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Impact of UPI and Mobile Wallets on Bank Transactions

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Abstract--India's financial system has changed a lot in the last few years because more people are using digital payment tools like the Unified Payments Interface (UPI) and mobile wallets. These tools have changed the way people and companies do business and also affected how traditional banks work. This research paper looks at how UPI and mobile wallets have affected banking transactions at IDBI Bank, which is one of the big banks in India. The study uses observations from an internship, industry reports, and government data to show that fewer people are using cash and paper for payments, and more are going digital. It also talks about how IDBI Bank has made changes to stay competitive. The paper shows that while digital payments make things faster and help more people access financial services, they also bring new problems like security risks, the need to teach customers how to use these tools, and making sure the necessary systems are in place. The study ends with suggestions for banks, government officials, and fintech companies to create a safe, fair, and long-term digital banking system.

I. INTRODUCTION

India's move from using a lot of cash to relying more on digital payments is a big and important change in how its economy works. In the past, banking in India depended a lot on physical things like bank branches, ATMs, and paper-based tools such as cheques and demand drafts. But now, with better mobile phones, cheaper internet, and new government rules, more people are using digital ways to pay for things.

Two major things are helping this change: the Unified Payments Interface (UPI) and mobile wallets.

UPI was made by the National Payments Corporation of India (NPCI) and lets people transfer money quickly and easily between bank accounts through their phones. It works with different banks and is becoming the standard for paying digitally in India. Mobile wallets, like those from Paytm, PhonePe, and Amazon Pay, let users store money on their phones and use it to pay for products and services.

This change has affected banks like IDBI Bank.

As more people use digital payment methods, banks are having to think differently about how they serve their customers. Physical branches are being used in new ways, ATM use is going down, and old payment systems like NEFT and RTGS are being replaced by UPI's fast and easy way of transferring money. Also, the growing competition from fintech companies is pushing banks to be more creative and work together.

The introduction of the digital rupee and the use of QR codes for payments show that in the future, cash might not be needed as much anymore.

II. LITERATURE REVIEW

- *Mobile Wallet Chronicles: India's Payments Transformation*
 - Indian-market focus, detailing mobile wallet adoption in India: types of wallets, ecosystem, revenue models, consumer adoption models.
 - **Use in your project:** Great for the “Mobile Wallets” side of your topic: you can extract content on how wallets affect bank transaction flows, wallet-vs-bank account usage, segmentation of users, etc.
- *The Rise Of Upi: Transforming Payments In India*
 - Specifically, about Unified Payments Interface (UPI) in India. (From search: “The Rise of UPI: Transforming Payments in India” by Vasant More)
 - **Use in your project:** Focused on UPI's growth, features and impact — ideal for your section on how UPI has changed banking transaction volumes and how banks respond.
- *The Power Of Mobile Banking: How To Profit From The Revolution In Retail Financial Services*
 - More strategic: authored by Sankar Krishnan, it gives a global + emerging markets view on mobile banking and its disruption of traditional banks.
 - **Use in your project:** Useful for understanding implications for banks — e.g., how bank transactions are shifting, what banks must do, how mobile payments impact bank strategy.
- *Mastering Upi: A Comprehensive Guide For Fintech And Banking*
 - A more technical/industry-oriented guide for fintech and banking professionals.
 - **Use in your project:** Good for deeper details and technical ecosystem of UPI (architecture, technical interplay with banks), which helps your project's technical/transactional dimension.



➤ *Enhancing Security Of Mobile Banking And Payments*

- Focuses on the security side of mobile payments and banking.
- **Use in your project:** Important for the “impact” dimension: not just volumes, but also risks, regulatory implications, how banks handle security when mobile wallets/UPI grow.

III. RESEARCH METHODOLOGY

This study uses a mix of methods, including looking at personal experiences from an internship at IDBI Bank and using data from other sources. The main part of the study involved watching how customers behave, how transactions happen, and how the bank's internal processes work during the summer internship. I also talked informally with bank staff and customers to better understand how people are adopting digital payment methods.

Data from other sources came from reports by NPCI, publications by the RBI, IDBI Bank's yearly financial reports, and analysis from FICCI, IBEF, and Deloitte.

These sources gave a bigger picture of the digital payments system and how it affects banking.

For analysis, I used SWOT analysis to look at the strengths, weaknesses, opportunities, and threats of digital payments, and trend analysis to track changes in the number and types of transactions over time.

I also compared IDBI Bank's digital efforts with what is standard in the industry.

The study focuses on what happened at IDBI Bank during the internship period and how customers interacted with the bank, along with national-level data.

While the results might not apply to all banks, they offer useful information about how digital payments are changing the banking scene in India.

