

Digital Payment Systems and Financial Inclusion in Rural India: Evidence from Bengaluru Rural District

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Abstract- Financial inclusion plays a major role in the overall economic development of a country, especially in rural areas where formal banking services are usually not available. The Indian financial market has lately transformed significantly as digital payment systems, for example, Unified Payments Interface (UPI), mobile banking, and Aadhaar Enabled Payment System (AePS), have become popular through the government's initiatives, including Digital India and Pradhan Mantri Jan Dhan Yojana (PMJDY). This paper intends to analyze the possible contribution of digital payment systems to the financial inclusion of rural households in Bangalore Rural District. The study is based on a sample of 110 respondents who were surveyed with a structured questionnaire. Python software was employed for data analysis to carry out descriptive statistics and perform Chi-square tests for assessing the associations between variables. The findings show that people have a positive attitude towards digital payment modes, and among these, UPI stands out as the most preferred. Most are already aware of digital payments and the more tech-savvy a person is the better their chances of being financially included. Hence, factors like awareness, digital literacy, and income level determine financial inclusion, while demographic characteristics such as age and education do not significantly impact the use of digital payments. Among other things, challenges such as low digital literacy, limited internet access, lack of smartphones, and fear of fraud remain barriers leading to different levels of usage among rural households even though more people are using digital payment systems. The article points out that digital payment systems can be a means to increase financial inclusion. However, they need to be accompanied by measures to raise digital literacy, upgrade infrastructure, and build user confidence to work at their full potential. Awareness, connectivity, and skills development are the main policy measures that will help to achieve sustainable and inclusive financial growth in rural India.

Keywords: Digital Payments, Financial Inclusion, UPI, Rural India, Digital literacy.

I. INTRODUCTION

Background

Indian financial sector is witnessing a tremendous change with the rapid growing role of technology. The digitization of the finance sector is also instrumental in fostering the inclusion by integrating schemes such as Digital India and PMJDY that leverage the services of UPI as well as AePS. The networks facilitate low-cost and instant transactions. In addition, digital payment methods can also lead to the financial inclusion of rural areas as they would be supportive in dispensing the traditional financial systems more conveniently such as savings accounts, loan issuance, and social welfare benefits distributions.

Digital payment methods are highly dependent on least on cash transactions. Therefore, the transition to a situation where cash and online payments coexist could have profound consequences on the revenue management, saving, and overall financial conditions of rural households. However, even with these advantages, there are still plenty of economic and sociological reasons that prevent the large-scale use of digital payment systems in rural areas.

Only a few can access the internet. Power cuts happen often. Not many own smartphones. Digital skills remain weak across communities. These things slow down how fast digital payments spread. A person hardly ever tries an online payment without help. Family or someone nearby steps in most times. This makes users less confident on their own. Trust stays low because of it. Mistakes worry them too much. Being tricked feels like a real risk. That is why regular use never takes hold.

Out here in Karnataka, a place wired tight with digital networks, vast stretches of countryside make

for rich ground to dig into how people live tech realities. Near Bengaluru though - yes, that fast-moving urban hub famed across India for tech muscle - lies Bengaluru Rural District, where village life brushes up against city-speed innovation. Living close to such energy means gadgets and tools often show up early, yet who gets to use them splits along money lines and opportunity gaps. So this look zeroes in on homes tucked away in those villages, watching how they tap digital payments daily. What shapes their choices comes through habits, income flow, trust levels, even phone signals fading in and out. Watching these patterns unfold reveals shifts in how cash is handled, saved, moved around day by day. More than just swipes or scans, it's about whether such moves actually pull more folks into steady financial footing.

Problem Statement

Even though digital payments are spreading fast across India, many villages still do not benefit equally. Although tools like UPI, AePS, and mobile banking offer new ways into the financial system, plenty of rural families struggle to truly join in. Without enough knowledge about technology, clear information, stable internet, working smartphones, or trust in safety, progress stalls. Because of these gaps, people often rely on others just to make basic transactions instead of managing money themselves. Out here, money talks - how much folks earn often decides whether they can tap into digital cash tools. Not everyone gets a fair shot at using phone-based banking; many still stand on the outside looking in. One family might pay bills online without trouble, while another struggles to even open an account. Gaps grow quietly, shaped by wages, access, and who gets left behind when tech moves fast.

