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Exploring the Role of Demographic Variables in Consumer Awareness of Digital Payments in Himachal Pradesh

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ABSTRACT

This research paper investigates the level of consumer awareness of digital payment systems in Himachal Pradesh, with a specific focus on the influence of demographic variables such as age, gender, marital status, education, occupation, and income. The study seeks to identify the factors shaping awareness levels and to analyze the sources of this awareness. Data were collected from 450 respondents across Shimla, Mandi, and Kangra using a structured questionnaire. The findings reveal that demographic factors do not significantly affect consumer awareness, suggesting uniform awareness levels across diverse demographic groups. The study further indicates that 70.89% of respondents demonstrate moderate awareness, 16.45% exhibit high awareness, and 12.67% display low awareness. The primary sources of awareness include friends and colleagues, relatives, and advertisements or the internet, accounting for 84.45% of the responses. These insights provide valuable guidance for policymakers, businesses, and digital payment service providers, offering actionable recommendations to enhance awareness and adoption of digital payment systems in the region. While the findings are promising, the study acknowledges limitations related to sample size and geographic scope, suggesting that future research should expand into broader regions with larger sample sizes to provide more comprehensive insights.

INTRODUCTION

The swift proliferation of digital payment systems has transformed financial transactions, and satisfaction levels carry profound implications for businesses, consumers, and policymakers. (Karim *et al.*, 2022; Thakkar & Thakkar, 2023) As digital payments gain global traction, it is crucial to assess consumer awareness levels and the factors driving their adoption, especially in regions where digital literacy is still evolving(Baghla, 2018). In India, the widespread recognition of digital payment systems contrasts with regional disparities in awareness and usage patterns (Digital India, 2020).

This study investigates the awareness of digital payment systems in Himachal Pradesh, a region that remains underexplored in the context of digital payment adoption (Kumar & Rani, 2021). The state's varied geographical terrain, encompassing both urban and rural areas, offers a distinctive setting to examine regional differences in consumer awareness and usage behaviours (Thakur, 2023). The research delves into the influence of demographic variables such as age, gender, marital status, education, occupation, and income on consumer awareness and acceptance of digital payments.

Additionally, the study analyses the sources of awareness, emphasising the role of social networks, media, and advertising in shaping consumer behaviour. By presenting a detailed analysis of digital payment awareness across Himachal Pradesh, this research seeks to address existing gaps in the literature and provide actionable insights for policymakers, businesses, and digital payment providers to enhance adoption and usage rates.

LITERATURE REVIEW

The following section discusses the studies related to previous studies related to realm awareness level about digital payments.

Iradianty and Aditya (2021) investigates the awareness of digital payment services among higher education students in Indonesia within the framework of Industry 4.0. It aims to analyse the relationship between demographic factors such as age, gender, and educational level and students' awareness of these services. A sample of 104 students from diverse higher education institutions across Indonesia was surveyed. The findings revealed no statistically significant association between students' demographic characteristics and their awareness of digital payment services. These results offer critical insights for digital payment service providers, enhancing their understanding of student awareness in Indonesia. Such insights can inform the development of targeted strategies to promote the adoption and utilization of digital payment services among students in the future.

(Malik *et al.*, 2017) examines consumer awareness of digital payment systems in South Delhi, with a particular emphasis on the influence of demographic factors, such as age, gender, and occupation, on consumer understanding and adoption. It explores the relationship between awareness levels and these factors, while also addressing the challenges and advantages associated with digital payment systems. The findings indicate a high level of awareness among respondents regarding digital payments; however, factors such as security concerns, ease of use, and perceived benefits significantly

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influence adoption rates. Furthermore, the study reveals that demographic variables, including age and gender, do not have a substantial impact on the frequency of digital payment usage. This suggests that awareness and adoption are driven more by the availability and convenience of payment options rather than socio-demographic characteristics. The research underscores a growing trend toward digital payment methods, although challenges persist in achieving widespread acceptance, particularly in rural areas or among populations with limited technological proficiency. These insights can assist businesses and digital payment service providers in designing targeted strategies to address the specific needs and concerns of diverse consumer segments, thereby fostering greater adoption and usage.

