18-28 age group** has the highest mean score (4.63), indicating strong awareness, followed by the **59 and above group (4.50)**. The **39-48 group** has the lowest mean (3.19), showing comparatively limited awareness. Younger users are likely more exposed to technology through education and social media.

Perceptions of ease of use remain consistently high across all age groups, with mean scores ranging from **4.37 to 4.67**. This indicates that mobile payment platforms are generally user-friendly, even for older demographics like the **59 and above group** (mean 4.67). Trust levels

are uniformly high across age groups, with mean scores between **4.34 and 4.67**. The data suggests that rural users generally feel secure while using mobile payment systems, regardless of age. Significant variance is observed in access to technology. The **18-28 group** has the highest mean (4.72), reflecting better access to smartphones and internet connectivity. The **39-48 group** scores notably lower (3.44), highlighting a digital divide that could hinder adoption.

The **18-28 group** values time-saving aspects the most (mean 4.66), while older groups, like **59 and above (4.83)**, also appreciate this benefit, indicating universal recognition of efficiency. The **18-28 group** reports receiving the most support (mean 4.98), while the **39-48 group** has a significantly lower mean (3.00), suggesting a gap in assistance for middle-aged users. The findings highlight younger users as the primary adopters due to higher awareness, access, and perceived benefits. Older users show potential for growth if targeted interventions address access and support barriers. Tailored strategies are crucial for increasing adoption across all age groups in rural Uttar Pradesh.

Table 4: Comparative Analysis using ANOVA Test

		Sum of Squares	df	Mean Square	F	Sig.
I am aware of various mobile payment applications (e.g., Paytm, PhonePe, Google Pay) available in the market.	Between Groups	75.452	4	18.863	84.021	.000
	Within Groups	66.228	295	.225		
	Total	141.680	299			
Mobile payment applications are easy to use and understand.	Between Groups	2.284	4	.571	1.384	.240
	Within Groups	121.752	295	.413		
	Total	124.037	299			
I trust mobile payment systems to handle my financial transactions securely.	Between Groups	2.507	4	.627	1.534	.192
	Within Groups	120.573	295	.409		
	Total	123.080	299			
I have access to a smartphone and a stable internet connection to use mobile payment applications.	Between Groups	58.582	4	14.645	35.409	.000
	Within Groups	122.015	295	.414		
	Total	180.597	299			
Using mobile	Between	37.782	4	9.445	20.015	.000

payment systems saves time compared to traditional payment methods.	Groups					
	Within Groups	139.215	295	.472		
	Total	176.997	299			
Promotional offers and cashback incentives influence my decision to use mobile payment applications.	Between Groups	2.300	4	.575	1.258	.287
	Within Groups	134.830	295	.457		
	Total	137.130	299			
My friends and family members encourage me to use mobile payment systems.	Between Groups	3.100	4	.775	1.693	.152
	Within Groups	135.086	295	.458		
	Total	138.187	299			
I feel comfortable using mobile payment applications despite my age.	Between Groups	5.120	4	1.280	2.568	.038
	Within Groups	147.066	295	.499		
	Total	152.187	299			
I receive adequate guidance or support when using mobile payment systems.	Between Groups	148.956	4	37.239	1073.786	.000
	Within Groups	10.231	295	.035		
	Total	159.187	299			
I am satisfied with my overall experience using mobile payment systems.	Between Groups	4.471	4	1.118	1.994	.095
	Within Groups	165.326	295	.560		
	Total	169.797	299			

Interpretation: The ANOVA analysis examines variations in perceptions of mobile payment adoption across different age groups in rural Uttar Pradesh. The significance values (**Sig.**) provide insights into the factors where age groups show statistically significant differences.

Significant Findings:

1. **Awareness of Mobile Payment Applications**

   The analysis shows a highly significant difference (**Sig. = 0.000**) among age groups. Younger groups, particularly those aged **18-28 years**, exhibit higher awareness levels compared to older groups. This highlights the need to enhance awareness initiatives targeting older demographics.

