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CONSUMER PERCEPTION TOWARDS DIGITAL PAYMENT PLATFORMS IN RURAL AREA WITH REFERENCE KODAD MANDAL

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Abstract: Digital payment platforms, which provide speed, convenience, and increased transparency, have completely changed how financial transactions are carried out in recent years. This change has spread beyond India's cities and is progressively affecting the country's rural areas. The perceptions, adoption trends, and influencing factors surrounding rural consumers' use of digital payment systems are examined in this study, which was carried out in Kodad Mandal. This study's main goal is to evaluate how rural consumers perceive the usability, convenience, and security of digital payment platforms. Primary data was gathered from 120 respondents using structured questionnaires as part of a descriptive research design, and regression analysis was used for analysis. Journal articles, government publications, and digital payment reports were the sources of secondary data. a sizable percentage of users (70.83%) use digital payment systems on a daily basis, and awareness of these systems is remarkably high in rural Kodad (96.67%). Well-known platforms like PhonePe, Google Pay, and Paytm are used for a variety of things, including online shopping, utility bill payments, grocery shopping, and mobile recharges. The use of digital payments is strongly positively correlated with perceived security, convenience, and general satisfaction, according to regression analysis. Digital literacy, mobile internet accessibility, platform trust, and support from banks and local businesses are important factors that impact adoption.Some obstacles still exist despite widespread adoption, most notably network problems (53.33%), fraud anxiety, and sporadic transaction failures. The overwhelming majority of respondents (86.67%) indicate a readiness for a deeper integration of digital finance in rural life by expressing interest in learning more about digital payment systems.

Keywords: Digital Payments, Consumer Perception, Financial Inclusion, UPI, Mobile Wallets, Payment Security, Convenience, Demonetization, Transaction Challenges.

I. INTRODUCTION

India’s financial landscape has undergone a dramatic shift over the past decade, with digital payment platforms playing a key role in this transformation. What once required physical cash and long queues at banks can now be done in seconds with a smartphone and internet connection. Digital payment systems have emerged as a convenient, fast, and increasingly trusted way to handle daily transactions. From paying for the day's groceries at a neighborhood shop to sending money to a friend or reloading a mobile phone, digital payment systems have brought it all much closer. This is not merely a shift in technology, but a more fundamental change in the way individuals right across the nation are relating to money. Growth of digital payments in India is inextricably connected to technological advancement and conducive government policies. With increasing access to smartphones and low-cost internet services, the foundation for a digital economy was established. The "Digital India" scheme introduced by the government in 2015 gave a significant impetus to the use of digital financial services. This was then fueled further by the 2016 demonetization drive where ₹500 and ₹1000 currency notes were withdrawn from circulation and an urgent demand for alternative modes of payment arose. With cash in short supply, both businesses and consumers started looking towards mobile apps and internet services to meet their financial requirements. This was a turning point in how digital payments were viewed and utilized throughout the nation.

Indian digital payment platforms currently encompass a vast array of services, including Unified Payments Interface (UPI), mobile wallets like Paytm and PhonePe, internet banking, credit and debit card transactions, QR code payments, and Aadhaar-based systems. UPI has been the most sought-after and most used platform among these as it is easy to use, quick, and available 24/7. With UPI, users can tie their bank accounts with an app and instantly send or receive money

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without having to input long bank details. The system has become trusted and popular among both rural and urban users since it is secure, free, and convenient.

One of the main benefits of digital payment platforms is that they are convenient. Individuals no longer have to carry significant cash or bother with exact change. They can make payments at any time and from any place, something that proves useful in case of emergencies or while traveling. Apart from individual use, small enterprises and street vendors also began accepting electronic payments, enabling them to grow their clientele base and facilitate greater transparency of transactions. The acceptance of QR codes on roadside stalls, tea stalls, and vegetable stalls is nowadays no rarity, indicating people's increasing familiarity with digital technology even in the informal economy.

Yet, the transition to a completely digital payments ecosystem was not unproblematic. As quick as urban centers have adopted digital payments, rural India is lagging behind. Most individuals in rural villages and small towns are deterred by issues like no digital literacy, poor internet connectivity, and fear of fraud on the net or loss of data privacy. People are also deterred by linguistic barriers as well as apprehension about making errors while operating apps.

To overcome these impediments, various initiatives have been initiated by the government, banks, and tech firms. Cashback rewards, push of easy-to-use app interfaces, customer support in local languages, and awareness campaigns are some of the initiatives being undertaken to make digital payments more accessible to everyone. Initiation of UPI Lite and voice-based payments are further initiatives towards making digital mediums more accessible to non-technologically oriented individuals. Additionally, rural banking correspondents and digital literacy initiatives have facilitated the education of individuals as to how to use the services effectively and securely.

It is thus evident that digital payment platforms have made extraordinary transformations in the conduct of financial transactions in India. They provide convenience, speed, and transparency and are assisting in narrowing the gap between the banked and unbanked populace. Although significant headway has been achieved, particularly in urban areas, the emphasis must still be placed on rural regions where adoption is increasingly occurring. Being aware of rural users' needs, perceptions, and challenges will be key to developing a genuinely inclusive digital finance system. As India progresses towards becoming a digital economy, the position of secure, easy-to-use, and accessible payment infrastructure will become increasingly critical.

