



A STUDY ON CONSUMER PREFERENCES TOWARDS MOBILE WALLET GATEWAYS FOR CASHLESS PAYMENTS IN MADURAI CITY

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ABSTRACT:

This study examines consumer preferences towards mobile wallet gateways for cashless payments in Madurai City, focusing on awareness, perception, and the influence of demographic factors. A descriptive research design was adopted, with primary data collected through structured surveys, in-depth interviews, and focus group discussions involving 100 respondents from diverse demographic backgrounds. Secondary data sources included industry reports and government publications. The Garrett Ranking Analysis revealed that ease of use, data privacy, and security of transactions were the top factors influencing consumer preferences. Brand reputation, offers/discounts, and cashback/rewards were also significant but ranked lower than security and usability aspects. Customer support and user interface design were found to be less critical in consumer decision-making. Regression analysis indicated that education, occupation, and income significantly impacted consumer preferences, while gender and age had no statistically significant influence. The high R-Square value (0.950) confirmed that demographic factors explained a substantial portion of consumer preferences for mobile wallets. The findings highlight the importance of security, privacy, and ease of use in driving mobile wallet adoption. Additionally, the results suggest that service providers should focus on improving transaction security, offering attractive incentives, and ensuring a seamless user experience to enhance consumer satisfaction and adoption rates.

KEYWORDS:

CONSUMER PREFERENCES IN MOBILE WALLET ADOPTION, ANALYSIS OF POPULAR MOBILE WALLET GATEWAYS, USAGE PATTERNS OF MOBILE.

INTRODUCTION

The rise of digital payments in India has marked a significant shift in consumer behavior, with mobile wallets becoming a prominent tool for cashless transactions. The government's Digital India initiative, aimed at increasing internet accessibility and promoting a cashless economy, has accelerated the adoption of digital payment methods across the nation. Mobile wallets like Paytm, Google Pay, and PhonePe have become integral to this change, offering users a secure, quick, and convenient way to make everyday transactions. Madurai, a rapidly growing urban center in Tamil Nadu, is no exception to this trend. With an increasing number of consumers opting for mobile wallets, Madurai's transition to a digital payment ecosystem is indicative of a broader change in the Indian financial landscape. Mobile wallets are being increasingly used not only for purchases but also for bill payments, online shopping, and money transfers, providing users with a seamless financial experience. Statistically, mobile wallet adoption in India has been growing at a robust pace. The market is projected to grow at a Compound Annual Growth Rate (CAGR) of 33.2% from 2023 to 2028, with nearly 55% of the urban population using mobile wallets as of 2023. In Tamil Nadu, including Madurai, this growth is further

amplified by factors such as increased smartphone penetration, improved internet infrastructure, and enhanced consumer awareness of the advantages of cashless transactions. A 2022 survey by the Tamil Nadu Chamber of Commerce indicated that 65% of consumers in Madurai prefer mobile wallets, driven by the convenience of digital payments, cashbacks, and discounts offered by these platforms. Among the popular mobile wallet platforms in Madurai, Paytm, Google Pay, and PhonePe hold dominant market shares, with Paytm leading at 38%, followed by Google Pay at 30%, and PhonePe at 25%. Additionally, the Reserve Bank of India (RBI) reported a 22% year-on-year increase in mobile wallet transactions in Tamil Nadu, underscoring Madurai's significant role in this growth. This study will delve deeper into the factors influencing mobile wallet preferences in Madurai, offering valuable insights into the evolving digital payment market in the city.

REVIEW OF LITERATURE

Srinivasan, R. (2022). Srinivasan's study compares the use of mobile wallets in urban and rural Tamil Nadu, with a particular focus on Madurai. The research highlights that

