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A Study on Level of Awareness and Satisfaction towards UPI Payments among College Students' in Pollachi Taluk

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***Abstract*-- In India many of the places are using UPI for their transactions. Now a days many of the students are using UPI payment in all the places. The Unified Payments Interface (UPI) is a digital payment architecture rolled out by National Payments Corporation of India (NPCI) using advanced digital payment features with mobile phone as the main device. UPI (Unified Payments Interface) is a payment system that allows users to transfer funds between bank accounts and make payments to merchants using a mobile app. UPI was developed by the National Payments Corporation of India (NPCI) in 2016. To identify the level of satisfaction there are 100 respondents were taken for this study. The objective of this study is to know the students preference, level of satisfaction towards the UPI scheme and to study the problems of using UPI Scheme. The study also reveals that users of UPI have a strong positive Satisfaction towards technology used in banking and many of the students are using online payments for their transactions.**

***Keywords*-- UPI, Payment system, NPCI, Bank Transactions, Students Awareness**

I. INTRODUCTION

Unified Payments Interface (UPI) is a system that powers multiple bank accounts into a single mobile application (of any participating bank), merging several banking features, seamless fund routing & merchant payments into one hood. It also caters to the "Peer to Peer" collect request which can be scheduled and paid as per requirement and convenience. Each Bank provides its own UPI App for Android, Windows and iOS mobile platform(s).

A smartphone app called Unified Payment Interface (UPI) lets you move money from one bank account to another. It is a mobile payment system with a single interface made by the National Payments Corporation of India (NPCI). It eliminates the need for customers to type in their bank information or other sensitive information every time they make a transaction. The Unified Payment Interface is a way to make payments that work in real-time. It works using a mobile platform to move money from one bank account to another. It's meant to make it easier for people to send money to each other across banks by using a single, two-click authentication process.

India's central bank, the Reserve Bank of India (RBI), is in charge of the interface.

II. REVIEW OF LITERATURE

Rajbir Saha (2021) investigated the use of digital payments during the COVID19 pandemic, with a focus on E-Wallet users in Guwahati. The study looked at how people used digital payments at Covid 19 and tried to figure out what their preferences were and why they utilised e-wallets. Study concluded that the, users of e-wallets have showed a good intent to adopt, according to the survey.

Sunny Gupta and Dinesh Chand (2021) conducted a study on "Consumers Perception towards Unified Payments Interface". They found that maximum number of people use UPI for fund transfer, mobile recharges or cash back, women respondents were rigid in using technologies and cash back alone could not be considered as factor for motivating consumers to use UPI on a daily basis. The study was concluded that mobiles phones were most used devise for transferring and accepting payments and the respondents were having positive attitude towards UPI transactions.

PoornaPushkal C and Pappeswari C (2021), "A Study on Awareness and Customer Satisfaction of Unified Payment Interface (UPI) For Digital Payments with Reference to Ambasamudram Area", in their paper an attempt was made to identify the level of awareness and satisfaction among people about UPI and the basis on which they select mode of digital payment and the work was done to identify the adoption of UPI in money transfer system.

Venkata Siva Kumar.S and Ch. Kavya (2020) in their paper, 'Role of Unified Payment Interface in Digital Banking Services – An Empirical Study on User Perceptions', analyzed the awareness and perceptions of varied age groups of individuals and occupations towards usage of UPI services. They concluded that UPI users were having dissimilar perceptions in using UPI banking services and users of the various occupations were opined that the UPI services are far better than traditional banking services.

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III. Statement Of The Problem

The Unified Payments Interface (UPI) is a revolutionary digital payment system that has gained widespread adoption in India. So,to identify the research gap the following questions were raised in the minds of the researcher are as follows:

1. What is the level of awareness towards UPI?
2. Whether students are satisfied with UPI payment system?

IV. Objectives Of The Study

To answer for the above questions the objectives framed by the researcher are as follows:

1. To identify the level of awareness towards UPI system.
2. To analyse the satisfaction level among college students about UPI system.

V. Methodology

The following methodology has been adopted in the study is explained in various heads like Data, Sampling and framework of analysis in the below paragraph

5.1 Source Of The Data

The present study is based on both the primary and secondary data. The primary data has been collected through well framed questionnaire. The secondary data was collected through different sources like Books, articles, journals, magazines and news papers.

5.2 Size of the Sample

Sample size indicates the number of components selected for the study. To analyze the level of satisfaction, there are 100 students were considered for this study.

5.3 Area of the study

This study is going to conduct in Pollachi taluk.

5.4 Frame Work Analyses

The following statistical tools were going to use for analyse the data are as follows;

1. Simple percentage method
2. Chi-square test

VI. Scope Of The Study

This study covers the awareness, satisfaction towards UPI payment among college students. Also helps to identify the significant problems faced by them while using UPI.

6.1 Socio Economic Background of The Respondents

Table 1.1
Profile of the entrepreneurs

Particulars	Number of respondents	Percentage
Age		
Up to 15 years	40	40.00
15-20	50	50.00
Above 20 years	10	10.00
Education		
School level	10	10.00
College Level	60	60.00
Diploma	30	30.00
Gender		
Male	60	70.00
Female	40	30.00
Nature of the family		
Nuclear Family	60	40.00
Joint Family	40	60.00
Marital Status		
Unmarried	100	100.00
Married	-	-
Size of the family		
Up to 3	70	70.00
4-5	15	15.00
Above 5	15	15.00
Earning Members of the family		
One	40	40.00
Two	50	50.00
More than Three	10	10.00

Source: primary Data

N=100

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Table 1.1 shows that, majority of the students (50.00%) belong to the age group between 15-20 years. Majority of the respondents 60 (60.00%) are male. Regarding marital status, all the students (100.00%) are unmarried. students with graduate qualification constitute 60.00%. Regarding size of the family consist of upto 3 members (70.00%). Majority of the students (50.00%) family having two earning members in their family.

VII. Findings Of The Study

- Majority of the students (50.00%) belong to the age group between 15-20 years.
- Majority of the respondents 60 (70.00%) are male.
- Regarding marital status, all the students (100.00%) are unmarried.
- Students with graduate qualification constitute 60.00%.
- Regarding size of the family consist of upto 3 members (70.00%).
- Majority of the students (50.00%) family having two earning members in their family

VIII. Suggestions Of The Study

- It is found that the respondents expect the rewards cash and immediately crediting to their accounts.
- The government should improve the network connectivity.
- In order to get rid of cybercrimes and frauds the users must enable multi- factor authentication for added security.

IX. Conclusion

It is clear from this study that customers have a positive attitude toward unified payment interface services.

The mobile revolution in the world in general and in the country particularly an added advantage for the usage of UPI and thereby reduce the level of corruption. The use of UPI is becoming popular for making small bill payments.

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