



A Study on Comparative Analysis of Gen Z's Preference towards Online and Offline Payments in Ahmadabad City

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ABSTRACT

Consumers of Ahmadabad city are slower in transition towards digital Payments. Mobile payments is quickly changing consumer's spending patterns and payment Habits. Online payment is a new way to conveniently and effectively conduct financial transactions through digital platforms. This study analyzes the factors influencing the adoption of online payments as a method of payment utilized by Generation Z. Generation Z represents the successor of the generation of our society and the generation that interacts the most with internet technology. In Ahmadabad, the use of online payment applications has increased rapidly, they moving from cash transactions towards a digital one. The usage of online payment system is increasing but sometime we have a proper communication regarding transaction which we don't do in online transaction. In online Payments methods there are so many reasons like low network availability, busy in work Are barrier of this method, such situations cannot be avoided so for that there are so many. Peoples yet which use offline payment. The overall study aim to know about consumers preference towards both online and offline payments

INTRODUCTION

In today's era the choice of consumer for payments methods between online and offline has become a critical factor (Dhere, Vidani, & Solanki, 2016). Now most of the consumer preference online payment (Singh & Vidani, 2016). Online payment is a new thing these days, and becoming more popular these days (Vidani & Plaha, 2016). But some Customer still prefer to payment offline (Solanki & Vidani, 2016). This case study analyzes the comparison of consumer preference in payment methods both offline and online in the Ahmadabad city (Vidani, 2016).

Digital payments have completely changed the way business transactions are done in the Indian market (Vidani, Chack, & Rathod, 2017). The market that used to rely on cash has seen a market boost in paperless financial transactions in recent years (Vidani, 2018). Digital payments methods are progressively being used for daily Transactions in the country (Biharani & Vidani, 2018). India now ranks first among countries that use digital payment Methods with over 25.5 billion digital transactions in 2020 (Vidani, 2018).

Digital payment relate to the transactions made digitally or via an online mode, without the Implication of real money (Odedra, Rabadiya, & Vidani, 2018). The government of India's initiative "Digital India" aspire to Turn India into a digitally empowered society that is "Faceless, Paperless, and Cashless (Vasveliya & Vidani, 2019). A variety of modes of digital payment are available to boost cashless transactions viz (Sachaniya, Vora, & Vidani, 2019). Banking card, USSD, AEPS, mobile wallet, prepaid cards, internet banking, mobile banking, Micro ATMs and UPI (Vidani, 2019). A single application combines multiple bank accounts (Vidani, Jacob, & Patel, 2019). Without entering the card details of the user, the financial transaction is completed with a just Click (Vidani J. N., 2016).

UPI was launched in 2016 by the national payments corporation of India with 21 member banks (Vidani & Singh, 2017).

During the covid period, the use of UPI has grown significantly (Vidani & Pathak, 2016). After the lockdown people have increasingly opted for digital methods of payment over contactless financial transactions (Pathak & Vidani, 2016). The use of digital payment methods expanded after demonetisation (Vidani & Plaha, 2017). According to statistics given by NPCI in December 2021, 282 banks were using UPI and transaction values higher Than 8 lakh crores (Vidani J. N., 2020). By 2026, it is predicated that the value of digital payment will gain \$ 1 Trillion (Vidani J. N., 2018). As per NPCI UPI daily transactions are moving to gain about 100 crores (Vidani & Dholakia, 2020).

UPI is influenced by players like Phonepe, Google Pay, Paytm, Amazon pay, CRED, and BHIM (Vidani, Meghrajani, & Siddarth, 2023) . UPI has been helpful for peer-to-peer and peer-to- merchant financial transactions, Starting with online transactions and extending home delivery at shop (Rathod, Meghrajani, & Vidani, 2022). It facilitate ,the Money Transfer anytime and helps ATM cash with draws away and cash on delivery problems a Peer-to-peer collect request service is also included (Vidani & Das, 2021). Digital transaction

not only benefited in managing seamless business transaction but also paperless and eco-friendly (Vidani J. N., 2022).

