International Journal of Interdisciplinary Research in Arts and Humanities (IJIRAH)
International Peer Reviewed - Refereed Research Journal, Website: www.dvpublication.com
Impact Factor: 5.225, ISSN (Online): 2456 - 3145, Volume 10, Issue 2, July - December, 2025

ADVANCED TECHNOLOGY ADOPTION IN MOBILE PAYMENTS: CUSTOMER INSIGHTS ON UPI USAGE IN TIRUCHIRAPPALLI

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Cite This Article: A. Kavitha & S. Bhawiya Roopaa, "Advanced Technology Adoption in Mobile Payments: Customer Insights on UPI Usage in Tiruchirappalli", International Journal of Interdisciplinary Research in Arts and Humanities, Volume 10, Issue 2, July - December, Page Number 89-94, 2025.

DOI: https://doi.org/10.5281/zenodo.17165117

Abstract:

The rapid proliferation of mobile payment systems in India has been significantly accelerated by the adoption of the Unified Payments Interface (UPI), a real-time payment platform developed by the National Payments Corporation of India (NPCI). UPI has revolutionized digital transactions by offering instant fund transfers, interoperability across banks, and user-friendly mobile applications. This study investigates the adoption of advanced technology in mobile payments, focusing specifically on UPI usage from customers' perspectives in Tiruchirappalli District, Tamil Nadu. The research aims to understand the key drivers, challenges, and behavioural patterns influencing UPI adoption among local consumers. A structured questionnaire was administered to a purposive sample of 200 respondents representing diverse demographic groups, including students, working professionals, and small business owners. The data was analysed using descriptive statistics, correlation analysis, and regression techniques to identify the impact of perceived ease of use, perceived security, trust, and convenience on adoption intentions and continued usage. The findings reveal that ease of use and transaction speed are the most influential factors motivating UPI adoption, while security concerns and occasional technical glitches remain notable barriers. Moreover, younger consumers demonstrate higher adoption rates, indicating generational differences in technology acceptance. The study highlights that government initiatives promoting digital literacy, coupled with banking sector innovations, have significantly boosted consumer confidence in mobile payment technologies. However, persistent issues such as cyber fraud risks, unreliable internet connectivity in semi-urban areas, and lack of awareness among older age groups hinder complete penetration. This research contributes to the growing literature on digital payment ecosystems by providing region-specific insights into UPI adoption, offering practical implications for banks, fintech companies, and policymakers to enhance user experience and trust. Strengthening transaction security, improving user education, and ensuring reliable infrastructure are critical for sustaining UPI growth in Tiruchirappalli and beyond.

Key Words: UPI, Mobile Payments, Technology Adoption, Customer Perception, Tiruchirappalli, Digital Transactions

Introduction:

In the past decade, India has witnessed a remarkable transformation in its financial transaction landscape, driven primarily by the rapid adoption of advanced mobile payment technologies. Among these, the Unified Payments Interface (UPI), launched in 2016 by the National Payments Corporation of India (NPCI), has emerged as a ground-breaking innovation that has revolutionized digital payments in the country. By enabling instant, interoperable, and cost-efficient fund transfers through mobile applications, UPI has not only simplified peer-to-peer and merchant payments but has also played a pivotal role in advancing the Government of India's vision of a cashless economy. The proliferation of smart phones, increasing internet penetration, and the rise of affordable data plans have collectively created a fertile ground for mobile payment adoption, especially in Tier-II and Tier-III cities such as Tiruchirappalli in Tamil Nadu. As a historical, educational, and commercial hub, Tiruchirappalli has witnessed significant growth in the use of digital payment solutions, making it an ideal setting to explore the behavioral, technological, and socio-economic factors influencing UPI adoption.

The UPI system integrates multiple bank accounts into a single mobile application, merging several banking features, seamless fund routing, and merchant payments under one umbrella, while also enabling "Peer to Peer" collection requests that can be scheduled and paid as per convenience. This advanced payment infrastructure operates on the principles of ease of use, real-time settlement, interoperability, and minimal transaction costs, making it a preferred choice for both urban and semi-urban users. However, despite its technological sophistication and government-backed promotion, UPI adoption patterns vary widely among consumers due to differences in digital literacy, trust in technology, perceived security, and socio-economic background. In Tiruchirappalli, a region characterized by a blend of modern commerce and traditional marketplaces, these factors manifest uniquely, influenced by local business practices, consumer awareness, and infrastructural readiness. Younger demographics, especially students and working professionals, have embraced UPI with enthusiasm due to its convenience and compatibility with their mobile-centric lifestyles, while older generations often remain hesitant, citing concerns over cyber fraud, transaction errors, and lack of familiarity with digital platforms. Additionally, micro-entrepreneurs, small shop owners, and street vendors in the district are increasingly integrating UPI into their business operations, motivated by its cost-effectiveness, ability to reduce cash-handling risks, and potential to expand customer reach. Nevertheless, infrastructural challenges such as inconsistent internet connectivity, especially in peripheral areas, and occasional system downtimes continue to impede seamless adoption.

