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Impact of Digital Payment Systems on Online Shopping Behaviour of Consumers in Ranchi, Jharkhand

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Abstract: The rapid growth of digital technology has shifted the way people make payments and shop online. Digital payment systems like UPI, debit card, credit card, Mobile wallets, and internet banking have made online transactions faster, easier and safer. The examination aims to study the impact of the digital payment system on consumer online shopping behaviour and to investigate the factors that encourage people to review the selection for digital payments. The research is based on primary data collected from an organised questionnaire from 125 respondents. Key factors, including efficiency, security, trust, cashback offers, and multiple payment options, were interpreted to review their influence on online shopping decisions. The Data collected were analysed using statistical tools such as percentage analysis and ANOVA. The results reveal that digital payment systems play an important role in shaping people's online shopping habits. A considerable number of respondents prefer digital payment due to its simplicity, speed, and convenience. The study also points out that safe trust in online shopping apps. Apart from this, marketing benefits such as discounts and cashback offers encourage increased use of digital payment techniques. The findings reveal that digital payment systems have a positive and considerable impact on consumer online shopping behaviour. As digital transactions continue to increase, businesses should focus on providing safe, user-friendly, and various payment options to improve customer positive experience and motivate online purchases.
Keywords: Digital payment systems, online shopping Behaviour, consumer preference, UPI, security, convenience, online Transactions.

I. INTRODUCTION

In recent years, the way people shop has changed significantly due to the growth of digital technology. Online shopping has become a common part of daily life, especially in urban areas like Ranchi, Jharkhand. Digital payment systems have profoundly transformed online shopping behaviour in Ranchi, Jharkhand, shifting consumers from traditional cash-on- delivery (COD) towards cashless methods like UPI, PHONEPE, GOOGLE PAY, MOBILE WALLETS and BANKING APPS, driven by increased smartphone penetration and the Digital tools initiative. As of 2026, these Digital tools have reduced transaction friction, leading to higher spending, more frequent impulse purchases, and greater convenience for urban and emerging suburban consumers in Ranchi. In Today's Digital Era, Technology has transformed almost every part of human life, and the financial sector is no exception. The introduction of the digital payment system has completely changed the way people carry out financial transactions. Now, individuals can send and receive money quickly, safely, and conveniently without relying on physical cash. Digital payment systems include various methods, such as Credit and Debit Cards, internet banking, mobile wallets like Paytm and Google Pay, and the Unified Payments Interface (UPI).

A. Background of Study

Digital payment systems have changed the way people shop and make payments online. With the growing use of smartphones and Internet service payment methods such as UPI mobile wallets, debit cards, credit cards and Internet banking, have become popular because they are fast, convenient and secure. These payment options have made online shopping easier and more convenient for consumers. At the same time, the rapid growth of e-commerce has increased the use of digital payment features like cashback offers, discounts, and quick transactions among college consumers to choose digital payment methods over cash. The study aims to understand how digital payment systems influence online shopping behaviour and the factor the effect consumer purchasing decision.

B. Statement of Problem

Although the digital payment system is becoming increasingly popular in Ranchi, Jharkhand. There is much research on how open people in Jharkhand are to using them, or how these systems influence their online shopping decisions. Gaining a clear understanding of consumer behaviour in Ranchi, including them. Preferences and Ranchi attitudes towards different digital payment methods are important. Businesses and policymakers are to encourage wide adoption. The study aims to address this gap by exploring the patterns, challenges, and factors that affect how online shoppers in Ranchi use digital payments. In Ranchi, Jharkhand, the use of online shopping and digital payment systems is growing day by day, and among young people, they are using online shopping and online payment more. Digital payment has transformed consumer behaviour by increasing spending frequency and reliance on cash-on-delivery. The use of digital payment system is UPI, mobile wallets, debit cards, and internet banking, has increased very fast due to the growth of smartphones and internet services.