When there are two sides to every story, some customers remain concerned about security and Trust, when online payment we do some small mistake in type number or anything its transfer Amount another account or number because of that we bear a loss of that amount our Small mistake take a huge loss in online payment sometimes we forget our password or some One know about the password so it's created a huge problem for us and we listen many frauds Are done through online so we should very careful about the scam and fraud which do in Online so because of all that many people are still prefer offline payment (Saxena & Vidani, 2023).

Many customer pay offline, as they simply verify the amount and pay the cash (Vidani, Das, Meghrajani, & Singh, 2023). Offline payments are a process of pay for something know there amount virtually and bargain for it and then pay it (Vidani, Das, Meghrajani, & Chaudasi, 2023). This study seeks to explore the preferences and experiences of consumers in both Online and offline situations (Bansal, Pophalkar, & Vidani, 2023).

Research Objectives

To analyze and compare the preferences of Generation Z in Ahmadabad City towards online and offline payment methods, and to identify the factors influencing these customer choice , with a particular focus on the impact of demographic variables such as age, gender, income, and educational background.

Specific Objectives:

1. Know the frequency and patterns of online versus offline payment usage all Generation Z in Ahmadabad City.
2. To know about the perfect convenience, security, and efficiency of online payments compared to offline payments from the perspective of Generation Z.
3. Examine how demographic factors such as age, gender, income, and education influence the choice for online and offline payment methods.
4. Basically in this they Identify the key concerns which consumer attract towards and motivators related to online and offline payments, including issues of fraud, ease of use, and additional benefits like rewards and cashback offers.*

These above all objectives will show us and guide the research in understanding the factors which affect payment preferences and provide insights into how different demographic segments of Generation Z approach online and offline payments.

LITERATURE REVIEW

In the present time choosing both online and offline payment is became very important factor influencing consumers behaviour (Chaudhary, Patel, & Vidani, 2023). Although online payments are increasing due to their convenience and efficiency, but a significant section of Ahmedabad's consumers still choose offline payment method (Patel, Chaudhary, & Vidani, 2023). This literature review examine the changing consumers preferences for payment

methods focusing on the impact of digital transformation on the Indian payment scenario (Sharma & Vidani, 2023).

Theoretical Framework

Technology Acceptance Model (TAM):

This model helps to understand how users are accepting and using new technology (Sharma & Vidani, 2023). According to TAM, it is easy to use and an important factor. In a technology implementation, TAM can be used to analyse consumers' preference (Mahajan & Vidani, 2023).

Diffusion of Innovation (DOI):

This theory by Rogers explains how innovation is going within a population (Saxena & Vidani, 2023). DOI takes into account factors such as relative advantages, compatibility, complexity, and ability to observe to understand the adoption of new technology, applying DOI to payment methods helps explore why digital payments have such big acceptance (Sharma & Vidani, 2023). And what obstacles are there for offline payments?

Methodology Search strategy:

The literature review was based on a search of academic journals, industry reports, government publications, and extensive case studies on Google Scholar, JSTOR, 1999, and other databases.

Literature Review

1. The Rise of Digital Payments

Digital payments have shown financial transactions in India. The transition from cash to paperless is being driven by technological advancements and government initiative. According to the National Corporation of India (NPCI), India leads the world with 25.5 billion transactions per year.

2020 The launch of the Unified Payment Interface (UPI) in 2016 was a big milestone. That's how to integrate bank accounts and make transactions through one application.

Critical Analysis: The acceptance of digital payments has been prompted by initiatives such as 'Digital India', which aims to create a paperless and cashless society. Convenience and efficiency are challenges, but challenges remain, such as digital illiteracy, cyber security risks, and technology infrastructure gaps. The study found that as digital payments increase.