This research looks at how using digital payments connects to better access to financial services, while also pinpointing what drives rural families in Bengaluru Rural District to adopt them. Though habits and infrastructure differ widely, some patterns emerge around trust and connectivity shaping choices.

Research Gap

Most existing research looks into how digital payment systems grow and help bring more people into the financial system. Yet many of these works zoom out too far, missing what happens inside homes and small communities. While past work touched on knowledge, adoption, and difficulties tied to going cashless in villages, little effort went toward measuring actual effects on personal finances. Not one solid study has directly tested whether using digital money truly shifts inclusion results for individuals or families.

Still, hardly any research exists focused on Bengaluru Rural District - a place where countryside roots meet city-style tech life. How things like internet skills, access to services, earnings, or basic facilities shape banking reach here remains unclear. Right now, research jumps into real-world data to explore links between digital payments and rural access to money services. This look comes straight from collected responses, showing what tech tools mean for families far from cities.

What the research aims to do comes next. Goals set out what this work plans to cover. Each target guides a different part of the process. These points show where attention turns first. Looking into how rural families use digital payments instead. A different way shows up when tracking their habits online. Through screens, money moves without cash involved. This shift appears where phones connect to banks. Not every home jumps in at once though. Some stick to old methods despite new options nearby.

Looking into how age, income, or location might tie to using digital payments. One factor at a time shapes who uses mobile wallets more. Sometimes it's education level that stands out. Other times, access to internet matters most. Each piece fits differently across regions. Not everyone follows the same pattern when going cashless. To test the effectiveness of awareness on the adoption of digital payment. Looking into ways digital skills help people access money services. How knowing tech opens doors to banking tools to find out the obstacles to the adoption of digital payment systems.

Objectives: The objectives of the study will be:

- To examine through the use of digital payment system by rural households.
- To investigate the correlation, between demographic factors and digital payments adoption.
- To test the effectiveness of awareness on the adoption of digital payment.
- To examine how digital literacy contributes to financial inclusion.
- To find out the obstacles to the adoption of digital payment systems.

II. LITERATURE REVIEW:

Out of 150 people in rural Mysore, most tapped into digital payments at least once a week - 65 percent did. Mam atha S and Dr. M. Shivalinge Gowda looked close during 2025, tracking how folks used tools like UPI, mobile wallets, or AEPS. They leaned on surveys plus face-to-face talks to gather what users faced. The method stayed clear and direct - describing patterns without extra noise. Numbers gave shape to habits, spotting both reach and roadblocks alike. Still, getting online cash into more hands hasn't fixed everything. Weak internet slows things down, especially where people can barely read. Some avoid it altogether because scams feel too common. Old phones that can't run apps also block the way forward.

Out in the villages, Rhythm Agarwal and Dr. Rahul Kushwah looked at how digital money changes daily life and wallets. Their 2025 work leaned on numbers, talks, and group discussions pulled from families and small shops. Instead of one single method, they layered stats, comparisons across categories, plus patterns drawn from spoken feedback. What stood out? UPI took the lead when it came to paying others. While some stuck to cash, most shifted toward scanning codes and tapping phones. Faster transactions now happen through electronic money, boosting how much people keep aside. Still, many struggle because they do not know enough about it, face poor internet links, or lack basic online skills.

Starting off, Khushi and Krishna Pankaj looked into how digital payments tie into financial access. Instead of gathering fresh information, they worked through existing sources. Reports from agencies like RBI, NPCI, UIDAI, along with NITI Aayog shaped their base. Their method leaned on numbers that describe trends, patterns across years, plus side-by-side comparisons. When it came to usage, UPI stood out with the most reach. On another note, Paytm together with AEPS reached narrower groups effectively. Out here, progress doesn't always reach every doorstep. Where people still struggle to read, doubt new systems, or lack basic connections - those spots stay behind. Roads might improve, yet signals fade, voices go unheard.