Thakkar and Thakkar (2023) investigates the awareness, acceptance, and utilization of the Unified Payments Interface (UPI) among women in the Pune region, emphasizing the transition from cash-based to digital payment systems in India. The research examines the role of various government initiatives in driving the increased adoption of UPI. The findings reveal that while a majority of women have installed UPI applications on their mobile devices, they continue to favour cash transactions for everyday activities. However, women under the age of 40 demonstrate a greater propensity to use UPI over cash. The study further indicates that while occupation does not significantly influence transaction preferences, both age and occupation play a critical role in shaping awareness and understanding of UPI and its configuration. Data analysis was conducted using Python's statistical libraries, and the methodology incorporates descriptive statistics, exploratory data analysis, and hypothesis testing to derive insights.

Verma and Sharma (2022) reveals that consumer awareness of digital payment systems in Lucknow is notably high, with many respondents knowledgeable about methods such as debit cards and mobile wallets. While a significant proportion actively uses digital payment options, cash remains the preferred transaction mode for 78% of participants. Awareness levels vary based on demographic factors like age, education, and income, which influence the frequency of digital payment usage. Despite this awareness, challenges such as transaction failures and security concerns hinder broader adoption. The research emphasizes that enhancing consumer education and addressing security issues could increase usage rates. Overall, the findings highlight the need to improve awareness and trust to foster greater adoption of digital payment systems.

Kanika Garg *et al.* (2018) examines customer awareness and satisfaction regarding e-payment systems in Haryana. It reveals that while customers value the convenience, extensive accessibility, and diverse payment options offered by e-payment platforms, they express dissatisfaction with concerns related to security and network reliability. The research concludes that these challenges act as significant barriers to the comprehensive adoption of e-payment methods, despite overall satisfaction with other favourable aspects of the systems.

Barman (2018) studies on digital payment awareness in Guwahati. It indicates that 73% of respondents are aware of digital payment systems, with 35% having learned about them through television. However, 54% do not utilize digital payments, and only 35% use them frequently. Shopping emerges as the primary use case for digital payments (35%), yet merely 30% of respondents perceive e-payments as user-friendly. The primary motivation for adopting digital payments is the shortage of physical currency (40%), rather than convenience or transaction tracking. A significant barrier to adoption is the lack of technological knowledge, cited by 50% of respondents. For high-value transactions, 36% prefer cheques over digital methods. Furthermore, 69% are unaware of mobile app antivirus protection for securing e-wallets. Notably, while 30% of respondents express willingness to use digital payments for most transactions, an equal proportion would revert to cash if it becomes readily available. The findings suggest that despite considerable awareness, factors such as security concerns, limited technical expertise, and a preference for traditional payment methods continue to impede broader adoption of digital payment systems.

Research Gap

Despite the numerous studies conducted in the field, research focusing specifically on awareness of digital payment systems in Himachal Pradesh remains limited. Most existing studies have either concentrated on urban or rural regions separately. This study, however, aims to provide a comprehensive analysis across the entire state, with data collected from Shimla, Kangra, and Mandi. Furthermore, while several studies in the past have focused on one or two digital payment methods, this research expands the scope by examining a combination of various digital payment systems, including UPI, mobile and internet banking, USSD, banking cards, e-wallets, prepaid cards, and e-RUPI.

Objectives

- To measure the level of awareness regarding digital payment among the consumers of Himachal Pradesh
- To study the influence of demographic variables on awareness level of consumers regarding digital payment among the consumers of Himachal Pradesh.
- To study the sources of awareness of digital payments among the consumers of Himachal Pradesh.

Hypothesis

1. H_{01}: Gender is significantly associated with the awareness level of consumers regarding digital payments in Himachal Pradesh.

H_{a1}: Gender is not significantly associated with the awareness level of consumers regarding digital payments in Himachal Pradesh.

2. H_{02}: Age categories are significantly associated with the awareness level of consumers regarding digital payments in Himachal Pradesh.

H_{a2}: Age categories are not significantly associated with the awareness level of consumers regarding digital payments in Himachal Pradesh.

3. H_{03}: Marital Status is significantly associated with the awareness level of consumers regarding digital payments in Himachal Pradesh.

H_{a3}: Marital status is not significantly associated with the awareness level of consumers regarding digital payments in Himachal Pradesh.

4. H_{04}: Educational qualification is significantly associated with the awareness level of consumers regarding digital payments in Himachal Pradesh.

H_{a4}: Educational qualification is not significantly associated with the awareness level of consumers regarding digital payments in Himachal Pradesh.

5. H_{05}: Occupational is significantly associated with the awareness level of consumers regarding digital payments in Himachal Pradesh.

H_{a5}: Occupational is not significantly associated with the awareness level of consumers regarding digital payments in Himachal Pradesh.

6. H_{06}: Income level is significantly associated with the awareness level of consumers regarding digital payments in Himachal Pradesh.