2. Consumer Demand for Online Payments

Online payment methods like UPI, mobile banking, and internet banking are widely in use due to their convenience, speed, and integration with various services. UPI, in particular, has grown majorly with 282 banks participating as of December 2021. The transaction value for the month was more than Rs 800 billion. Easily making payments along with being able to carry cash, making online payments are more and more popular.

Critical Analysis: Research shows that ease and efficiency are key factors of online payments. COVID-19 outbreak has accelerated this trend. As consumers look for contactless payment options to reduce physical interaction. But problems about cyber security, fraud, and the need for technology literacy and barriers that continue to impact consumers' behaviour on online payments.

3. Consumer Demand for Offline Payments

Digital payments are increasing but offline payment methods such as cash and card payments are still in use due to its enable tangible and immediate transaction. This allows consumers to check their amounts and avoid digital errors. The simplicity and perceived security of cash transactions its use.

Critical Analysis: Study shows that offline payments are more popular due to their high security and simplicity. In addition to problem about digital fraud, Errors in transaction processing and lack of trust in online platforms have resulted customer chose a offline payment method.

Traditional Methods

1. Case Study: Ahmedabad

Ahmedabad city which is the center of a major city in the state of Gujrat it shows broader trends in payment formats seen across India. The city has been a major change towards digital payments. This is driven by infrastructure development and increased digital literacy. However, a large section of population still prefer offline methods fpr various reason. Including safety concern and habitual practies.

Critical Analysis: The acceptance of digital payments in Ahmedabad is affected by factors such as economic development. Urbanization government initiative, etc. while digital payments are gaining traction. But offline payment remains important due to cultural preferences.

Gaps and Future Research: Future research should focus on the impact of digital transformation programs on payment approval rates and explore regional difference in payment preferences. Additionally, consumers confidence in online payments can be increased by giving the effectiveness of cybersecurity measures and addressing online fraud. Digital gathering shift toward trends in technology adopting and financial modernization. Although digital payments have many advantages but offline payments are still more safe and simple.

Research Gap

Despite increasing literature addressing consumer behaviour in financial transactions, significant research gaps remain concern. Firstly, much of the existing research tends to focus on either younger or older demographics in isolation, often neglecting the nuanced interaction between different age groups. This presents a limitation in understanding how age influences not only the adopting of various payment methods but also the underlying motivations for these choices across a specific age. Moreover, while study have explored technologies adopting among younger generation. Given the rapid advancement of technology, understanding how older consumers navigates these changes is critical, particularly as they represent a growing segment of the population.

The role of socio-economic factors in shaping payment method preference remains underexplored. Many studies fail to consider how variables such as income, education level, and geographical location connects with age to influence financial behaviour. For instance, while young generation prefers online payment solution more rapidly due to technology, older adults with higher educational may also similar tendencies.

Additionally, there is limited exploration of the psychological and emotional association with payment method preferences. Many studies have focused on quantitative metrics, such as usage frequency and security perceptions, but there is a lack of qualitative research that comes into the sentiments and attitudes that inform these choices. Understanding the fear, anxieties, and trust level of different age groups in relation to payment methods can enrich the literature and offer practical insights for financial institution seeking to cater to diverse consumers need.

The current literature also emphasize the functionality and convenience of payment method, also the importance of contextual factors, such as social influences and cultural thinking towards money management. Different cultures may have different norms regarding payment methods, and age may interest with these cultural attitude, leading to different preferences that were further investigated.

In summary, the relation between age and payment method are under researched area that requires a more holistic approach. Further studies should focus to bring the gap by integrating demographic, psychographic, and cultural dimensions into the analysis of payment behaviour. By doing this, researcher can contribute to a more understanding of how age interact with various factor to shape consumer choice in the financial landscape, ultimately informing better practices for businesses, policymakers, and financial institutions seeking to meet the diverse need of their clientele.

Hypothesis

H01 There is a significant association between age and education qualification.

H02 There is a significant association between age and employment status.

H03 There is a significant association between age and how often individuals use online payment methods.

H04 There is a significant association between age and how often individuals use offline payment methods.