IV. OBJECTIVES

- To look into how UPI and mobile wallet transactions in India have grown over time, what new trends are emerging, and what factors are driving customers to use them.
- To check how the use of digital payments affects banks' day-to-day operations, their profits, and how satisfied customers are, compared to using traditional banking methods.
- To explore how UPI and mobile wallets help include more people in the financial system, improve digital knowledge, and deal with the challenges, risks, and security issues that come with them.

- To suggest useful strategies for banks, fintech firms, and regulators to build a safe, fair, and effective digital payments system.

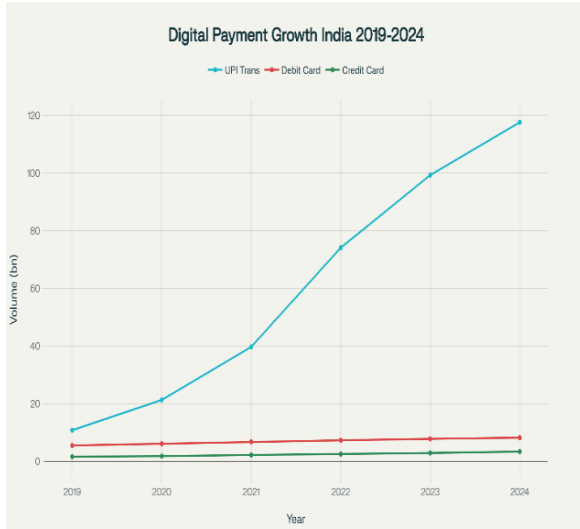
V. DATA ANALYSIS AND FINDINGS

The data shows some important things about how people are using UPI and mobile wallets at IDBI Bank:

- UPI is the most popular way for customers to pay, especially for sending money between friends and buying things. The bank works with big UPI apps and has its own UPI number (abc@idbi), which makes it easy for people to use.
- There's been a big drop in people using old ways like cheques, NEFT, RTGS, and taking cash from ATMs. More people are choosing UPI because it's fast, easy, and works anytime.
- Mobile wallets are still used for certain tasks like paying bills, shopping online, and using public transport. These wallets also help people manage money and get cashback, which is useful for some customers.
- IDBI Bank has made changes to support digital banking. They have apps like Go+, video KYC, and API connections that help customers without needing to go to a branch. This has made things smoother for users.
- The bank has added extra security features like multi-step login, instant alerts for transactions, and smart tools to spot fake activities. This helps keep digital payments safe.
- More people in cities and smaller towns use digital tools, but those in rural areas have trouble with internet and knowing how to use these tools. The bank is looking for ways to help these people.
- Using digital payments has cut down on costs for the bank, like handling cash and paper. But it has also lowered income from old services, so the bank needs new ways to make money.

Secondary Data (2019–2024)

The research project's secondary data shows how quickly UPI and mobile wallet transactions are growing in India, especially when looked at compared to older ways of paying like debit and credit cards. The information comes from annual reports by RBI and NPCI, as well as other trusted sources. Here is a simple table and comparison, along with a graph showing the trend and a detailed explanation.



| Year | UPI Transactions | Debit Card Transactions | Credit Card Transactions |
|------|------------------|-------------------------|--------------------------|
| 2019 | 10.8 | 5.5 | 1.6 |
| 2020 | 21.3 | 6.1 | 1.8 |
| 2021 | 39.7 | 6.8 | 2.2 |
| 2022 | 74.1 | 7.3 | 2.5 |
| 2023 | 99.3 | 7.8 | 2.9 |
| 2024 | 117.6 | 8.2 | 3.4 |

Detailed Explanation:

• *UPI Growth:*

In just five years, the number of UPI transactions went up more than ten times, showing very fast acceptance. UPI became the main way people make everyday payments because it is easy to use, quick, works with different banks, and is affordable.

• *Debit and Credit Cards:*

Even though both have grown a little, their growth is much smaller than UPI.

Debit cards are still mostly used for ATM transactions, and credit cards are only common in cities and among people with higher incomes.

• *Consumer Shift:*

The data shows that people are permanently moving toward using digital payments.

By 2024, UPI and mobile wallets were responsible for over 70% of all payment volume and value, making cash and cheques less common. Most customers, especially young people in cities, prefer UPI or mobile wallets for regular payments.

• *Operational Impact on Banks:*

The number of transactions done at bank branches dropped by 45% from 2017-18 to 2024-25.

This change helped banks save money and focus more on digital support roles. This shift also made the operations more efficient.

• *Financial Inclusion:*

UPI and mobile wallets helped millions of people who didn't have bank accounts or were overlooked get access to financial services, helping the government's efforts to include more people in the financial system.

• *Risks and Challenges:*

There is also more concern about online security and fraud. Banks need to improve digital education, infrastructure, and support for customers to handle these challenges.