H_{a6}: Income level is not significantly associated with the awareness level of consumers regarding digital payments in Himachal Pradesh.

MATERIALS AND METHODS

To assess the objective of the study, a questionnaire was initially employed to measure the awareness levels and demographic variables of consumers regarding digital payments in Himachal Pradesh. Subsequently, the reliability of the questionnaire was evaluated, yielding a reliability coefficient of 0.841, which exceeds the acceptable threshold of 0.7. The normality of the data was then examined using skewness and kurtosis, both of which were found to fall within the prescribed limits (Darren George & Paul Mallery, 2022; Hair *et al.*, 2003). The reliability, skewness, and kurtosis values are presented in the following table 1.

Table 2 illustrates the sources of the awareness scale used in the study.

Table 1: Description of Skewness, kurtosis and reliability of the data.

Statistics					**Reliability Statistics**
Coding of statements	**Skewness**	**Std. Error of Skewness**	**Kurtosis**	**Std. Error of Kurtosis**	**Cronbach's Alpha**
A1	-.193	.115	-1.197	.230	0.841
A2	-.225	.115	-1.157	.230	
A3	-.181	.115	-1.206	.230	
A4	-.190	.115	-1.212	.230	
A5	-.242	.115	-1.151	.230	
A6	-.235	.115	-1.135	.230	
A7	-.207	.115	-1.048	.230	
A8	-.243	.115	-1.171	.230	
A9	-.205	.115	-1.122	.230	
A10	-.248	.115	-1.183	.230	

Source : Authors' work.

Sources of awareness scale.

Research design: In this study, a descriptive research design was employed to achieve the research objectives. A quantitative approach was utilised, with data collected through a questionnaire employing a 5-point Likert scale.

Table 2: Awareness Scale used

Sr no.	**Coding of statements**	**Statements**	**Sources**
1	A1	I am aware about the Card Verification Value (CVV).	Shree *et al.* (2021); Pahwa (2022); Paguigan & Jacinto (2018)
2	A2	I know when OTP and PIN is required.	
3	A3	I am aware about Floor (maximum) limit of credit cards.	
4	A4	I have knowledge regarding the annual fees of cards.	
5	A5	I know about KYC procedure in wallets.	
6	A6	I am very well known about usage limit of E-Wallets.	
7	A7	UPI requires unique ID (Virtual Payment Address).	
8	A8	With UPI immediate inter-bank money transfer can be done.	

9	A9	I know about the requirement of UPI-PIN.	
10	A10	I have an idea regarding the two passwords which is used during Net Banking.	

Source : Authors' work.

The sample size was determined using the Cochran formula. A multi-stage sampling method was adopted, incorporating non-probability techniques, specifically purposive and judgmental sampling.

Sample design: Target population: This study focuses on digital payment users in Himachal Pradesh. A 2020 survey indicated that 79% of Indian households used third-party platforms like Paytm and PhonePe, while 52% used UPI, supported by the central bank (Keelery, 2024). Himachal Pradesh has an internet penetration rate of 61%, with 3.80 million subscribers in rural areas and 2.35 million in urban areas (Ministry of communications, Dept. of telecommunications, GOI, 2023). The study specifically targets the three most populous cities Shimla, Mandi, and Kangra examining various digital payment methods and their impact on impulsive buying behaviour.

Sampling technique: To accomplish the objectives of the study, a multi-stage sampling methodology will be employed. In the initial stage, the state of Himachal Pradesh will be stratified into three administrative divisions Kangra, Mandi, and Shimla (Department of Revenue, 2014) - to ensure comprehensive regional representation. During the second stage, the three most populous cities within these divisions, namely Kangra, Mandi, and Shimla, will be selected to target areas with substantial consumer activity. In the final stage, a sample of 150 respondents from each city will be selected utilizing a combination of convenience and judgmental sampling techniques. This approach is designed to yield a representative sample, with a specific focus on individuals who engage in digital payment systems and exhibit impulsive buying behaviour within the region.

Sample size: In statistical research, the term "sample size" denotes a subset of the population chosen for analytical purposes (Kothari, 2004) Given that the population size in this study is indeterminate, the Cochran W. G. formula was employed to estimate the required sample size (Bartlett *et al.*, 2001). The formula is expressed as:

$n_0 = (z^2\ pq)/e^2$

Where,

n_0 represents the sample size,

z denotes the critical value corresponding to the chosen confidence level,

p signifies the estimated proportion of the population,

q = 1 − p, and e indicates the desired level of precision.