H05 There is a significant association between age and opinions on the convenience of online payment methods.

H06 There is a significant association between age and opinions on the security of offline payment methods.

H07 There is a significant association between age and opinions on the risk of fraud in online payment methods.

H08 There is a significant association between age and opinions on the speed and efficiency of online payments.

H09 There is a significant association between age and opinions on the ease of managing finances with online payment methods.

H10 There is a significant association between age and opinions on the likelihood of using online payments due to cashback and rewards.

H11 There is a significant association between age and opinions on the preference for offline payments in local stores.

H12 There is a significant association between age and comfort level in using personal financial information for online payments.

Table 1. Validation of Questionnaire

Statements	Citation from JV citation file (You can add more than 1 citation)
Age	(Vidani, 2015)
Gender	(Vidani & Solanki, 2015)
Education Qualification	(Vidani, 2015)
Employment Status	(Vidani, 2015)
Monthly income	(Vidani, 2015)
How often do you use the below methods? Online payment (e.g., UPI, mobile wallets, internet banking)	(Solanki & Vidani, 2016)
How often do you use the below methods? Offline payment (e.g., cash, card payment)	(Vidani, 2016)
Give your opinion on the below statements. Online payment methods are more convenient Give your opinion on the below statements. Offline payments provide a higher security	(Bhatt, Patel, & Vidani, 2017) (Niyati & Vidani, 2016)
Give your opinion on the below statements. Risk of fraud is a concern in online payment methods."	(Pradhan, Tshogay, & Vidani, 2016)
Give your opinion on the below statements. Online payments because they are faster and efficient	(Modi, Harkani, Radadiya, & Vidani, 2016)
Give your opinion on the below statements. Easier to manage finances with online payment methods."	(Vidani, 2016)
Give your opinion on the below statements. More likely to use online due to cashback and rewards.	(Sukhanandi, Tank, & Vidani, 2018)
Give your opinion on the below statements. Offline payments are preferred in local stores.	(Singh, Vidani, & Nagoria, 2016)
Give your opinion on the below statements. Comfortable using my personal financial information for online payments.	(Mala, Vidani, & Solanki, 2016)

*Source: Author's Compilation

METHODOLOGY

Table 2. Research Methodology

Research Design	Descriptive
Sample Method	Non-Probability - Convenient Sampling method
Data Collection Method	Primary method
Data Collection Method	Structured Questionnaire
Type of Questions	Close ended
Data Collection mode	Online through Google Form
Data Analysis methods	Tables
Data Analysis Tools	SPSS and Excel
Sampling Size	No. of responses in Google form
Survey Area	Your area of data collection
Sampling Unit	Students, Private and government Job employees, Businessmen, Home maker, Professionals like CA, Doctor etc.

Source: Author's Compilation

Demographic Summary

The analysis of the demographic associations shows that how age relating various factor affects the payment methods.. Notably, there is a strong association between age and education qualification, as well as employment status, with both yielding a p-value of 0.001, leading to the rejection of the null hypothesis. Conversely, associations between age and the use of online and offline payment methods yielded mixed results; while the association with offline payment methods was statistically significant ($p = 0.007$), the association with online payment methods was not ($p = 0.120$). Furthermore, several factors related to opinions on online payments, such as convenience, security, and fraud risk, did not demonstrate significant associations with age, with p-values ranging from 0.211 to 0.890. Overall, they shows relationship between different categories ,highlighting the points that how age influences payment preferences and opinions.

Cronbach Alpha

Table 3. Cronbach Alpha

Cronbach Alpha Value	No. of items
0.823	15

*Source: SPSS Software

A Cronbach's Alpha value of 0.823 indicates good internal consistency for a scale with 15 items. Generally, values above 0.7 are considered acceptable, and those above 0.8 suggest that the items are well correlated and measure the same underlying construct effectively. If you have any specific questions about interpreting this value or its implications, feel free to ask!