C. Significance of the study

Lastly, for researchers and students, this study adds valuable knowledge about customers. Behaviour in a developing city like Ranchi. It opens doors for further Research in similar regions and helps in understanding the broader impact of digital transformation in India. The overall study is important because it connects technology with real human Behaviour, showing how digital payments are not just tools but a part of people's daily lives and decisions. For students and academic researchers, this examination adds value in understanding another changing pattern of customer behaviour. In the Fastly growing the digital transformation of India. In the city likes Ranchi, many customers are now changing from traditional shopping to online shopping. It grows easily and quickly. The study of beneficial the customer highlights the advantage of limiting the reservoir system, as the customer understands the factor that can secure a convenient one-length transaction, enabling the making of an informed payment choice. The research is also valuable for online retailers and e-commerce businesses. The funding can help businesses understand consumer expectations regarding the digital permit system, improve their payment system, enhance customer satisfaction, trust and loyalty of financial institutions and digital human service providers they study, providing information about the customer behaviour challenges and faced while using digital payment. The study is equally important to the government agency and policy maker its offers better that is standing adoption of the digital finance system, as well as the design of the policy and awareness programme.

D. Scope of Study

This study explores how the digital pending system influences consumer Online shopping behaviour. It focuses on key factors such as fast security as of use, and promotional offers that affect payment preferences. The study is based on data collected from online surveys and provides a better understanding of their payment habits and purchasing decisions. The funding can help e-commerce businesses and digital payment providers improve their service and enhance the overall online shopping experience. The studies are limited to the selected respondents, and it based on primary data collected through the structured Questionnaire. The findings provide valuable insight into current customer preferences and may support businesses and Researchers in understanding the growing role of digital payment E commerce.

II. LITERATURE REVIEW

1) Shalu. M (2024): The Study of Customer Satisfaction in e-commerce of the companies of Ranchi, Jharkhand. Study the factors affecting customer satisfaction in the online shopping platform. Among the people using e-commerce services in Ranchi, Jharkhand. The study highlights comfort, timely product delivery, digital facilities, and very good and timely customer service. The study also found that trust and safety in online transactions positively impact consumer habits. However, issues such as delayed delivery, poor product quality, and return-related problems may reduce customer satisfaction. The main research focuses on online shopping apps such as Amazon, Flipkart, Meesho, and Ajio. The study notes that delivery service quality is good, return policies are very easy, and product costs are low. The findings showed that Amazon and Flipkart have very high customer satisfaction, mostly compared to Meesho and Ajio, because of delivery performance and customer support.
2) Gaith, M.S., S Ghaith, Y.M(2022): The Examined explains that the banking sector plays an important role in thew helping the country's economy through financial services and a digital payment system. The study of how electronic payment methods like debit cards, credit cards, and bank transfers influence customer purchasing behaviour. Data was collecting like Likert-scale questionnaire, and different statistical analyses were used to study the results. The results revealed that the e-payment system, positively affecting the customer behaviour habit, is becoming a need rather than a luxury. The examination also suggests that the financial institutions should continue to improve the digital payment system to help Jordan stay connected with the global financial market.