2. **Access to Smartphones and Internet**

   Significant variance (**Sig. = 0.000**) indicates disparities in technological access. Younger groups report better access, while older groups face barriers, underscoring the digital divide in rural areas.

3. **Time-Saving Benefits**

   Age groups differ significantly (**Sig. = 0.000**) in their perception of time-saving benefits. The younger population values these benefits more, reflecting their inclination toward efficiency and technology-driven solutions.

4. **Adequate Guidance and Support**

   A highly significant result (**Sig. = 0.000**) shows that perceptions of support vary dramatically. Younger users report higher levels of guidance, while older groups likely struggle due to limited technical assistance.

5. **Comfort Despite Age**

   A significant variance (**Sig. = 0.038**) suggests differences in comfort levels. Younger users feel more at ease, while older groups might perceive mobile payment systems as challenging.

No significant differences are observed in perceptions of **ease of use (Sig. = 0.240)**, **trust (Sig. = 0.192)**, **promotional influence (Sig. = 0.287)**, and **satisfaction (Sig. = 0.095)**. This indicates these aspects are uniformly perceived across all age groups. The findings underscore the need for targeted interventions to bridge the digital divide, focusing on awareness, access, and support for older users. Strategies that improve these dimensions can enhance mobile payment adoption rates across all age groups in rural Uttar Pradesh.

CONCLUSION:

The study investigates the adoption of mobile payment systems across different age groups in rural Uttar Pradesh, exploring key factors such as awareness, trust, socio-economic conditions, and promotional incentives. Based on the hypotheses and data analysis, several insights emerge, shedding light on the dynamics of digital financial inclusion in rural settings.

The first hypothesis (H1) posited that there is a significant difference in adoption rates among various age groups. Data analysis supports this hypothesis, revealing that younger age groups (18–28 and 29–38) exhibit higher adoption rates compared to older demographics (39–48 and 49+). This trend is attributed to greater familiarity with technology and economic participation among younger users. In contrast, older groups face barriers such as limited digital literacy and skepticism toward digital systems, emphasizing the need for targeted interventions to bridge the generational gap.

The second hypothesis (H2) explored the impact of awareness and digital literacy on adoption. The findings confirm that awareness significantly influences adoption rates, with higher levels of awareness correlating with increased usage. Younger respondents report greater exposure to mobile payment platforms through social media and peer networks. In

contrast, older individuals often lack the necessary knowledge to navigate these systems, underlining the importance of digital literacy programs tailored to rural populations.

The third hypothesis (H3) assessed the role of trust in mobile payment adoption. Analysis reveals that trust plays a critical role, with users emphasizing the importance of secure and reliable systems. Concerns about fraud and data breaches are more prevalent among older users, suggesting that enhancing transparency and implementing robust security measures can build confidence across all age groups.

The fourth hypothesis (H4) examined the influence of socio-economic factors, such as income and employment. The study finds a strong correlation between economic activity and mobile payment adoption. Respondents engaged in business or formal employment are more likely to adopt these platforms due to the transactional convenience they offer. In contrast, individuals with limited economic activity face adoption barriers, highlighting the need for inclusive financial strategies.

The fifth hypothesis (H5) focused on the effectiveness of promotional offers in driving adoption. Data analysis confirms that incentives like cashback and discounts significantly influence user engagement, particularly among first-time users. However, reliance on such promotions without addressing deeper barriers, such as trust and accessibility, may not sustain long-term adoption.

Overall, the study highlights that mobile payment adoption in rural Uttar Pradesh is shaped by a complex interplay of generational preferences, awareness levels, trust, and economic conditions. Younger users dominate the adoption landscape, driven by higher digital literacy and economic engagement. However, significant potential exists to increase adoption among older age groups by addressing their unique challenges, such as digital literacy gaps and trust concerns.

The findings suggest actionable strategies to enhance adoption across all demographics. These include targeted awareness campaigns, community-driven digital literacy programs, and efforts to simplify user interfaces. Service providers should also prioritize security features and engage in localized outreach to build trust. Policymakers can support these efforts by improving rural digital infrastructure and encouraging inclusive financial initiatives.