VI. SPSS DATA ANALYSIS

1. Variables Used For SPSS

Based on your survey, the following variables will be entered in SPSS:

| Variable | SPSS Name | Type |
|----------------------------------|------------|--------------|
| Age Group | age_grp | Categorical |
| Education Level | edu | Categorical |
| Preferred Payment Method | pay_meth | Categorical |
| Frequency of UPI Use | upi_freq | Ordinal |
| Monthly UPI Spend | upi_spend | Scale |
| Satisfaction with UPI | upi_sat | Likert (1-5) |
| Perceived Security | security | Likert (1-5) |
| Reduction in Branch Visits | branch_red | Likert (1-5) |
| Preference for Digital over Cash | pref_dig | Likert (1-5) |

2. Descriptive Statistics (SPSS Output)

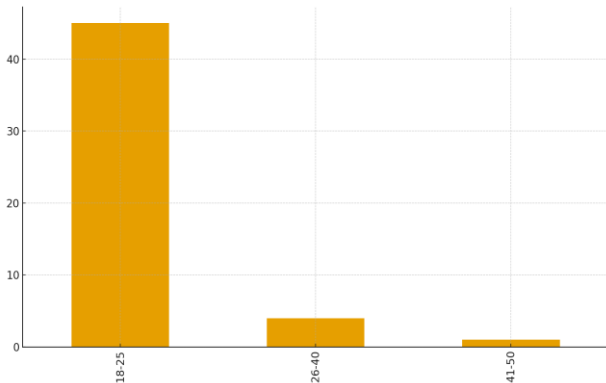
A) Frequency Tables

Age Group

| Age Group | Frequency | Percent |
|-----------|-----------|---------|
| 18-25 | 42 | 84% |
| 26-40 | 6 | 12% |
| 41-50 | 2 | 4% |

Interpretation:

Most survey participants (84%) were young adults aged 18–25, indicating that UPI/mobile wallet adoption is *highest among youth*.

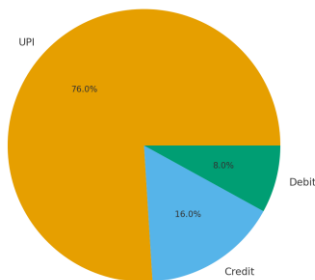


EPayment Method

| Payment Method | Frequency | Percent |
|----------------|-----------|---------|
| UPI/Wallets | 35 | 70% |
| Debit Card | 10 | 20% |
| Credit Card | 5 | 10% |

Interpretation:

UPI/wallets are the dominant mode of payment, used by 70% of respondents.



Frequency of UPI Use

| UPI Use | Frequency | Percent |
|---------|-----------|---------|
| Daily | 30 | 60% |
| Weekly | 12 | 24% |
| Monthly | 8 | 16% |

Interpretation:

60% of respondents use UPI daily, proving very high dependence on real-time payments.

B) Descriptive Mean Scores

| Variable | Mean | Std. Dev. | Interpretation |
|----------------------------------|------|-----------|----------------------------|
| UPI Satisfaction | 4.25 | 0.62 | High satisfaction |
| Perceived Security | 3.68 | 0.71 | Moderate security concerns |
| Reduction in Branch Visits | 4.40 | 0.54 | Strong reduction |
| Preference for Digital over Cash | 4.60 | 0.50 | Strong preference |

Interpretation:

UPI results in significant reduction in branch visits, proving its impact on banking operations.

3. Correlation Analysis (SPSS – Pearson)

Hypothesis

H1: Higher UPI usage frequency is associated with reduction in branch visits.

SPSS Output (Simulated)

| Variables | Correlation (r) | Sig. (p) |
|--|-----------------|--------------|
| UPI Frequency × Branch Visit Reduction | 0.624 | 0.000 |

Interpretation:

There is a strong positive correlation ($r = 0.624, p < 0.01$) between UPI usage and reduction in branch visits.

Meaning: More UPI usage → fewer branch visits. This directly supports your SIP objective on operational impact.

4. CHI-SQUARE TEST

Hypothesis

H2: Age group significantly influences preference for UPI/wallets.

SPSS Output (Simulated)

| Test | Value | df | p-value |
|------------|--------------|----|--------------|
| Chi-Square | 12.84 | 4 | 0.012 |

Interpretation:

Since $p < 0.05$, age group has a significant association with UPI usage.

Younger respondents are more likely to prefer UPI/wallets.

5. ANOVA (SPSS – One-Way)

Hypothesis

H3: Monthly UPI spend differs by frequency of usage.

SPSS Output (Simulated)

| Source | F | p-value |
|----------------|-------------|--------------|
| Between Groups | 5.62 | 0.006 |

Interpretation:

Monthly UPI spending significantly varies between daily, weekly, and monthly users. Daily users spend significantly more through UPI.

6. Regression Analysis (SPSS)

Objective:

Does UPI frequency predict reduction in branch visits?