3) PK, V.P.A(2022): A Study on factors influence on customer satisfaction in online shopping in this study in this study in Ranchi, Jharkhand. In Ranchi, online shopping is growing very fast. The study looks at how consumers are happy in online shopping apps like Amazon, Meesho, Flipkart, and Ajao. A survey of 300 people was conducted, and a questionnaire was administered, but only 6 months after online shopping was introduced. In Ranchi, consumers and 20 regular shoppers are freely talking. In research, we have seen the consumer are happy with the good product and quality, websites or delivery. Easily from the customer service or the price. In Ranchi, consumers are online shopping and very happy with Amazon, Flipkart, Meesho, and Ajio, and are very happy and satisfied with the apps. Consumers are effect from the 3 items: product quality, delivery, return, and refund. The website is easy to use, and suitable pricing also matters, but to a lesser extent.
4) A. Oloveze et.al. (2022): The Examined focused on Online Shopping Behaviour in Nigeria's emerging economy. Although internet usage is growing, many consumers still hesitate to shop online because of safety concerns related to product quality and a lack of technical knowledge. The Research of searching aim to identify factor from the improve the consumer's purpose of using online shopping. Data was collected from 246 respondents, and an online survey was conducted, and an analysis was conducted using the organised education model. The result showed that people's attitude, perceived and social impact positively affect the online shopping intention. All the factors, people's attitudes, had the strongest impact. The study also found that ease of use on social influence indirectly from the consumers influence indirectly the consumer attitude toward online shopping.
5) Rastogi, A.K. (2010): This study aims to examine the main factors of influence on online shoppers' buying behaviour. It examines buyer habits in relation to online shopping by taking into account various socioeconomic factors. The study will help in the knowledge of people’s attitudes and their intention Tw to use online shops, along with their view of how easy and useful online shopping platforms are. This insight provides valuable Support for researchers and marketers in understanding what people prefer more clearly. The result of the study can serve as A useful guide 4 market direction and strategy planning. Old results suggest that studying people's buying behaviour helps in developing a deeper understanding of how people engage in online shopping.
6) Amarsela et al. (2018): The rapid growth of Internet use in India has generated a significant opportunity for online retailers. Knowledge of the factors that influence customer buying behaviour can help Companies develop better marketing strategies and convert potential customers into active online buyers. The study identifies 4 key aspects of online buying behaviour exhibited by Indian consumers. It also examines various demographic factors that are important in market segmentation for retailers. The main objective of the research is to analyse the effect of perceived risk, enjoyment, perceived usefulness, and perceived value on the online buying behaviour of consumers.
7) Nittala, R. (2015): The experience of online shopping behaviour is currently strong economic growth, and consumer spending has risen significantly in recent years. At the same time, with people becoming more time-constrained and looking for more comfortable Ways to shop online, online shopping has emerged as a practical solution. The potential for online marketing in India is very large because of the huge demographic change, lifestyle, and the limited reach of large physical retail stores in many areas. With the 100 websites already operating in the space, and me more than expected to join, Online marketing is clearly becoming a major game changer. It also gives many businesses an Able level opportunity to study conducted, with the people improving satisfaction among people and is viewed in the long term.
8) Siby, K.M. (2021): Following demonisation, the shift towards digital payment methods has occurred very quickly, and this progress was carried on during the COVID-19 pandemic. The current study examined the opinions of 100 seven respondents from Ernakulam district, Kerala, to examine consumer perception towards digital payment methods. The study took into account demographic variables such as gender, age, Education, profession and employment. Statistical tools like Correlation and ANOVA are used for Data analysis. The findings revealed That There was no major difference in people Perception Off digital payment methods based on this demographic characteristic, even during the COVID-19 period.
9) Gayathri, M.A., S Abdulla, M.J. (2025): The research explores customer satisfaction in online shopping. Why focus on Factors such as Comfort, Product quality, Delivery speed, and customer service? Using analysis of the survey and data, and customer feedback, the research identifies the main factors that affect customer Satisfaction as well as the areas that need improvement. The results of the study are expected to help online retailers improve the online shopping experience and increase customer loyalty.
10) Alam et al. (2021): The objective of the study is to examine the factors affecting customer satisfaction for online shopping. The research framework of the study was developed with reference to earlier online shopping studies. The study outlined 10 hypotheses to explore the factors related to customer satisfaction using the primary data collected from 337 participants through an online Google phone survey. The regression analysis found that factors like customer service, Information quality, response

time, transaction capability, delivery service, Product attributes, Security and privacy, Faster payment method, and price had significant positive impacts on customer satisfaction in online shopping. From a business perspective, the findings of this study can assist online retailers.