For a 95% confidence level, with z=1.96, p=0.5, and e=0.05, the calculated sample size was 384.16. To incorporate a safety margin (Gogtay, 2010) and mitigate potential risks, the final sample size was rounded up to 450. This total was distributed evenly, with 150 respondents selected from each of the three cities under study: Kangra, Mandi, and Shimla.

Statistical tools used: The primary objective of this study is to investigate and analyze the influence of demographic variables on consumers' awareness levels, as well as to evaluate the degree of their awareness in Himachal Pradesh. To accomplish these objectives, a one-way Analysis of Variance (ANOVA) is employed to assess the impact of demographic factors on awareness levels. Additionally, standard deviation and mean scores are utilized to classify the awareness levels into three distinct categories: low, medium, and high.

RESULTS AND DISCUSSION

Table 3 illustrates the One-way ANOVA test between the awareness level and demographic variables regarding digital payments of the consumers in Himachal Pradesh. The demographic variables considered for this study are Gender, Age, educational qualification, Marital Status, Occupation and income. The awareness level is measured through 10 statements via 5-point Likert scale. The result of One-way ANOVA is depicted in table xx below.

One-way ANOVA Test between Demographic variables and Awareness Level

Table 3: One-way ANOVA Test between Demographic variables and Awareness Level.

Sr no	Demographic Factors	F-Value	P-Value
1	Gender	.397	.673
2	Age groups	.484	.617
3	Educational Qualifications	.630	.533
4	Marital Status	.167	.846
5	Occupational Status	.250	.779
6	Annual Income	.401	.670

Source : Authors' work.'

The analysis presented in table 3 reveals that the significance values for all demographic variables exceed 0.005, indicating that they are not statistically significant. The results of the one-way ANOVA further suggest that demographic variables, namely gender, age, educational qualification, marital status, occupation, and income, do not exhibit a significant association with awareness levels. This implies that consumers' awareness levels regarding digital payments are consistent and uniform across all demographic categories. Consequently, it can be inferred that awareness levels remain unaffected by demographic differences in the context of impulsive buying behaviour.

Sources of awareness

Table 4 and Figure 1 delineate the sources of awareness regarding digital payments among consumers in Himachal Pradesh. A multiple-response checkbox question was employed for this analysis. The findings indicate that 35.8% of consumers became aware of digital payments through "friends and colleagues," while 25.1% gained awareness from "relatives." Additionally, 23.5% reported "advertisements and the internet" as their source of awareness, 11.5% cited "banks," and 4.2% identified "other" sources as their primary means of awareness.

Table 4: Sources of awareness about digital payments:

Sr No.	Source	Responses	Percentage	Percentage of cases
1	Friends and Colleagues	361	35.8%	80.2%
2	Relatives	253	25.1%	56.2%
3	Advertisements and Internet	237	23.5%	52.7%
4	Banks	116	11.5%	25.8%
5	Others	42	4.2%	9.3%
	Total	1009	100.0%	224.2%

Source : Authors' work.'

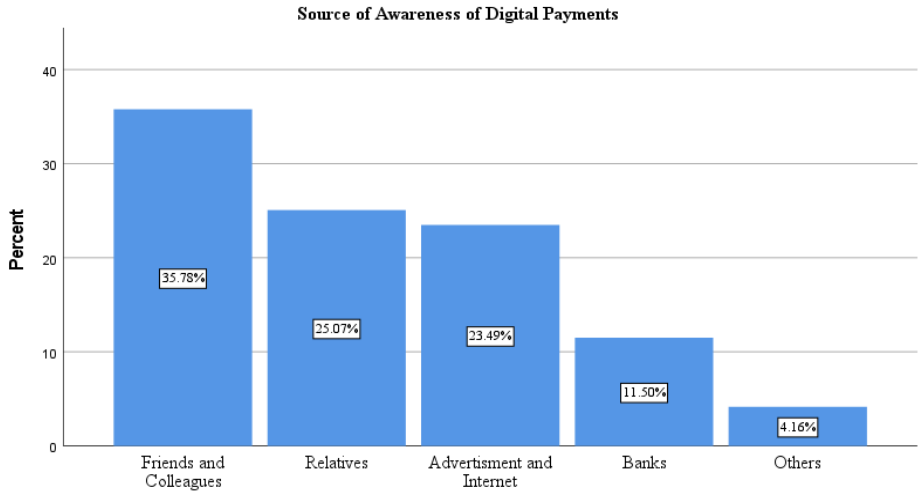

Figure 1: Source of awareness about digital payments

Assessment of Level of Awareness regarding Digital Payments.