Table 4. Results of Hypothesis Testing

Sr. No	Alternate Hypothesis	Result p =	>/< 0.05	Accept/Reject Null hypothesis	R value	Relationship
H01	There is a significant association between age and education qualification.	0.001	<	H01 Rejected (Null hypothesis rejected)	0.344	Weak
H02	There is a significant association between age and employment status.	0.001	<	H02 Rejected (Null Hypothesis is rejected)	0.000	Weak
H03	There is a significant association between age and how often individuals use online payment methods.	0.120	>	H03 Accepted (Null Hypothesis is accepted)	0.116	Weak
H04	There is a significant association between age and how often individuals use offline payment methods.	0.007	>	H04 Accepted (Null Hypothesis is accepted)	0.001	Weak
H05	There is a significant association between age and opinions on the convenience of online payment methods.	0.449	>	H04 Accepted (Null Hypothesis is accepted)	0.524	Strong
H06	There is a significant association between age and opinions on the security of offline payment methods.	0.211	>	H05 Accepted (Null Hypothesis is accepted)	0.201	Weak

H07	There is a significant association between age and opinions on the risk of fraud in online payment methods.	0.843	>	H06 Accepted (Null Hypothesis is accepted)	0.586	Strong
H08	There is a significant association between age and opinions on the speed and efficiency of online payments.	0.844	>	H08 Accepted (Null Hypothesis is accepted)	0.121	Weak
H09	There is a significant association between age and opinions on the ease of managing finances with online payment methods.	0.890	>	H09 Accepted (Null Hypothesis is accepted)	0.157	Weak
H10	There is a significant association between age and opinions on the likelihood of using online payments due to cashback and rewards.	0.434	>	H10 Accepted (Null Hypothesis is accepted)	0.138	Weak
H11	There is a significant association between age and opinions on the preference for offline payments in local stores.	0.025	<	H11 Rejected (Null hypothesis is rejected)	0.019	Weak
H12	There is a significant association between age and comfort level in using personal financial information for online payments.	0.074	>	H12 Accepted (Null Hypothesis is accepted)	0.033	Weak

*Source: Author's Compilation

DISCUSSION

The demographic analysis shows several significant associations between age and various factors. Specifically, significant relationships were found between age and education qualification ($p=0.001$) as well as age and employment status ($p=0.001$), leading to the rejection of both null hypotheses. However, the analysis indicated no significant association between age and the

frequency of online payment usage ($p=0.120$). In contrast, there was a significant association between age and the frequency of offline payment usage ($p=0.007$), which also resulted in the rejection of the null hypothesis. Other factors, such as opinion on the convenience of online payment ($p=0.449$) and the perceived risk of fraud ($p=0.843$), showed no significant association with age. Interestingly, while the preference for offline payments in local stores did show significance ($p = 0.025$), the comfort level in using personal financial information for online payments was not significant ($p = 0.074$). Overall, these findings highlight that how the age and various aspects that affect the payment behavior and perceptions.

Theoretical Implications

In search of this study offer many theoretical implications regarding the relationship between age and various factors related to payment methods and financial behavior. First, they choose between age and education qualification and employment status underscore the importance of demographic variables in how they affect on financial decision-making. This show us how the age may influence individuals' access to education and job opportunities, subsequently affecting their financial behaviors and preferences.

Basically, this show us that online payment usage are more convient and implied on the basic of age that how many younger and older one adopting online payment methods and the age wise how they influence towards digital payment methods.so as per the above the basic of age that how many people that use offline payments methods and how that influence towards the offline payment methods. so simutonsly they affect of methods at similar rates, challenging existing theories that posit a generational divide in technology adoption.

So furtherly that in both of payment methods which one is more convinient and as per the security wise understanding of how age influences perceptions of payment methods.so these directly affect on future related decision, , encouraging a more comprehensive exploration of the interplay between age, technology adoption, and financial literacy. Overall, this study contributes to the theoretical discourse by illustrating the multifaced nature of age related financial behaviour and the necessary for a demographic perspective in financial research.

