Name of The Scholar: Ms Anita Verma
Name of The Supervisor: Dr.Rahela Farooqi
Name of The Department/Centre: Centre / Department of Management Studies.
Topic of the Research: Analysis of Consumer Behaviour and Adoption of Digital Payment Systems
 Keywords: Behavioral Intention, Digital Payments, Consumer Adoption, Technology Acceptance Model (TAM), Unified Theory of Technology Acceptance and Usage Theory (UTAUT).

FINDINGS

Digital payment is done through a computerized payment strategy that enables buyers to remotely get close enough to and manage exchanges employing an electronic organization**.** Digital payments, effected electronically are progressively unavoidable because of worldwide correspondence, but with business open doors, new dangers for digital services are on the ascent because of modernized innovations .

The digital economy is taking shape. Businesses all across the world are shifting to digital programs with mobile phone users increasing at a healthy clip all across the world. Smartphones enable the usage of a wide range of mobile applications. With the introduction of 4G, significant data speeds are now possible, resulting in new business trends and markets. Keeping the benefits of Digital payment in mind, a few investigations thought about security as a worry, which present-day advances, including smartphones, try to improve **.** Smartphones are among the developments which upgrade security during monetary exchanges for products . This study centers around consumers' adoption of digital payment systems.

 Findings of the Study :

 Percentage analysis of demographic profile:

The results of the percentage analysis of demographic profile of digital payment system   users/consumers, of the sample unit surveyed are given below:

- ➢ Gender wise female respondents comprise 48 %
- ➢ 51% of the respondents are in the age group of 21-30 years (millennials group)
- ➢ Marital status classification revealed that 57 % of the respondents are married
- ➢ Based on the educational qualification 39% of the respondents are postgraduates.
- ➢ 31% of the respondent's annual family income is below 2.50 lac.
- ➢ The results of the study also indicate that the maximum factors were found to be significantly associated in the adoption of digital payment applications. The independent variables perceived ease of use (PEOU), perceived usefulness (PU), facilitating conditions (FC),relative advantage (RA),performance expectancy (PE) and effort expectancy (EE) influence behavioral intention towards the adoption of digital payment .

- Interestingly, security and trust are not significantly associated with consumers' adoption of digital payment consumers are increasingly acknowledging the steps taken by many banks and online transaction facility providers to address the challenges associated with security.

- Consumers ought to see digital payment applications as helpful, simple, perfect, advantageous and a speedier method to direct exchanges, which will upgrade its adoption. Digital payment applications usage provides benefits to the consumers instead of becoming a problem generator for the consumers. No doubt consumers are also facing problems with technology-related security while using digital payment applications but it may also fulfill the expectations of the individuals to make the work easy and convenient.

- The respondents indicated that they found it easier and more convenient to conduct financial transactions online. Digital payment adoption helps them to save time and costs due to the user-friendly interface, structured transaction process, and speed. The digital payment provides greater ease to individuals in paying taxes, licenses, fees, fines, and purchases at unconventional locations and at whichever time of the day, 365 days a year.

- Digital payment applications are helpful, simple, perfect, advantageous and a speedier method to direct exchanges.

- Digital payment applications usage provides benefits to the consumers instead of becoming a problem generator for the consumers.