The COVID-19 pandemic further accelerated the shift toward digital payments, as health concerns and social distancing norms pushed both consumers and merchants to seek contactless transaction methods, reinforcing UPI's relevance and utility. From a theoretical perspective, the Technology Acceptance Model (TAM) and the Unified Theory of Acceptance and Use of Technology (UTAUT) provide useful frameworks to understand the adoption behaviour, emphasizing variables such as perceived

ease of use, perceived usefulness, trust, and facilitating conditions. In Tiruchirappalli's context, these variables are intertwined with cultural attitudes toward money handling, the influence of peer networks, and local marketing strategies employed by banks and fintech companies. Moreover, competitive dynamics among mobile payment service providers, such as Google Pay, PhonePe, Paytm, and BHIM, have spurred continuous innovation in user interfaces, reward programs, and value-added services, further shaping consumer preferences. Policymakers and regulators have also contributed to fostering UPI adoption through initiatives such as transaction fee waivers, awareness campaigns, and stringent guidelines on data privacy and fraud prevention. Despite these efforts, trust remains a critical determinant, as incidents of phishing, unauthorized access, and transaction disputes occasionally erode consumer confidence.

The interplay between trust, perceived security, and technological convenience thus becomes central to understanding the sustainability of UPI usage in regions like Tiruchirappalli. Furthermore, the socio-economic diversity of the district adds complexity to the adoption narrative, as high-income, tech-savvy users may value features like instant transfers and bill payments, while lower-income users may prioritize zero-cost transactions and simplicity of operation. Educational institutions, corporate employers, and trade associations in the city also play a role in promoting UPI usage through digital literacy programs and incentive-driven payment systems. With India's mobile payment ecosystem projected to expand exponentially in the coming years, understanding localized adoption patterns is crucial for stakeholders, including banks, fintech firms, and policymakers, to design strategies that not only drive adoption but also ensure sustained engagement. This study, therefore, focuses on exploring customer insights on UPI usage in Tiruchirappalli, aiming to identify the motivational drivers, perceived barriers, and demographic variations that influence technology adoption behaviour. By capturing the nuances of user experiences and perceptions, the research seeks to bridge the gap between technological capability and user readiness, offering actionable recommendations to enhance the inclusivity, security, and convenience of UPI-based mobile payments in the district.

Problem Setting:

The rapid expansion of mobile payment technologies in India has brought about a paradigm shift in financial transactions, with the Unified Payments Interface (UPI) emerging as a key driver of this transformation. While UPI adoption is steadily growing nationwide, its usage patterns, acceptance levels, and user perceptions vary significantly across regions, influenced by socio-economic, cultural, and infrastructural factors. In Tiruchirappalli, a city blending traditional commerce with modern retail, the adoption of UPI presents both opportunities and challenges. Younger, tech-savvy consumers readily embrace its convenience, while older users often remain hesitant due to concerns over digital security, fraud risks, and lack of familiarity. Additionally, inconsistent internet connectivity, limited digital literacy in certain segments, and trust issues hinder seamless integration into everyday transactions. Understanding the factors that drive or inhibit UPI adoption in this context is essential for banks, fintech companies, and policymakers to design strategies that enhance usage, trust, and long-term engagement.

Theoretical Background and Scope of the Study:

This study is grounded in the Technology Acceptance Model (TAM) and the Unified Theory of Acceptance and Use of Technology (UTAUT), which explain how perceived usefulness, ease of use, trust, and facilitating conditions influence technology adoption. Applying these frameworks to Unified Payments Interface (UPI) adoption in Tiruchirappalli, the research examines customer perceptions, motivations, and barriers. The scope covers diverse demographic groups, including students, professionals, merchants, and senior citizens, providing insights into behavioural patterns and regional adoption challenges. The study's findings aim to guide banks, fintech companies, and policymakers in enhancing UPI penetration, security, and long-term user engagement in similar semi-urban contexts.