11) Jain, R.S., Sharma, M.S. (2020): The study focuses on identifying the difference actor that impact online shoppers' satisfaction. Understanding this factor can help online retailers create an effective strategy to enhance the online shopping experience. Or fast buyer satisfaction. A self-administered questionnaire was applied to study the impact of different factors on buyer satisfaction in online shopping. Factor analysis was applied to identify the major factor impacting satisfaction. Various statistical approaches were used. The funding result provides deep insight into key determinants of buyers' satisfaction among online shoppers. The result can help Indian online retailers design a better website method to enhance customer Experience E retailer Should am to provide focus on creating a safe and risk-free shopping platform, providing accurate, top-quality product information, and improving customer support and fast effect Query resolution.
12) Hamza, V.K., S Saidalavi, K. (2014): The objective of this study is to examine.The study examines how perceived benefits of online shopping, such as speed, pricing, and greater product selection, influence online buyer satisfaction and consumer referrals. Data were collected from 385 respondents who had experienced online shopping at least once in the previous year. The study empirically tests 4 hypotheses using Partial Least Squares Structural Equation Modelling and reports statistically significant results. In the Indian context, greater product choice and responsible pricing have a significant positive impact on online buyers' satisfaction.
13) Singhania, D., S Tanty, G. (2023): Financial inclusion has become a major global issue. In the previous year, financial participation has amazed, as the major movement designed to offer financial services abroad to the low-income group of society. Government and non-government organisations are actively working. People living in rural areas critically need financial support with favour, Abstractions and with dignity. Financial integration, especially after demonization When dignity payment quickly increased, led to the advancement of banking technology and digital finance.
14) Selamat, A.S., S. Tay, Y.Y. (2020): Measuring service quality in online retail is very important for the area of research. The objective of this research highlights the key mythological issue presented in existing literature related to the scale of development and measuring the service quality in the context of online retailing in online shopping. The result of revealing the Sebring issue in the earlier studies. The small or unbalanced form. The sample size, I strongly focus on a statistical method, Weak Process in the item Generation and the cleansing, and insufficient attention to the reliability and the validity of the testing. The study also confirms that the e-service quality is complex in nature, although there is no clear agreement on the exact number or nature of the dimensions. The research paper is among the first to systematically present methodological gaps in the service Quality scale of the development in online retail. This study concludes by discussing important implications for the researcher.
15) Singh, S., et al. (2024): Due to rapid advancement in technology, affordable Smartphones, and improved Internet connectivity, the online retail industry has recorded Strong growth. The Covid 19 pandemic and related lockdown Further from the accelerated the sift from the shift towards online shopping. As the findings, it has become important to consider the influencing factors on the online retail service Quality that influence customer satisfaction and customer behaviour. The fulfilment of the objective, the study of the first conducted qualitative Analysis to examine the main factor.
16) Ahmed, A., S Sathish, A.S. (2015): The rapid growth of electronic Commerce has crossed $1.5 trillion, mainly due to changing shopping patterns in consumer behaviour across the world. In developing countries like India, e-commerce is growing rapidly, supported by the rising number of Internet users and subscriptions. As online shopping continues to grow, it has become essential for online retailers to understand the factor of the motivate consumers to the soap online. The main objective of the research is to review previous studies related to the reasons behind online shopping adoption and identify the measures of theories and the constructs used by scholars worldwide to analyse. Consumer intentions toward online shopping. For this purpose, seventy-two research articles published between 200 and 2014 were reviewed. In addition, the pooled data analysis was applied to the exam on the relationship between consumer behaviour and intention to adopt online shopping.
17) Swar, B.N., S Panda, R. (2023): The fast growth of online retailing has generated the need for a specific scale to measure the quality of online retail services. At some time, to Higher Internet Reach in India. Along with the rapid adoption of electronic payment methods. And the digital wallets have been opened up to a new opportunity for online retailers. In such a competitive environment, providing high-quality service has become crucial for four online retailers to attract and retain customers. This research focuses on determining the key dimensions of retail service quality in the online service of retailing, surrounding a suitable evaluation scale. The searching is based on the concept adopted from the retail service quality approaches, along with

the technology acceptance model. Data from the study was collected from 600 respondents 2 the ensures of the accuracy, consistency, and validity of the scale. Model validation analysis was applied to the research that forms the basis.

18) Sreekha, T., Saranya, R., S Prabhu, V. S. (2019): The Internet has developed into an important distribution channel. And online transactions have increased very fast in recent years. As a result, their results are growing very fast need to understand how buyers perceive online purchases. This dissertation seeks to examine the key factor that influences online consumers. Primary data was collected from a survey of student questionnaires and employees from different companies in India. The study found that the price, trust, security and convenience are important factors impacting online buying behaviour. With the price of emerging, the most significant factor is the most important customer. In addition, three different district Consumer segments were identified: Highway Shoppers, price-conscious customers, and bargain seekers. The result also showed that the importance of this factor differs across various segments. These insights provide for the Useful for implications for online Retailers to gain good knowledge and target their customers more effectively.
19) Nittala, R. (2015): The experience of online shopping behaviour is currently strong economic growth, and consumer spending has risen significantly in recent years. At the same time, with people becoming more time-constrained and looking for more comfortable Ways to shop online, online shopping has emerged as a practical solution. The potential for online marketing in India is very large because of the huge demographic change, lifestyle, and the limited reach of large physical retail stores in many areas. With the 100 websites already operating in the space, and me more than expected to join, Online marketing is clearly becoming a major game changer. It also gives many businesses an Able level opportunity to study conducted, with the people improving satisfaction among people and is viewed in the long term.
20) Rastogi, A.K. (2011): Online shopping in India is still in an early stage of development. But more and more consumers are becoming comfortable with buying products online. It offers a very simple and comfortable way to shop for different products. One of the biggest advantages is time saving, as people no longer need to visit a physical store to purchase what they need. Previously, Online shopping was mostly used by the higher-income group with strong purchasing Power. The trend will be changed over time as people from different types of income groups Are very increasing Choosing to shop online, leading to a major shift in shopping behaviour. The online platform also gives access to the driver's product across multiple categories. The customer can easily compare similar products and find the best deal available. In Addison, delivery services have become more efficient, and many websites of Even offers free shipping options. Once an order is placed, the customer can also track the status and location of their item being delivered.