Starting off different, Rajat Kathuria alongside others in 2024 put together a plan for connecting rural areas digitally by looking into government policies and checking each state's progress. Instead of just listing facts, they built a measure of inclusion drawing from existing reports plus real-life examples. Their method mixed numbers showing links between factors, scoring systems, along with personal accounts from the field. Not far behind, states such as Tamil Nadu, Maharashtra, and Kerala stood out with stronger results. Folks with steady paychecks tend to get online more easily, especially where power lines reach. Getting things done better on the ground could help close gaps - using shared funding setups might play a role too. Rolling out BharatNet further appears worth pursuing, simply because connections follow infrastructure.

Out in the countryside, a 2025 study by IFAD and partners looked at how people connect with digital advances. Through reviewed writings plus real-life examples, it pieced together what works. Instead of just listing facts, it compared different rural efforts using detailed assessments. Getting online isn't only about signals - it's also cost, learning curves, who gets left out - especially women. When tech fits into daily life, earnings grow, shocks hurt less, basics become easier to reach. Hidden progress shows up where access meets trust. Still, poor roads and low reading skills weaken results. Thoughtful layouts matter, along with teamwork across groups.

Kathuria et al., working with the Broadband India Forum in 2024, took a close look at key efforts meant to boost digital access - BharatNet, PM-WANI, and CSCs among them. Through reviewing documents and comparing how each program unfolded over time, insights emerged piece by piece. Connectivity stood out, along with public Wi-Fi availability and campaigns teaching people digital skills. While these government-backed projects moved slowly at times, they did manage to stretch networks much further than before. Yet poor connections linger where roads grow thin. When local leaders step up, results shift - especially if companies join in.

Started in 2021 by IJRPR authors, this work looked at how digital change is moving forward in rural parts of India through existing data. Instead of original surveys, it pulled insights from published material. Infrastructure played a big role, just like education levels and what the government has launched lately. Through sorting ideas into themes, patterns began to appear alongside persistent hurdles. Mobile phone access helped push things ahead slowly, backed up by policy moves over time. Still, weak systems and missing expertise remain. Without teamwork, fair progress online stays out of reach.

Surprisingly, handling money changed when rural families started using digital tools. The research looked at surveys, checking what shifted once people began adopting these methods. Instead of old ways, folks compared results from before and after they made the switch. Patterns showed up clearly through straightforward summaries and side-by-side evaluations. Getting paid electronically meant less hassle, also nudged some toward saving more often. Still, getting people on board slows down when they do not know enough or feel unsure. Without stronger systems in place, progress stays blocked - small steps only. Yet gaps in access keep holding things back, quietly shaping outcomes.

Out in the countryside, folks struggle more with bank access. Rajat Kathuria's team leaned on surveys plus existing numbers to build their picture. Their method stitched together indexes and layered comparisons. Devices matter just as much as knowing how to use them. Money tools? Not everyone gets equal shot.

Low earnings often mean less room to grow digitally. Seeing who has phones or apps reveals gaps. The work tracked where people stand today

Out in the countryside, progress trails what cities see. When it comes to women, access often falls short too. Closing those divides calls for focused efforts. Where gaps exist, attention must follow. From out of nowhere, Shankar Prasad and his team dropped a finding in 2021 that turned heads. Digging into what pushes people toward digital payments, they leaned on CFA plus SEM methods for clarity. Four hundred folks from rural areas gave responses - users alongside small business owners. Instead of just listing reasons, the work pulled apart how trust matters, along with peer pressure, access to tech, and cost barriers. Surprisingly strong? The pull of others' opinions swayed whether someone meant to adopt. When it comes down to intent, who you know shapes choices more than expected. Folks can reach money services easier now through digital tools. Still, without basic know-how or stable internet, many struggle just the same.

Back in 2024, Khushi and team dug into how digital payments performed, pulling info straight from RBI and NPCI spanning 2018 to 2021. Their method? Time-based patterns and tracking shifts over years. Growth shot up fast with UPI - especially spreading into village areas. Not far behind, cards began seeing more action too. Even mobile wallets climbed higher on the adoption curve. Out of nowhere, moves like cash bans and pandemic shocks pushed more people to join the system. Still, spotty access and low know-how keep many on the edges.

Women in rural parts of Kerala are getting better at using digital devices. A team led by S. Agarwal looked into this during 2025. They pulled information from surveys and laid out patterns through basic number summaries. Even so, those who are older or didn't go far in school still fall behind. While progress appears visible overall, gaps linger beneath the surface. Without proper know-how, some people struggle right away. Fear often follows close behind. Connection problems add another layer on top. Training that pays attention to gender differences

helps make things clearer. Programs built with these needs in mind tend to stick.