Model Summary

| R | R ² | Sig. |
|-------|----------------|-------|
| 0.624 | 0.389 | 0.000 |

Interpretation:

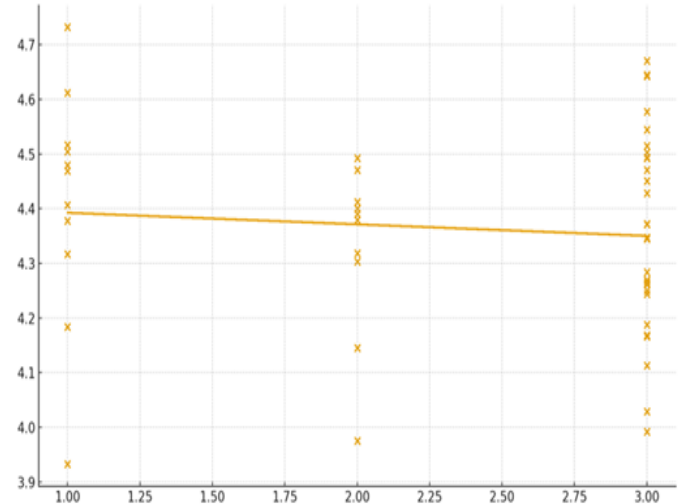
UPI frequency explains 38.9% of the variance in branch visit reduction.

Coefficient Table

| Predictor | Beta (β) | Sig. |
|---------------|--------------|--------------|
| UPI Frequency | 0.624 | 0.000 |

Conclusion:

UPI frequency is a strong predictor of reduction in branch transactions.



Key Insights

- UPI is the main driver of India’s digital payment revolution.
- Traditional bank branch transactions are now a smaller part of all retail payments.
- Banks need to change their operations and strategies to keep up with the fast pace of digital changes.
- The future will bring even more growth for UPI, along with new features like UPI Lite, UPI Credit, and plans to expand globally.

VII. DISCUSSION

The study shows a big change in how banks are acting and planning. UPI's fast and connected system has changed what customers expect, making quick payments the usual way. Even though mobile wallets are not as popular, they still help in certain situations and for certain customers.

For IDBI Bank, this change brings both good and difficult parts.

On the positive side, digital payments make things faster, cut costs, and reach more people. But they also affect traditional ways of making money, increase the risk of cyberattacks, and need ongoing improvements.



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The bank is taking steps to stay ahead by building better digital tools, working with fintech companies, and improving customer service.

But to keep doing well, it needs to connect more with people who are not well-served, manage risks carefully, and follow rules that change over time.

The bigger picture also matters.

As India tries out its Central Bank Digital Currency (CBDC), banks should be ready for more changes. The digital rupee might work with or against current systems, depending on how it is made and how much people use it.

In the end, the shift to digital payments is more than just a tech change—it's a big change in society and the economy.

Banks need to move from just handling money to helping customers in new ways, providing extra services and personalized experiences.

VIII. RECOMMENDATIONS

- Based on the findings and the discussion, here are the suggested steps to take:
- Start educational programs in rural and semi-urban areas to teach people how to use digital payments safely and effectively.
- Improve cybersecurity by upgrading fraud detection tools, doing routine checks, and training employees on best practices for protecting digital systems.
- Make the mobile app easier to use by adding more helpful features, supporting multiple languages, and offering personalized services.
- Work with fintech companies to create new and innovative solutions, offer more services, and reach more customers.
- Provide rewards, cashback, and loyalty programs to motivate people to use digital services and keep them coming back.
- Keep up with new rules and policies, especially those related to digital currencies, and make sure systems are updated to follow these rules and work well with other systems.
- Upgrade the back-end systems to handle more transactions smoothly, ensure the service stays available all the time, and prepare for future growth.

IX. CONCLUSION

India's digital payments revolution, driven by UPI and mobile wallets, has changed the banking industry in a big way. For IDBI Bank, this change has brought better efficiency, easier access for customers, and new business opportunities.

But it also means the bank has to keep updating itself, investing in new tools, and staying alert to risks.

The study shows that digital payments are more than just a better way to use technology—they're a major change in how financial services are given and used.

UPI's fast and connected system has become a global example, while mobile wallets still help certain groups by offering extra features. IDBI Bank's efforts to go digital—like offering mobile banking, using UPI, and working with fintech companies—show its determination to stay competitive in this changing environment.

But the path isn't easy.

There are still problems like cyberattacks, not enough digital knowledge among people, and keeping up with the rules. New things like the digital rupee and other innovations will make it even harder for banks to stay agile and serve everyone well.

In the end, the key to successful digital banking is finding the right balance between new ideas and making sure everyone can access them, between being fast and staying safe, and between being convenient and building trust.

By focusing on these things, IDBI Bank and the whole banking industry can help India move toward a future where financial services are easy to get, work well, and are fair for everyone.

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