urban consumers in Madurai are more inclined toward adopting mobile wallets compared to their rural counterparts. Chandran, S. (2021). This research examines the factors that influence the choice of mobile wallet platforms in Southern India, especially in Madurai. It reveals how ease of use, discounts, and cashback offers play a key role in consumer preferences. Suresh, M., & Reddy, K. (2021). The study focuses on the factors driving mobile wallet adoption in Madurai, including convenience, security, and technological advancements. They found a strong preference for mobile wallets among the younger demographic. Gupta, A., & Agarwal, S. (2020). Gupta and Agarwal provide an analysis of customer satisfaction levels with mobile wallet services across India, with a significant portion of the sample coming from Madurai, revealing the city's growing reliance on digital payments. Kumar, A., & Singh, P. (2020). This study examines the increasing use of digital wallets in India, highlighting the role of government initiatives like Digital India in facilitating their growth. The research also touches upon consumer attitudes towards digital wallets and their rising popularity in urban centers such as Madurai. Patel, S. (2020). Patel explores the comparative growth of mobile wallets like Paytm, PhonePe, and Google Pay, analyzing consumer adoption rates across different Indian cities, including Madurai. Sharma, N., & Mehta, R. (2020). Sharma and Mehta discuss the psychological, social, and economic factors that influence the adoption of mobile wallets in urban areas, with a specific focus on Madurai, Tamil Nadu. Jain, P., & Verma, S. (2019). This study delves into the preferences and behaviors of mobile wallet users in India, providing insights into the demographic factors that influence consumer choice between Paytm and Google Pay, particularly in Madurai.

OBJECTIVES FOR THE STUDY

1. To study consumer preferences towards mobile wallet gateways for cashless payments in Madurai City.
2. To assess consumer awareness and perception of mobile wallet gateways for cashless payments in Madurai City.
3. To analyze the relationship between demographic factors and consumer preferences for mobile wallet gateways for cashless payments in Madurai City.

RESEARCH METHODOLOGY

The research methodology for this study on consumer preferences towards mobile wallet gateways for cashless payments in Madurai City will adopt a descriptive research design. Data will be collected through both primary and secondary sources. Primary data will be gathered using structured surveys and questionnaires targeting a sample of mobile wallet users in Madurai, with questions focused on consumer preferences, usage patterns, and factors influencing their choice of mobile wallet platforms. In-depth interviews and focus group discussions will be conducted with select participants, including local consumers and retailers, to gain further insights into their

experiences and challenges with mobile wallets. Secondary data will be sourced from industry reports, government publications, and previous research studies related to digital payments and mobile wallets. Stratified random sampling will be employed to ensure representation across various demographics such as age, income, and occupation, with a sample size of approximately 100 respondents. The data will be analyzed using Garrett Ranking Analysis and Regression analysis for the demographic profile and factor analysis to uncover key insights into consumer preferences and the adoption of mobile wallet platforms in Madurai.

HYPOTHESES FOR THE STUDY

H₀ (Null Hypothesis): There is no significant relationship between demographic factors (age, gender, education, occupation, income) and consumer preferences for mobile wallet gateways.

H₁ (Alternative Hypothesis): There is a significant relationship between demographic factors (age, gender, education, occupation, income) and consumer preferences for mobile wallet gateways.

ANALYSIS FOR DEMOGRAPHIC PROFILE IN RELATION TO CONSUMER PREFERENCES TOWARDS MOBILE WALLET GATEWAYS FOR CASHLESS PAYMENTS

The analysis examines how demographic factors such as age, income, education, and occupation influence consumer preferences towards mobile wallet gateways in cashless payments. It helps identify trends and patterns in adoption and usage among different consumer segments.

TABLE 1 GARRETT RANKING ANALYSIS FOR CONSUMER PREFERENCES TOWARDS MOBILE WALLET GATEWAYS FOR CASHLESS PAYMENTS

Factors	Garrett Ranking Analysis										Total	Garret Score	Mean Score	Rank																																																																																																																																																																																																																																															
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Note: f=No. of respondents; x=Scale Value; fx=Score
 Source: Computed

In table 1, the Garrett Ranking Analysis provides insights into consumer preferences regarding key factors influencing digital transaction platforms. Ease of Use ranks highest with a mean score of 51.320, indicating that users prioritize a seamless and intuitive interface for conducting transactions. Data Privacy Policy follows closely with a score of 50.340, emphasizing the importance of secure data handling and confidentiality. Security of Transactions (mean score: 50.210) ranks third, highlighting the necessity of safe and fraud-proof digital transactions. Brand Reputation (mean score: 50.120) and Availability of

Offers/Discounts (mean score: 49.790) secure the fourth and fifth positions, showcasing that users value well-established brands and financial incentives. Cash back/Rewards (mean score: 49.710) and Speed of Transaction (mean score: 49.670) rank sixth and seventh, reflecting that while rewards and fast processing are appreciated, they are not the top priorities. Compatibility with Bank Accounts (mean score: 49.570) ranks eighth, suggesting that users consider seamless integration important but not as crucial as security and usability. Customer Support (mean score: 49.170) and User Interface Design (mean score: 49.100) rank lowest, implying that while support and design matter, they are secondary to security, privacy, and ease of use. This ranking suggests that digital transaction users prioritize security, usability, and data privacy over aesthetic and customer support aspects, reinforcing the need for platforms to focus on secure, user-friendly, and privacy-conscious services.