III. RESEARCH GAP

Many of the present studies have mostly focused on either online shopping behaviour or the adoption of digital payment systems separately. Contrary to studying them collectively in a joined manner, very little controlled research has investigated how digital payment systems clearly influence buyer behaviour in online shopping in an integrated way. A few studies have analysed buyer satisfaction, happiness, trust, and flexibility in e-commerce Apps, while others have focused on rural and urban differences in online shopping behaviour. A few researchers also point out the role of security, comfort, and understood risk in digital payment. Whenever these studies are, for the most part, limited to specific reasons, such as Ranchi, Finland or Kanyakumari and do not provide a boundary or comparative understanding. Expansion, there is not enough research focusing on Jharkhand, especially outside major cities like Ranchi, where digital payment acceptance and online shopping habits may vary due to income level, awareness and digital access. As a result, a clear research gap exists in knowledge of the combined impact of digital payment systems on online shopping among customers, mainly speaking in a developing context such as Jharkhand. The study aimed to fill the gap by investigating how digital payment methods like trust, happiness and purchasing decisions in online shopping. After studying the above research, it is clear that online shopping and digital payment systems have been largely studied across different backgrounds, such as banking service, Consumer. Happiness, customer habits and the impact of COVID-19, however, some significant gaps still remain in the existing literature. The majority of the earlier research has been directed mainly toward either the online shopping behaviour or the digital payment system in a different way, instead of researching both together.

IV. RESEARCH QUESTION

1) How do digital payment systems affect online shopping behaviour?
2) Do security concerns affect consumer adoption of digital payment?
3) Is the consumer satisfied with the digital payment system?

V. RESEARCH OBJECTIVE

1) To understand how the digital payment system affects online shopping behaviour.
2) To understand how security concerns affect people's use of digital payment.
3) To understand how satisfied people are with the digital payment system.

VI. HYPOTHESIS

1) H0: Digital payment systems have no significant impact on the online shopping Behaviour of consumers in Ranchi.
2) H1: Digital payment systems have A significant positive impact on the online shopping Behaviour of consumers in Ranchi.

VII. RESEARCH METHODOLOGY

A. Research Design

Research Design: The study uses a descriptive research design with explanatory elements in the regression analysis. Descriptive design was suitable for representing the demographic profile, gender, age, education, occupation, income and frequency. The distribution of responses related to online shopping habits and payment preference explanatory aspect helped establish the relationship between Digital payment adoption as an independent variable and online shopping behaviour as a dependent variable. This is a cross-sectional study as data were collected at a single point in time from a sample of 125 respondents. The design is non-experimental and survey waste, which is common in consumer behaviour research involving perception frequency and Likert scale attitudes. The research is basically primary in nature, based on the first-hand data of the consumers of Ranchi. The secondary data is used only for literature purposes.

B. Data Source

Population of study: The Target population was the consumers of Ranchi, Jharkhand, who shopped online and used digital payments. Ranchi, an emerging urban centre with increasing penetration of e-commerce, was an apt setting to study digital payment adoption in the context of the India UPI revolution. The population includes students, working professionals, self-employed individuals, and others with access to smartphones and Internet service. The exact population size is unknown and dynamic as it co Active online shoppers. This is typical in consumer service. Therefore, a sample was drawn using non-probability methods.

C. Sample Technique and sample size

Sample size and sampling Techniques: A total of 125 valid responses (124 for regression) were collected. Number of respondents findings elements practical factors like time, resources, and supply, while ensuring reliable power of analysis for detailed and research-based analysis. For a quantitative survey of this nature, a survey of between 200 is often adequate for significant insight, especially in location -based studies.

D. Data Collection Method

Basic Tool used: I structured a survey questionnaire in a similar online format and provided it to respondents.