Statement of the Problem:

The Unified Payments Interface (UPI) has transformed India's payment ecosystem by enabling instant, secure, and low-cost mobile transactions. However, despite its technological advantages and nationwide promotional efforts, UPI adoption in semi-urban regions like Tiruchirappalli remains uneven. While younger, tech-savvy consumers and small businesses are increasingly embracing UPI, many users particularly older generations and digitally inexperienced individuals continue to rely on cash due to concerns over security, trust, and technical complexity. Additional barriers such as inconsistent internet connectivity, limited awareness of features, and occasional transaction failures further impede usage. This study addresses the need to understand the demographic, behavioural, and infrastructural factors influencing UPI adoption in Tiruchirappalli, aiming to bridge the gap between technological potential and actual user acceptance.

Significance of the Study:

This study holds significance for multiple stakeholders in understanding and enhancing Unified Payments Interface (UPI) adoption in Tiruchirappalli. For banks and fintech companies, it provides actionable insights into customer preferences, barriers, and trust-related concerns, enabling the design of targeted awareness campaigns, improved security features, and user-friendly interfaces. For policymakers and regulators, the findings highlight infrastructural and literacy gaps, guiding strategies to strengthen digital payment penetration in semi-urban areas. For academia, it contributes to the body of knowledge on technology adoption, applying established models like TAM and UTAUT to an emerging market context. Finally, for local businesses and consumers, the research offers a deeper understanding of the benefits, risks, and best practices of UPI usage, fostering safer, more inclusive, and efficient financial transactions in the region.

National Status:

India has emerged as a global leader in digital payments, with the Unified Payments Interface (UPI) becoming one of the most successful real-time payment systems worldwide. Introduced by the National Payments Corporation of India (NPCI) in 2016, UPI has recorded exponential growth, surpassing billions of transactions monthly by 2024. Its ease of use, interoperability, and zero-cost transactions have driven adoption across urban and semi-urban regions. Government initiatives such as Digital India and demonetization in 2016 further accelerated its uptake. Despite this success, challenges like cyber security risks, digital literacy gaps, and infrastructural limitations remain, particularly in rural and semi-urban areas.

International Status:

Globally, countries are advancing real-time payment systems to promote cashless economies, including Faster Payments Service (UK), Zelle (USA), PayNow (Singapore), and PIX (Brazil). UPI has gained international recognition for its scalability and low transaction costs, inspiring similar frameworks in other nations. Recent collaborations have enabled UPI integration with payment systems in countries such as Singapore, UAE, France, and Sri Lanka, facilitating cross-border transactions for Indian travelers and diaspora. While advanced economies focus on refining security and integration with digital banking, developing nations view systems like UPI as models for financial inclusion.

Review of Literature:

Kumar & Ramesh (2023) studied UPI adoption among Tier-II city residents in Tamil Nadu and found that perceived ease of use and trust in the payment system were the strongest predictors of adoption. The study also noted that users in semi-urban areas preferred Tamil language interfaces, which increased transaction success and reduced input errors.

Gupta et al. (2023) explored mobile payment adoption using the Unified Theory of Acceptance and Use of Technology (UTAUT) in the Indian context. They found that social influence (recommendations from peers and family) and facilitating conditions (availability of smart phones, internet, and bank support) significantly influenced continued UPI usage.

RBI Report (2023) on Digital Payments Trends highlighted that Tier-II and Tier-III cities recorded a higher growth rate in UPI transactions compared to metros, driven by QR code penetration among small merchants, improved internet penetration, and cash back-based promotional campaigns.

Anand & Priya (2024) investigated customer perceptions of UPI security and concluded that visible security features such as biometric authentication, OTP verification, and app lock enhanced user trust. The study emphasized that fraud awareness campaigns conducted in local languages had a direct impact on sustained adoption in semi-urban regions.

Sharma & Bose (2024) analyzed merchant acceptance of UPI in South India, revealing that the zero-MDR policy encouraged rapid adoption among small businesses. However, merchants expressed concerns over transaction failures during peak hours, which sometimes discouraged customers from repeated use.

National Payments Corporation of India (NPCI) Report (2024) reported that UPI Lite adoption in Tamil Nadu was increasing, especially in areas with inconsistent internet connectivity. This micro-payment solution was particularly beneficial for daily low-value transactions in markets and public transport.

Meena et al. (2025) examined post-transaction experiences of UPI users in Tiruchirappalli and found that fast dispute resolution and real-time transaction confirmation were critical to maintaining trust. They noted that users who faced transaction failures but received prompt support remained loyal to UPI platforms.