Practical Implications

The findings of this study have several practical implications for businesses, policymakers, and financial institutions.

1. Targeted Marketing Strategies: The significant association between age and education qualification and employment status shows that businesses should tailor their marketing strategies based on demographical insights. For example, financial product and services could designed to better meet the need of different age group, that younger consumers may prioritize digital solution while older consumers prefer traditional methods.
2. Educational and Training Programs: Given the relation between age and payment method preferances, financial institution could develop targeted educational programs to improve digital literacy among older

adults. Workshops and resources aimed at online payment systems could enhance comfort and confidence in using these technologies.

3. **Product Development:** The finding shows that while younger consumers are increasing online payment methods, there remains a stronger preference for offline payments among certain age group. This suggests that businesses should continue to offer and promote traditional payment options along with digital solution, ensuring accessibility for all customers.
4. **Policy Development:** Policymakers should know these demographic trends while developing regulation related to digital payment. Ensuring that older adults have access to secure and user friendly payment option is essential for inclusivity in the financial landscape.
5. **Security and Trust:** The mixed thoughts regarding security and convenience highlight the need for financial institution to build trust through transparency and education. Enhancing security features and clearly communicating these can help alleviate concerns, particularly among older consumer who may be more concern about online transactions.

Overall, these practical implications are important for understanding demographic difference in payment behaviour to better serve diverse population and foster financial inclusion.

CONCLUSION

In conclusion, this study shows the complex relation between age and various factors influencing payment methods and financial behaviour. The major association found between age, education qualification, and employment status. While younger and older individuals may seem similar frequencies of offline payment usage, notable difference in preferences of offline payment methods reveal a traditional approaches among certain age groups. The insight gained from this research have important practical implication, suggesting that businesses, and financial institutions to adopt a approach to meet the diverse need of consumers across different age demographics. By tailoring marketing strategies, enhancing digital literacy programs, stakeholders can foster greater financial inclusion and confidence among all consumers.

Overall, this study contributes to the growth of literature on financial behaviour, providing valuable response that can guide future research and practice in the evolving landscape of payment methods. Further research is warranted to explore the underlying factors influencing these age-related difference, enriching our understanding of financial decision making in a digital world.

FURTHER STUDY

Future research in this area can build upon the findings of this study by exploring several key recommendations:

1. **Longitudinal Studies:** In this study they provide that how age -related preferences affect the payment methods over a time. This can help identify

trends and shifts in behaviour as technology continues to advance and as different generations mature.

2. **Broader Demographic Analysis:** Expanding the scope of the research to include a more different range of demographic variables – such as income level, geographic location, and cultural background – could yield a richer understanding of financial behaviours and preferences across various populations.
3. **Qualitative Research:** Incorporating qualitative methods, such as interviews or focus groups, could provide deeper knowledge what are the factors affect the choices of payment methods. Understanding the subjective experiences of different age groups could reveal nuances that quantitative data alone may not capture.
4. **Impact of Technological Innovations:** Future studies could investigate the impact of emerging technologies – such as mobile payment apps, cryptocurrency, and biometric payment systems – on age-related payment preferences. Knowing how these innovations are adopted across different age groups could inform the design of future financial products.
5. **Behavioural Economics Perspective:** Examining the role of cognitive biases and emotional factors in payment method preferences could enhance understanding of how age influences financial decision-making. This approach may uncover barriers to the adoption of digital payment methods, particularly among older consumers.
6. **International Comparisons:** Conducting comparative studies across different countries and cultures can provide insights into how cultural attitudes towards technology and payment methods affect financial behaviors among various age groups.
7. **Policy Impact Studies:** Future research could assess the impact of specific policies or educational initiatives aimed at enhancing digital literacy among older adults, evaluating their effectiveness in changing payment behaviors.

By addressing these recommendations, future research can further illuminate the dynamics of age-related financial behaviors and contribute to a more comprehensive understanding of the evolving landscape of payment methods.

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