1) Demographic profile Sections: gender and age profile questions, educational qualifications, occupation and income level.
2) Response-based and usage section: closed-ended and frequency questions on purpose mobile payment, rate of online shopping and most preferred digital payment option, UPI card, etc.
3) Perception-related/Likert scale sections: five-level Likert scale statements (Strongly Agree, Agree, Neutral, Disagree, Strongly Disagree) regarding.
    - Influence of price reduction and impact of cashback rewards on shopping decisions.
    - Impact of E-payments on buying frequency.
    - Role of different payment methods in building website trust.
    - Use the perceived security of online payments.

E. Data Analysis Techniques

The connected data was analysed using both simple descriptive method And Statically thickness with the help of Microsoft Excel.

Summary statistics:
- Distribution according to frequency and percentage.
- Data presentation using a bar graphical representation of data, analysis and interpretation.
- Cross-tabulated data was considered appropriate for analysis.

VIII. DATA ANALYSIS

A. Demographic Factor

1) Gender

Table 1

Gender	Frequency	Percentage
Male	67	53%
Female	58	46%
Total	125	100%

Source: Primary Data

Interpretation: The Gender Distribution shows the Arrangement of the Respondents in the study. It shows that both the Male or Female Participants are added to the sample. The Data helps in understanding the representation of the different genders in the research. It Arrangement ensures that the study reflects opinions from both male and female consumers. The table shows that female respondents are higher in number than male respondents. This suggests that females are more involved in online shopping and digital payment systems in the study.

2) Age Group:

Table 2

Age Group	Responses	Percentage
18-28	106	84.8%
28-35	13	10.4%
Below 18	4	3,2%
35-50	2	1.6%
Above 50	0	0
Total	125	100%

Source: Primary Data

Interpretation: In the Table Represent the Age category-wise distribution of 125 Respondents. From all respondents, 106 (84.8%) are in the age group of 18-28 years, making the largest group of respondents. 13 respondents (10.4%) are in the 28-35 years age group. Below the 18^{th} year category represents 4 respondents (3.2%). Whereas only 2 respondents (1.6%) of the 35-50 years age group. The study recorded no respondents above 50 years of age (0%).

3) Educational Qualification:

Table 3

Education Qualification	Frequency	Percentage
10th Level	1	0.8%
12th Level	15	12%
Graduation	78	62.4%
Post Graduation	22	17.6%
B.E. D	7	5.6%
Other	2	1.6%
Total	125	100%

Source: Primary Data

Interpretations: The table represents the education qualification of 125 respondents. Among the total Respondents, 78(62.4%) are Graduates, indicating that graduation is the dominant educational qualification. 22 Respondents (17.6%) have completed post-graduation,15 respondents (12%) have completed at the 12th level, 7 respondents (5.6%) process in Ph.D Degree,2 respondents (1.6%) represent the other qualification category. Only 1 respondent (0.8%) has completed the 10th level.

4) Occupation

Table 4

Occupation	Frequency	Percentage
Student	87	69%
Private job	14	11.20%
Self Employed	12	9.60%
Govt. job	5	4%
Un Employed	4	3.20%
Part-time job	3	2.40%
Total	125	100%

Source: Primary Data

Interpretation: The table shows the present occupational status of 125 respondents. Within the Respondents group,87 (69%) are students, showing that students constitute the largest occupational group in the study. 14 respondents (11.2%) are working in a private job, 12 Respondents (9.6%) are self-employed. 5 Respondents (4%) are employed in government jobs,4 respondents (3.2%) are unemployed, and 3 respondents (2.4%) are involved in part-time jobs.

5) Monthly Income:

Table 5

Monthly Income	Frequency	Percentage
Below 10,000	91	72.8%
10,000-20,000	19	15.2%
20,000-30,000	6	4.8%
30,000-40,000	7	5.6%
Above 50,000	2	1.6%
Total	125	100%

Source: primary Data:

Interpretation: The table shows the monthly income arrangement of 125 respondents. The total number of respondents, 91 (72.8%), belongs to the below 10,000 income Category, the largest income group in the study.19 respondents (15.2%) earn between 10,000 and 20,000 per month. 6 respondents (4.8%) belong to the 20,000-30,000 Income category; on the other hand, 7 respondents (5.6%) earn between 30,000 and 40,000 per month. Only the 2 respondents (1.6%) report a monthly income of above 50,000.