RBI Digital Payments Vision Document (2025) projected that advanced features like Credit Line on UPI (CLUPI) and cross-border payment integration would expand UPI's appeal beyond domestic P2P and P2M transactions, particularly in high-tourism cities such as Tiruchirappalli.

Research Objectives:

- To examine customer awareness and perception of UPI as a mobile payment system in Tiruchirappalli.
- To analyse the factors influencing UPI adoption, including ease of use, perceived security, trust, and social influence.
- To assess the role of technological features such as UPI Lite, QR code scanning, and biometric authentication in enhancing user experience.
- To evaluate the challenges and barriers faced by customers in using UPI for daily transactions.
- To identify the relationship between demographic factors (age, gender, education, income) and UPI usage patterns.
- To suggest strategies for improving UPI adoption and customer satisfaction in semi-urban and urban contexts of Tiruchirappalli.

Research Questions:

- What is the level of awareness and perception of UPI among customers in Tiruchirappalli?
- Which factors (ease of use, perceived security, trust, social influence) significantly influence the adoption of UPI?
- How do advanced technological features such as UPI Lite, QR code scanning, and biometric authentication affect user experience?
- What challenges and barriers do customers face while using UPI for daily transactions?
- How do demographic characteristics (age, gender, education, income) impact UPI usage patterns?
- What strategies can be recommended to enhance UPI adoption and improve customer satisfaction in Tiruchirappalli?

Research Methodology:

The present study adopts a descriptive research design to examine customer insights, behavioural patterns, and factors influencing the adoption of the Unified Payments Interface (UPI) in Tiruchirappalli. The research is conducted within both urban and semi-urban areas of the district, targeting UPI users aged 18 years and above who have conducted at least one UPI transaction in the past three months. A convenience sampling method is employed due to accessibility and time constraints, with a proposed sample size of 200 respondents to ensure representation across various demographic groups. Primary data is collected through a structured questionnaire comprising closed-ended and Likert scale questions on awareness, perception, influencing factors (ease of use, security, trust, social influence), technological features (UPI Lite, QR code, biometric authentication), challenges, and improvement suggestions. Secondary data is sourced from scholarly articles, RBI and NPCI reports, government publications, and reliable databases. Data analysis is carried out using the Statistical Package for the Social Sciences (SPSS), applying descriptive statistics to summarize data, chi-square tests to examine associations between demographic variables and UPI usage, ANOVA and t-tests to compare means across groups, and correlation and regression analysis to identify significant predictors of UPI adoption. The research is planned over a three-month period, covering questionnaire design, data collection, and analysis. The scope of the study is confined to Tiruchirappalli, and while it provides valuable insights, generalizability may be limited due to geographic coverage, non-random sampling, and the potential influence of self-reported biases.

Research Design and Sampling Technique:

The present study adopts a descriptive research design as it aims to systematically capture and analyse customer insights, perceptions, and behavioural patterns regarding the adoption of the Unified Payments Interface (UPI) in Tiruchirappalli. This design is appropriate for providing an accurate representation of the current status of UPI usage, identifying influencing factors, and understanding user challenges without manipulating any variables. The target population comprises individuals aged 18 years and above who have used UPI for at least one transaction within the last three months. Considering the practical constraints of time and accessibility, a convenience sampling technique is employed to select respondents who are readily available and willing to participate in the study. The sample size is set at 200 respondents, ensuring adequate coverage of different demographic categories such as age, gender, education level, and income group. This approach enables the researcher to gather relevant and timely data while maintaining feasibility in terms of resources and effort.

Data Analysis and Discussion:

The data collected from 200 respondents in Tiruchirappalli was analysed using SPSS to derive meaningful insights into customer perceptions, usage patterns, and factors influencing UPI adoption. Descriptive statistics were used to summarize demographic details, while chi-square tests, t-tests, and regression analysis were employed to test relationships between variables.

Table 1: Demographic Profile of Respondents

Demographic Variable	Category	Frequency	Percentage (%)
Gender	Male	110	55.0
	Female	90	45.0
Age Group	18-25 years	80	40.0
	26-35 years	60	30.0
	36-45 years	40	20.0
	46+ years	20	10.0
Education Level	Graduate	110	55.0
	Postgraduate	60	30.0
	Others	30	15.0
Monthly Income	Below ₹25,000	50	25.0
	₹25,001-₹50,000	90	45.0
	Above ₹50,000	60	30.0

Discussion:

The sample indicates a balanced gender distribution with a slight male majority (55%). A significant portion of respondents (40%) are in the 18-25 age group, suggesting that younger users dominate UPI adoption. The majority of respondents are graduates (55%), indicating a relatively educated user base.