To assess the level of awareness among consumers, the mean ($\bar{X}$) and standard deviation (S.D.) of responses to 10 statements were calculated. The mean was found to be 39.32, and the standard deviation was 6.45. The questionnaire used a Likert scale ranging from 10 to 50, where a score of 10 represented the lowest level of awareness, and 50 represented the highest. Based on this scale, three categories were defined to classify the awareness levels: low, moderate, and high awareness. The thresholds for these categories were determined using the formula Mean ± S.D. as follows:

- Low Level of Awareness: Scores ranging from 10 to 32.87.
- Moderate Level of Awareness: Scores from 32.87 to 45.77.
- High Level of Awareness: Scores above 45.77.

Table 4: Sources of awareness about digital payments:

Sr no	Level of awareness	Frequency of respondents	Percentage of respondents
1	Low level	57	12.67
2	Medium level	319	70.89
3	High level	74	16.45
Total	450	100.00	

Source : Authors' work.

A percentage analysis was performed to determine the distribution of awareness levels among respondents. The results, presented in Table 5, show that 12.67% of respondents have a low level of awareness, 70.89% have a medium level, and 16.45% have a high level of awareness regarding digital payments in Himachal Pradesh. These findings indicate that the majority of consumers in the region possess a moderate level of awareness, with a smaller proportion demonstrating either low or high levels of awareness.

In summary, based on the analysis of the study's objectives, it was concluded that the null hypotheses (H_{01}, H_{02}, H_{03}, H_{04}, H_{05} and H_{06}) are accepted and the alternate hypothesis (H_{a1}, H_{a2}, H_{a3}, H_{a4}, H_{a5}, and H_{a6}) are rejected.

Academic contribution

The academic contribution of this study lies in its comprehensive exploration of digital payment awareness among consumers in Himachal Pradesh. This research contributes valuable insights into how demographic variables such as gender, age, marital status, education, occupation, and income influence consumers' awareness of digital payment systems, providing a regional context to the broader understanding of digital payment adoption in India.

By employing statistical tools such as One-Way ANOVA, the study investigates whether demographic factors significantly impact awareness levels, offering a unique regional perspective on digital payment usage. In this study, it was found that there is no significant association between the awareness level and the geographic valuable of consumer regarding the digital payments. The stakeholders can spread awareness regarding digital payments irrespective of demographic characteristics of consumer in Himachal Pradesh.

Furthermore, the study explores the sources of awareness, revealing the influential role of social networks (friends, colleagues, and relatives) and advertising in shaping consumer awareness. The findings that the majority of consumers exhibit moderate awareness contribute to the understanding of regional disparities in digital payment awareness, particularly in non-metropolitan areas.

This research also offers practical implications for policymakers, businesses, and digital payment providers, suggesting targeted approaches to increase awareness in underrepresented demographics. Additionally, the methodology and findings contribute to the academic literature on consumer behaviour and digital payment systems, filling a gap in the research regarding digital payment adoption in Himachal Pradesh.

CONCLUSION

This study offers a comprehensive examination of digital payment awareness levels in Himachal Pradesh. It begins by investigating the impact of demographic factors on consumers' awareness levels. The findings indicate that demographic variables have an insignificant effect on awareness, suggesting that consumer awareness of digital payments in Himachal Pradesh is consistent across different demographic groups. This implies that awareness campaigns can be designed and implemented without focusing on specific demographic factors, potentially enhancing the adoption of digital payments in the region, aligned with the Digital India initiative.

The study further identifies the primary sources of awareness about digital payments, revealing that 84.45% of respondents gain their awareness from friends and colleagues, relatives, and advertisements or the internet. In terms of awareness levels, 70.89% of respondents demonstrate moderate awareness, 16.45% show high awareness, and 12.67% have low awareness of digital payments. The research provides valuable insights and practical implications for policymakers, businesses, and digital payment providers, suggesting targeted strategies to increase awareness and adoption of digital payment systems in Himachal Pradesh.

Limitations

While this study offers a detailed analysis of consumer awareness levels in Himachal Pradesh, it is not without limitations. The research is constrained by a sample size of 450 respondents, and the data collection relied on a non-probability sampling method. Future studies could improve the generalizability of findings by expanding the sample size and employing probability sampling techniques. Additionally, the study is geographically confined to Himachal Pradesh. To gain a more holistic perspective, future research could extend its scope to include multiple states, thereby providing a broader understanding of digital payment awareness across diverse regions in India.

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