6) Purpose of doing online payment

Table 6

Purpose of online payment	Frequency	percentage
Groceries	70	56%
Fruits and vegetables	59	47.2%
Food and items	73	58.4%
clothing	76	60.8%
Electronics and Gadgets	50	40%
other	8	6.4%
Total	125	100%

Source: primary Data

Interpretation: The data suggests that clothing is the main reason for developing for making online payments, with 76 respondents (60.8%) using online payments for clothing. After this, food items were chosen by 73 respondents (58.4%). Groceries were selected by 70 respondents (56%). A large percentage of respondents also use online payments for fruits and vegetables, with 59 respondents (47.2%). Electronics and gadgets for 50 respondents (40%) and other purposes represent the smallest share, with only 8 respondents (6.4%). Key findings suggest that only online payments are largely intended for regular necessities and clothing purchases, illustrating the expanding acceptance and rapid adoption of digital payment methods for the routine of online shopping activites.

4) How Frequent you do Online Shopping?

Table 7

Frequency of online shopping	Frequency	Percentage
Daily	24	19.2%
Monthly	42	33.6%
Rarely months	31	24.8%
Never	1	0.8%
weekly	27	21.6%
Total	125	100%

Source: primary Data

Interpretations: The survey shows that online shopping is a daily activity for a large number of respondents. Monthly shopping is the normal behaviour (42 respondents, 33.6%). Showing a significant portion of people make a planned or temporary online purpose. Weekly shopping shows that 27 respondents (21.6%) show that, over a period of time, in a fifth of the sample, engage in more frequent digital purchasing. Daily online shopping is followed by 19.2% (24 respondents), indicating a dedicated group of heavy, high users who depend on e-commerce for daily needs. Rarely (months) represents 24.8% (31 respondents), showing occasional shoppers. Never is slightly low at only 0.8% (1 respondent), verifying that online shopping has become almost everywhere. The total shows 74% of respondents shop online at least monthly (daily, monthly, weekly), suggesting strong adoption of e-commerce. The bar chart clearly shows this dominance, with most of the responses concentrated in the more frequent categories. The very low and never responses point to the low resistance to the online shopping apps.

B. Hypothesis Testing

1) Summary output

Table 1

SUMMARY
OUTPUT

Regression Statistics	
Multiple R	0.46989
R Square	0.2208
Adjusted R-Square	0.21441
Standard Error	0.67153
Observations	124

Source: computed by the Researcher using MS- EXCEL

The Regression results indicate a moderate positive interaction between digital payment systems and online shopping behaviour. The R-squared value of 0.2208 shows that digital payment systems explain 22.08% of the variation in consumers' online shopping behaviour. The analysis is based on the responses collected from 124 respondents.

2) Anova

Table 2

Particular	Value
F Value	34.57
Significance F	4E-08(0.00000004)

Source: computed by the Researcher using MS-EXCEL

Interpretation: The ANOVA outcome shows that the regression model is significant. As the significance value is less than 0.05, E-payment systems have a significant impact on consumers' online purchase behaviour.

3) Coefficients

Table 3

Coefficient	P-Value
1.16497	8E-13

The Intercept value is found to be significant because the p-value is less than 0.05.

Digital Payment Systems Variable:

Coefficient	T-value	P- value
0.44084	5.88	4E-08

Interpretation: The Coefficient value of 0.44084 shows that a one-unit increase in digital transaction system adoption leads to a 0.44084 unit increase in the online buying behaviour. The p-value is less than 0.05, showing that the connection is significant.

IX. ACHIEVEMENT OF THE OBJECTIVE

The study successfully achieved all the research objectives based on the responses of 125 participants. The findings revealed Dad 61.79% Of respondents agreed that discounts and cashback influence their online shopping decisions, While 70.97% settled that digital payment increases their shopping frequency. Further, 63.71% Believed that multiple payment option increase their trust in online shopping websites. Around 72.58% Considered digital payments secure, Queer as 72.00% Also expressed concern about fraud. Overall, the result confirmed that digital payment systems have a significant impact on consumer online shopping behaviour and all the objectives of the study we are successfully achieved.

X. FINDINGS

The study found that UPI and other digital payment methods are widely preferred for online shopping. Discounts and cashback positively influence purchase decisions, while the convenience of digital payments encourages more frequent online shopping. Multiple payment options increase consumer Trust in online shopping websites. Most respondents consider digital payment secure, although many still have concerns about fraud and online security.