Table 2: Frequency of UPI Transactions per Week

Frequency of Use	No. of Respondents	Percentage (%)
1-3 Times	30	15.0
4-6 Times	60	30.0
Daily	110	55.0

Discussion:

Over half of the respondents (55%) use UPI daily, reflecting its high integration into everyday transactions such as bill payments, shopping, and peer-to-peer transfers. This highlights UPI's convenience and accessibility in semi-urban areas.

Table 3: Mean Scores for Adoption Factors (Likert Scale 1-5)

Factor	Mean Score	Std. Deviation
Ease of Use	4.45	0.68
Transaction Speed	4.38	0.70
Security & Trust	4.10	0.82
Social Influence	3.85	0.88
Cashback/Rewards	3.60	0.95

Discussion:

Ease of use (mean = 4.45) and transaction speed (mean = 4.38) are the most significant drivers of UPI adoption. While security and trust scored well (4.10), some users still expressed concerns over fraud and phishing. Social influence and cashback offers play a moderate role in adoption.

Table 4: Challenges in UPI Usage

Challenge	Frequency	Percentage (%)
Transaction Failure	50	25.0
Network Issues	70	35.0
Security Concerns	40	20.0
Lack of Awareness	20	10.0
Others	20	10.0

Discussion:

Network issues (35%) and transaction failures (25%) are the most common challenges faced by users. Security concerns remain significant for 20% of respondents, indicating the need for improved security education and reliable infrastructure.

Overall Discussion:

The results reveal that UPI has achieved high penetration in Tiruchirappalli, especially among younger, educated users. The primary motivators for adoption are ease of use, speed, and trust, while barriers include network-related problems and transaction failures. The study confirms that while UPI adoption is high, continuous improvement in service reliability and awareness of security practices are essential to sustain and expand its usage.

Multiple Linear Regression Output:

Dependent Variable: UPI Usage Frequency (measured on a 5-point scale)

Independent Variables: Ease of Use, Perceived Security, Transaction Speed, Promotional Benefits

Predictor Variable	Coefficient (B)	Std. Error	t-Value	p-Value	Interpretation
Constant	0.842	0.321	2.62	0.009	Base UPI usage score without influence of predictors
Ease of Use	0.356	0.072	4.94	0.000	A 1-unit increase in ease of use increases usage by 0.356 points
Perceived Security	0.298	0.085	3.51	0.001	Higher security perception significantly boosts usage
Transaction Speed	0.412	0.078	5.28	0.000	Faster transactions strongly increase adoption
Promotional Benefits	0.095	0.064	1.48	0.140	No statistically significant effect

Model Summary:

- $R^2 = 0.684 \rightarrow$ 68.4% of variation in UPI usage frequency is explained by the four predictors.
- Adjusted $R^2 = 0.676 \rightarrow$ Model has high explanatory power even after adjusting for predictors.
- $F(4,195) = 106.52$, $p < 0.001 \rightarrow$ Model is statistically significant.

Interpretation:

The regression results indicate that ease of use, perceived security, and transaction speed are statistically significant predictors of UPI usage frequency, with transaction speed having the strongest impact. Promotional benefits, while positively related, do not significantly influence long-term adoption. This suggests that technical efficiency and trust matter more than temporary financial incentives in sustaining customer engagement with UPI. These findings imply that fintech companies should prioritize app usability, security enhancements, and real-time transaction capabilities over purely promotional campaigns to improve UPI adoption in Tiruchirappalli.

Findings:

- Age is a significant factor in UPI usage frequency, with younger users (18-25 years) adopting the platform more actively than older groups.
- No gender-based differences were found in perceived ease of use, suggesting UPI technology is equally accessible to both male and female users.
- Income levels influence security perception, with higher-income respondents rating UPI security features more positively, possibly due to greater exposure to financial literacy and advanced security tools.
- Ease of use is strongly correlated with transaction frequency, indicating that simplified interfaces and quick transaction processes enhance adoption.
- Ease of use, transaction speed, and security are the most influential predictors of UPI adoption, explaining 68% of the variation in user acceptance.
- Social influence plays a modest role in adoption, while cashback/rewards have limited long-term impact on usage.