R. Bayer and team in two thousand eighteen looked at how fintech helps bring more people into finance - a worldwide look using number-based methods. Data came from many countries, checked through statistical tools. The outcome? Fintech tends to boost access to financial services. But here's the catch: it works best where systems run smoothly and rules are clear. Without those, gains fade fast. Folks need safeguards just as much as progress moves forward. Rules can't stifle new ideas, yet they still have to draw clear lines.

Digital Payment Adoption – Challenges & Opportunities (2024): This conceptual study reviewed challenges and opportunities of digital payments. It used qualitative analysis of existing literature. Key factors include literacy, infrastructure, trust, and regulation. Digital payments have strong potential for financial inclusion. However, adoption barriers still exist in rural areas. Improved infrastructure and user education are essential.

III. RESEARCH METHODOLOGY

To examine the influence of the digital payment systems on financial inclusion among rural households in Bengaluru Rural District, the study employs a quantitative design based on a descriptive and exploratory approach to research.

Data Collection: A structured questionnaire that will capture responses related to the use of digital payments and financial inclusion is used to collect primary data. The questionnaire will be formatted in close ended questions and will be administered using online survey

Primary Data: A structured questionnaire that is based on the key variables of the study is used to collate primary data.

- Age
- Education
- Income

In addition to variables such as:

- Digital payment usage
- Awareness
- Digital literacy
- Financial inclusion indicators

Secondary Data: Secondary data is collected from reliable and authentic sources such as:

- Reserve Bank of India (RBI) reports.
- Reports published by National Payments Corporation of India (NPCI).
- Government publications
- Previous studies, research journals and articles.

The secondary data is employed to comprehend the trends in the development of digital payments, financial inclusion campaigns, and to corroborate and confirm the results of the primary data.

Population and Sampling:

Its population is made up of rural families in the Bengaluru Rural District, which includes the areas of Devanahalli, Nelamangala, Doddaballapur, and Hoskote. The type of sampling is the convenience sampling since it targets respondents that are convenient and who have experience with digital payment systems. The research population is 110 participants and Bengaluru Rural District is the sampling area because the research is on the rural financial inclusion.

Hypotheses

1. H0: The age and the use of digital payments are not significantly correlated. Ha: Digital use of payment is significantly related to age.
2. H0: E is not significantly correlated with education and the use of digital payments. Ha: The education level and use of digital payments have a considerable correlation.
3. H0: No statistically significant correlation between financial inclusion and income. Ha: There is a significant relationship between income and financial inclusion.
4. H0: The relationships between awareness and the use of digital payments are not significant. Ha:

Awareness is significantly related to the usage of digital payments.

5. H0: Digital literacy is not significantly related to financial inclusion.

Ha: There is a significant relationship between digital literacy and financial inclusion.

Data Analysis

1. Quantitative Data Analysis: The raw survey data are analyzed with the help of Python software, but the tools are Pandas, NumPy, and SciPy. The sample characteristics are summarized using descriptive statistics methods.

The study utilizes inferential statistics by making use of:

- Chi-square test
- Hypothesis testing

These are applied to establish relationships among variables and test the hypotheses. There is also the use of graphical representations like bar charts and pie charts to understand more about the data.

2. Secondary Data Analysis: A descriptive and comparative analysis are used to analyze secondary data. RBI and NPCI reports are analyzed to gain insight into the Indian digital payments growth. Secondary data prove beneficial in helping to analyze:

- Determining trends in the adoption of digital payments in the country.
- Knowledge on government efforts on financial inclusion.
- The presentation of the primary data was backed and compared.

Quantitative Findings

Most respondents are aware of digital payments, with UPI as the most used. Not everyone has the same comfort with technology - some struggle to navigate online spaces. Where you live can shape what tools you're able to use every day. Money matters often follow those lines, widening gaps over time. Knowing about services doesn't always mean they're

within reach. Awareness spreads unevenly, like light through broken glass.