XI. CONCLUSION

The study concludes that digital payment systems have a positive impact on consumer online shopping behaviour. Factors such as convenience, speed, security multiply payment options, and promotional offers encourage the adoption of digital payments. However, addressing fraud and security concerns is essential to strengthen consumer confidence and support the continued growth of digital payments.

XII. RECOMMENDATION

Strengthen security measures to reduce fraud and cyber risk. Continue offering discounts and cashback to encourage online purchases. Provide multiple payment options to improve customer trust and convenience. Increase consumer awareness about safe digital payment practices. Improve the speed, reliability and user experience of the digital payments platform.

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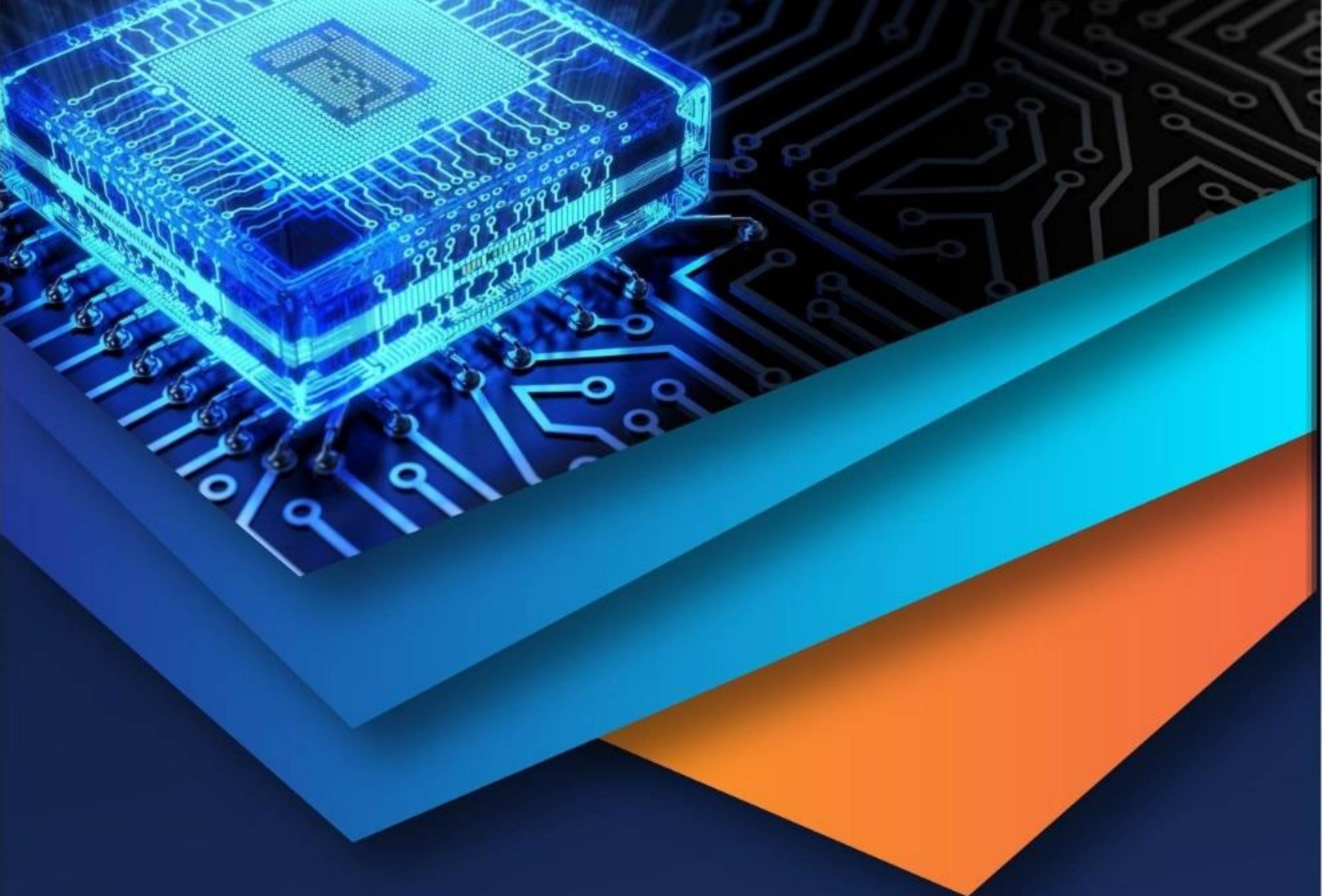

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