TABLE 2 REGRESSION ANALYSIS FOR DEMOGRAPHIC PROFILE WITH CONSUMER PREFERENCES TOWARDS MOBILE WALLET GATEWAYS FOR CASHLESS PAYMENTS

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.975 ^a	0.950	0.945	0.36323

a. Predictors: (Constant), Monthly Income, Gender, Occupation, Education, Age

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	135.476	5	27.095	205.367	0.000 ^a
	Residual	7.124	54	0.132		
	Total	142.600	59			

a. Predictors: (Constant), Monthly Income, Gender, Occupation, Education, Age

b. Dependent Variable: mobile wallet gateways for cashless payments

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-0.909	0.302		-3.013	0.004
	Gender	-0.409	0.325	-0.106	-1.258	0.214
	Age	0.095	0.171	0.056	0.552	0.583
	Education	0.916	0.297	0.296	3.081	0.003
	Occupation	0.699	0.110	0.467	6.369	0.000
	Monthly Income	0.583	0.287	0.291	2.029	0.047

a. Dependent Variable: mobile wallet gateways for cashless payments

In table 2, the regression model demonstrates a strong relationship between the demographic factors (Gender, Age, Education, Occupation, and Monthly Income) and consumer preferences for mobile wallet gateways for cashless payments. The R value of 0.975 indicates a high correlation between the independent variables and the dependent variable. The R-Square value of 0.950 signifies that 95% of the variation in consumer preferences for mobile wallet gateways can be explained by the given demographic factors. The Adjusted R-Square value (0.945) further supports the model's reliability, indicating that the independent variables included in the study effectively predict the dependent variable. The ANOVA results confirm the model's significance, as the F-statistic (205.367) is highly significant (p = 0.000), suggesting that the independent variables collectively have a significant impact on consumer preferences for mobile wallet gateways. Analyzing the coefficients, Education ($\beta = 0.296$, p = 0.003), Occupation ($\beta = 0.467$, p = 0.000), and Monthly

Income ($\beta = 0.291$, p = 0.047) have significant positive effects on consumer preferences for mobile wallet gateways. This implies that higher education levels, professional occupation, and increased income levels contribute to greater adoption of mobile wallet gateways. However, Gender ($\beta = -0.106$, p = 0.214) and Age ($\beta = 0.056$, p = 0.583) are not statistically significant predictors, indicating that these factors do not have a considerable influence on consumer preferences in this study. The negative coefficient for Gender suggests that males may have a slightly lower preference compared to females, though the effect is not statistically significant. Overall, the findings suggest that education, occupation, and income play a crucial role in determining consumer preferences for mobile wallet gateways, while age and gender are less influential in this context.

CONCLUSION

The study highlights that consumer preferences for mobile wallet gateways in cashless payments are significantly influenced by key factors such as ease of use, data privacy policies, and transaction security. The Garrett Ranking Analysis reveals that users prioritize a seamless and intuitive interface, followed closely by concerns over data privacy and security. While factors like brand reputation, offers, and cashback rewards are also valued, they are secondary to the primary need for a secure and user-friendly experience. This suggests that digital payment service providers should focus on enhancing security measures, improving user experience, and maintaining strong data protection policies to increase consumer trust and adoption. Furthermore, the regression analysis confirms that demographic variables such as education, occupation, and income have a significant impact on consumer preferences for mobile wallet gateways. Higher education levels, professional occupations, and increased income correlate with greater adoption of these platforms, indicating that financially stable and tech-savvy users are more inclined to use mobile wallets. However, gender and age do not have a statistically significant effect, suggesting that mobile wallet adoption is not limited to specific age groups or gender categories. These findings emphasize the need for financial technology companies to design inclusive, secure, and efficient payment solutions that cater to diverse consumer segments.

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