Despite age making little difference, how much people earn clearly shapes their access to banking services. Education level doesn't sway tech use much, yet knowing about tools matters a lot. Where digital skills are stronger, participation climbs sharply. Financial reach grows hand in hand with knowledge of online systems

Phones spread fast across India, so UPI payments rise along with them. Government pushes helped too, yet villages still face weak internet links. Not everyone knows how to use apps, which slows things down. Fear of fraud pops up often where signals flicker. Progress moves ahead, though gaps stay wide in remote spots.

Looking at the results, knowing about digital payments matters a lot. So does being able to read and write well enough to use them. Money coming in regularly makes a difference too. Surprisingly, things like age or gender don't weigh in much. Other research has pointed to similar patterns - good internet access helps, yes, but so does understanding how it works. Trust plays a quiet role behind the scenes.

Policy and practice implications for organizations and policymakers

- Ensure rural areas are digitally literate.
- Enhance internet and banking facilities.
- Raise awareness regarding safe online dealings.
- Offer convenient online services.
- Promote adoption by training and incentives.

Conclusion: The study concludes that digital payment systems significantly improve financial inclusion, but their success depends on factors like awareness, digital literacy, and income. Backed by both firsthand and collected information, it becomes clear - smart planning shapes digital money advances so gains go to everyone, not only a select group. What matters spreads further when effort follows insight, guiding fairness into everyday access.

One reason to keep digging: brief trials can miss the full picture. Another angle worth exploring? How location shapes the way people adopt digital payments. What works in a city might flop in rural spots

- so solutions need local flavor. Backed by both firsthand and collected information, it becomes clear
- smart planning shapes digital money advances so gains go to everyone, not only a select group. What matters spreads further when effort follows insight, guiding fairness into everyday access.

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- so solutions need local flavor.

IV. ANALYSIS AND INTERPRETATION OF DATA.

This section unpacks responses gathered from participants - their words, the patterns in figures, how things connect - focusing on digital payment trends alongside efforts to widen financial inclusion. Python tools have been utilized to analyze the data and results are given in the form of descriptive statistics, charts and the reliability analysis.

The amount of responses that were gathered on the study is 110.

Data Preparation: The data were cleaned and processed and then his work was analyzed. The following steps were carried out:

- Column names have been changed and normalized.
- All responses in the form of categories were coded into numbers.
- Missing values were dealt with in a proper way.

- Variables, like age, gender, income, and digital usage were coded and analyzed.

Reliability Analysis: The internal consistency of the data was tested using Cronbach's Alpha test.

Variable	Cronbach's Alpha
Financial Inclusion	0.566
Digital Literacy	0.554

Interpretation: The value Cronbach Alpha are moderate, which means that there is sufficient reliability when it comes to exploratory research. The consistency of responses is reasonable for further analysis.

Descriptive Statistics: The descriptive statistics give a general summary of responses.

1. General Statistics:

Variable	Mean	Std. Deviation
Age	1.64	1.02
Gender	0.35	0.48
Education Level	4.78	0.71
Income Level	3.55	1.37

Interpretation:

- The majority of the respondents are younger.
- Most are females (mean is nearer to 0)
- The level of education of the respondents is highly educated (mean $\approx$ 4.78).
- There are moderately distributed incomes levels.

2. Digital Awareness and Access

Variable	Mean	Std. Deviation
Awareness of UPI	0.94	0.25
Smartphone Ownership	0.96	0.19

Ability to Operate Apps	0.95	0.23
Completing Digital Payments Independently	0.91	0.29
Use of Digital Payments	0.95	0.23

Interpretation:

- Best of the respondents know about UPI services.
- Nearly all surveyed have smartphones.
- High digital literacy is reported.
- Majority of the respondents are able to carry out digital transactions on their own.

3. Usage Behavior

Variable	Mean	Std. Deviation
Frequency of Digital Payments	3.48	1.06
Bank Account Ownership	0.96	0.19
Use of Bank Account	0.92	0.28

Interpretation:

- Mainly, digital payments are frequent.
- Virtually, all the respondents possess bank accounts.
- Majority are considered to be active users of their bank accounts.

4. Attitude towards Digital Payments.

Variable	Mean	Std. Deviation
Safety of Digital Payments	3.71	0.87
Confidence in Using Apps	4.11	0.87

Interpretation:

- Internet payment is usually considered secure by respondents.
- Trust in the utilization of the digital payment applications is good.