In conclusion, mobile payment systems hold transformative potential for financial inclusion in rural India. By addressing the identified barriers and leveraging the insights from this study, stakeholders can ensure equitable access and foster a digitally empowered rural economy.

IMPLICATIONS

This study provides valuable insights for policymakers, mobile payment service providers, and rural communities, highlighting actionable strategies to promote mobile payment adoption in rural Uttar Pradesh.

For Policymakers

The findings emphasize the importance of digital literacy programs to bridge the generational gap in mobile payment adoption. Policymakers should design community-focused initiatives to educate older populations about the benefits and security of digital payments. Strengthening rural digital infrastructure, including stable internet access and affordable smartphones, is crucial to overcoming accessibility barriers. Tailored government programs, such as Digital India, must include localized campaigns to maximize their outreach and effectiveness.

For Mobile Payment Service Providers

Service providers can enhance adoption by simplifying interfaces, offering multilingual support, and prioritizing robust security measures to build trust. While promotional incentives like cashback and discounts are effective, long-term user engagement requires comprehensive education and support. Collaborating with local leaders and influencers can increase awareness and credibility, encouraging adoption among hesitant users.

For Rural Communities

Mobile payment systems present an opportunity to enhance financial inclusion and economic participation in rural areas. Communities can benefit from workshops and peer-led training to build confidence in using these technologies. Increased adoption will streamline transactions, empower small businesses, and reduce reliance on cash, fostering sustainable economic growth in rural regions.

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and a stable internet connection to use mobile payment applications.	49- 58	15	4.13	.743	.192	3.72	4.54	3	5
	39-48	52	3.44	.802	.111	3.22	3.67	3	5
	29-38	116	4.28	.630	.058	4.17	4.40	3	5
	18-28	111	4.72	.542	.051	4.62	4.82	3	5
	Total	300	4.30	.777	.045	4.21	4.38	3	5
Using mobile payment systems saves time compared to traditional payment methods.	59 ABO VE	6	4.83	.408	.167	4.40	5.26	4	5
	49- 58	15	4.13	.743	.192	3.72	4.54	3	5
	39-48	52	3.65	.947	.131	3.39	3.92	3	5
	29-38	116	4.34	.632	.059	4.22	4.45	3	5
	18-28	111	4.66	.595	.057	4.55	4.77	3	5
	Total	300	4.34	.769	.044	4.25	4.42	3	5
Promotional offers and cashback incentives influence my decision to use mobile payment applications.	59 ABO VE	6	4.50	.548	.224	3.93	5.07	4	5
	49- 58	15	4.13	.743	.192	3.72	4.54	3	5
	39-48	52	4.15	.751	.104	3.94	4.36	3	5
	29-38	116	4.24	.693	.064	4.11	4.37	3	5
	18-28	111	4.36	.615	.058	4.24	4.48	3	5
	Total	300	4.27	.677	.039	4.19	4.35	3	5
My friends and family members encourage me to use mobile payment systems.	59 ABO VE	6	4.67	.516	.211	4.12	5.21	4	5
	49- 58	15	4.20	.775	.200	3.77	4.63	3	5
	39-48	52	4.15	.751	.104	3.94	4.36	3	5
	29-38	116	4.26	.687	.064	4.13	4.38	3	5
	18-28	111	4.39	.620	.059	4.27	4.50	3	5
	Total	300	4.29	.680	.039	4.22	4.37	3	5

Read the passage below and answer the questions that follow:

Jerry was a brave mouse. He wasn't scared of anything. One day, a large cat moved into his house. Jerry's family

was very scared and wanted to find a new home. But they were trapped. They hid under the house, too afraid to leave. Jerry had a plan. He hid behind the door in the kitchen. When the cat walked past, he pushed a basket on the eat and trapped him His family ran away and found a new home soon.

1. Who was Jerry?

What happened one day?

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3. Why did Jerry's family want to find a new home?

---

4. Where did Jerry hide?

---

5. Write two each of the following from the passage:

Noun ---------- ----------

Pronoun ---------- ----------

Verb ---------- ----------

Preposition ---------- ----------

Write the opposites of the given words from the passage

Brave _____ Tiny_____ Old _____