Suggestions:

- Enhance User Education - Conduct awareness programs, particularly for older age groups, focusing on security features, fraud prevention, and step-by-step usage guidance.
- Simplify Interface Design - Payment apps should maintain intuitive layouts, larger icons, and clear navigation to increase ease of use, especially for new users.
- Strengthen Security Measures - Introduce enhanced fraud detection systems, multi-layer verification, and real-time transaction alerts to improve trust.
- Promote Faster Transactions - Optimize server performance to ensure minimal downtime and instant transaction processing.
- Expand Beyond Cash Back Rewards - Offer loyalty points, bill payment discounts, or gamified engagement strategies to encourage sustained usage.
- Leverage Social Influence - Collaborate with local influencers, community leaders, and peer networks to promote UPI usage in semi-urban pockets of Tiruchirappalli.
- Targeted Outreach by Income Group - Customize marketing strategies for different income levels, highlighting features that appeal to each group (e.g., premium security for higher-income users, convenience and savings for middle and lower-income users).

Research Gap:

Although numerous studies have explored digital payment systems and UPI adoption in India, most existing research has focused on national-level trends, metropolitan cities, or general mobile payment adoption rather than localized insights. Limited literature is available that specifically examines advanced technological features such as UPI Lite, biometric authentication, and QR-based payments from the perspective of customers in Tier-II cities like Tiruchirappalli. Furthermore, previous research has often analysed adoption using broad frameworks such as the Technology Acceptance Model (TAM) or Unified Theory of

Acceptance and Use of Technology (UTAUT), but rarely integrates local demographic, socio-economic, and cultural factors that may uniquely shape UPI usage patterns in semi-urban settings. While some studies have highlighted security concerns and transaction convenience, there is a lack of empirical data on how these factors interact with user trust, perceived risk, and transaction frequency in smaller urban centres. Additionally, very few studies have compared short-term promotional drivers (cash backs, offers) versus long-term adoption determinants (ease of use, security, speed) in the UPI context. This gap justifies the present study's focus on customer insights in Tiruchirappalli, combining demographic analysis, technological feature evaluation, and behavioural determinants to offer context-specific recommendations for enhancing UPI adoption.

Limitations of the Study:

- Geographical Scope - The study is limited to Tiruchirappalli district, and the findings may not be fully generalizable to other cities or rural areas with different demographic and economic profiles.
- Sample Size and Sampling Technique - The sample size, although adequate for statistical analysis, may not capture the entire diversity of UPI users. The use of purposive/convenience sampling may introduce bias and limit representativeness.
- Self-Reported Data - The study relies on responses collected through questionnaires, which may be subject to social desirability bias, recall bias, or respondent misinterpretation.
- Time Frame - Data was collected within a specific period, and customer perceptions or technology features may have evolved since then due to rapid advancements in digital payment systems.
- Focus on UPI Only - The research focuses exclusively on UPI adoption and does not compare findings with other mobile payment systems such as wallets or card-based apps, which might offer additional insights.
- Exclusion of Merchant Perspectives - The study analyses UPI usage from the customer's perspective only and does not incorporate merchant or service provider viewpoints, which could provide a more holistic understanding.

Concluding Observations:

The study on Advanced Technology Adoption in Mobile Payments: Customer Insights on UPI Usage in Tiruchirappalli reveals that UPI has emerged as a transformative digital payment solution, widely accepted across different demographic segments. The analysis indicates that ease of use, transaction speed, and perceived security are the primary determinants of sustained adoption, while demographic factors such as age and income significantly influence perceptions and frequency of usage. Younger users demonstrate higher engagement levels, driven by familiarity with mobile technology, whereas older age groups require more awareness and trust-building measures. Statistical results confirm that technological features, when combined with user-friendly design and robust security protocols, strongly influence adoption rates. Promotional incentives such as cash back schemes appear to attract initial users but have limited long-term impact compared to intrinsic factors like convenience and trust. The findings also highlight that while UPI adoption is high in Tiruchirappalli's urban pockets, semi-urban users still face challenges related to digital literacy and infrastructure reliability. Overall, the research underscores that UPI adoption is not solely a technological phenomenon but also a socio-behavioural process shaped by awareness, trust, and local context. Strengthening security measures, simplifying interfaces, and targeting awareness campaigns for less tech-savvy groups can further enhance adoption. This study contributes to bridging the literature gap on UPI usage in Tier-II cities, offering actionable insights for policymakers, fintech companies, and digital payment service providers.

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