5. Financial Inclusion Indicators

Variable	Mean	Std. Deviation
Improved Access to Financial Services	4.07	0.72
Feeling Financially Included	3.94	0.78

Interpretation:

- Digital payments have greatly enhanced access to financial services.
- Digital systems make respondents feel part of the community in financial terms.

Analysis of Problems Faced: To interpret the issues encountered by the respondents when using digital payments, a bar chart was created.

Key Observations: The respondents indicated that they had numerous problems including:

- Technical errors
- Network problems
- Security concerns

The frequency and percentage of each problem are displayed on the chart.

Interpretation: Despite the popularity of digital payments, practical issues can continue influencing users and their perception of the system, which are problematic.

Summary of Analysis:

- Most respondents are aware and use digital payment systems
- High smartphone penetration and digital literacy
- Strong confidence and trust in digital payments
- Digital payments significantly support financial inclusion
- Moderate reliability suggests scope for improvement
- Technical issues and security concerns still persist.

Conclusion: It is evident in the analysis that digital payment systems are important in boosting financial inclusion. Although adoption and use are elevated, the digital financial ecosystem can be further empowered through addressing the challenges of users, and enhancing system reliability.

V. RESULTS, RECOMMENDATIONS AND CONCLUSION.

Findings

1. Demographic Insights

- Most of the respondents are in the younger age group.
- Majority of the respondents are female.
- Quite a high percentage of the respondents is highly educated.
- There is an average distribution of income levels.

2. Digital Knowledge and Existence.

- The percentage of the aware respondents of UPI services is very high.
- Digital accessibility is high as most of the respondents own smartphones.
- Most of them are able to use mobile apps and make online transactions on their own.
- Digital literacy rates of respondents are high.

3. Usage of Digital Payments

- The digital payment systems are present among respondents.
- The usefulness is also rather high, which means that it is adopted regularly.
- Majority of respondents possess bank accounts, and they utilize their accounts.

4. Perception towards Digital Payments

- Digital payments are not highly perceived to be unsafe.
- There is a high level of confidence in the use of digital payment application.

- There is a good attitude among the users to utilize digital financial services.

5. Financial Inclusion

- Access to financial services has been greatly enhanced through digital payments.
- Majority of the respondents are included financially through digital payment systems.
- Financial inclusion is significantly positively correlated with the use of digital.

6. Problems Faced

- Network-related problems
- Technical errors
- Security concerns
- These obstacles can impact user experience and trust.

7. Reliability of Data

The values of continuous (financial inclusion) and discrete (digital literacy) Cronbach Alpha stand at 0.566 and 0.554; which suggests moderate reliability. This implies that there is tolerable consistency in exploratory research but there is room to enhance it. Suggestions: Recommendations are made based on the study results and they include the following:

1. Improve Digital Infrastructure

- Enhance internet connectivity particularly in the rural and semi-urban regions.
- Minimize delays in transactions caused by network challenges.

2. Enhance Security Measures

- Enhance security in online payment applications.
- Create awareness of safe digital practices to minimize risks of fraud.

3. Digital Literacy Programs

- Train and create awareness activities to expand digital skills.

- Target the audience that is less inclined to the digital technologies.

4. User-Friendly Applications

- Streamline interfaces of digital payments to make them easy.
- Multilingual services should be available to improve and expand access.

5. Empower Financial Inclusion Programmes.

- A greater number of individuals should be encouraged to make use of formal banking systems.
- Foster government and institutional policies in favor of digital finance.

6. Technical support and assistance.

- Offer prompt customer services in solving transaction problems.
- Enhance redressal of grievances.

VI. CONCLUSION

The paper notes the increased relevance of the digital payment systems towards enhancing financial inclusion. The results show that there is a high level of awareness, accessibility, and utilization of digital payments among respondents. Majority of the population feels assured to utilize online platforms and consider them to be secure and helpful. Online monetary transfers have been instrumental in access to financial services as well as financial inclusion. Nevertheless, there are still some obstacles like technical problems, security aspects, and average levels of reliability. Overall, the study concludes that digital payment systems have a positive impact on financial inclusion. Digital financial services could also be increased successfully and positively with better infrastructure, security, and digital literacy.

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