II. TYPES OF DIGITAL PAYMENT PLATFORMS

Unified Payments Interface (UPI) UPI has come one of the most popular and groundbreaking digital payment systems in India. Developed by the public Payments Corporation of India(NPCI), UPI enables druggies to collude their bank account to a mobile app and make plutocrat deals incontinently through simply a mobile number or Virtual Payment Address(VPA). It facilitates peer- to- peer(P2P) as well as person- to- trafficker(P2M) deals. UPI is 24/7 and does n't involve the long bank details entry for each sale, which makes it veritably stoner-friendly and accessible. Paytm, PhonePe, Google Pay, and BHIM are operations exercising UPI technology to give flawless and safe payment services.

Mobile Wallets Mobile holdalls or digital holdalls hold plutocrat electronically and enable druggies to make instant payments for different services. Consumers can load plutocrat into these holdalls from their bank accounts or credit cards and also use portmanteau balance for paying mobile recharges, electricity bills, grocery shopping, movie tickets, and numerous others. Small shops and road merchandisers also accept payments through mobile holdalls by surveying QR canons. These holdalls tend to offer cashback prices and abatements, and these incentivize druggies to use them for everyday deals.

Internet Banking Online banking, or internet banking, permits guests to pierce and operate their bank account via the bank's website. It offers similar services as plutocrat transfers through (NEFT, RTGS, or IMPS), bill payments, opening a fixed deposit, and viewing account statements. Although internet banking is generally penetrated on laptops or desktops, a maturity of banks now give mobile apps for enhanced stoner experience. This platform is particularly accessible for guests conducting high- value deals or controlling multiple banking services from a single position.

credit cards these bank- issued plastic cards are swiped, fitted , or tapped on Point- of- trade (PoS) machines for a sale. disbenefit cards are directly connected to the stoner's bank account, whereas credit cards enable druggies to adopt finances up to an approved limit. Cards are accepted nowhere in retail shops, caffs , petrol stations, and websites. Since contactless technology has arrived, the maturity of cards are now equipped with" valve- and- pay," making the payment hastily and more aseptic.

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Aadhaar Enabled Payment System (AePS) is an online payment system primarily for pastoral consumers who do not have access to smartphones or internet services. It relies on Aadhaar authentication for performing banking operations like cash pullout, balance checks, and fund transfers. druggies just need their Aadhaar number and point for biometric verification. AePS deals are generally carried out through micro-ATMs or banking reporters, making it easier for people in remote areas to pierce banking services without visiting a bank branch.

Quick Response (QR) law payments are a simple and effective way to make digital payments, especially at original shops and road merchandisers. The seller shows a QR law connected to their bank account or payment app, and the paperback uses their smartphone to checkup it in order to make the payment. It's quick, does not need codifying out any information, and is being extensively espoused in both civic and pastoral areas because it's so easy and cheap for merchandisers.

Point of trade (PoS) Outstations PoS bias are extensively employed in retail shops and businesses for card payment processing. The client swipes, inserts, or gates their credit or disbenefit card, and the asked quantum is subtracted from their bank account. Certain PoS machines also have UPI and QR payment capabilities, enhancing their functionality. These bias come handy for businesses that reuse a great volume of deals on a diurnal base and want formal bills for their records.

III. REVIEW OF LITERATURE

Eswaran, K. K. 2019 The demonetization resulted in unprecedented growth in digital payment. By February this year, digital wallet companies had shown a growth of 271 percent for a total value of US$2.8 billion (Rs. 191 crores), Indian government and private sector companies such as Paytm, Freecharge and Mobikwik had been aggressively pushing several digital payment applications, including the Aadhaar Payment app, the UPI app, and the National Payments Corporation of India (NPCI) developed the Bharat Interface for Money (BHIM) app. Digital transfers using apps has brought behavioural change and helped in the adoption of digital payment. This has resulted in ease of transfer of money in rural areas which was not touched earlier by the digital payment method.

Shah, K., & Zala, P. D. 2021 After demonetization people are eager to use various digital payment modes because now a day's different modes of payment are available. In other words we can say that e-payment is a method in which a person can make online payments for his purchase of goods and services without physical transfer of cash irrespective of time and location using various modes of digital payment. The main objective of the present study is to check and analyze the awareness of people of Gujarat about digital payment and there is also try to know how the people perceive this method. Type of paper: The paper is empirical in nature. Design/Methodology/approach: Inferential statistical research design is used for the present study. Social Implications: Gujarat could be prosperous state with enlightening diversity. Now Indian government as well providing various types of subsidies and reliefs for that also digital payment awareness by people is necessary.

Dr. PreetiShrivastava and Abhishek Jain's–2022 research in Madhya Pradesh analyzed how users viewed digital wallets. Their research found that although convenience and cashback rewards spurred users to use wallets like Paytm and PhonePe, there were still suspicions regarding data protection and transactions not going through. Their research indicated that not only was perception shaped by the functioning of the platform, but also by how much confidence the users had while dealing with the technology, particularly in rural settings where technological support is usually not available.

Balaji Ch. –2022, Balaji and his colleagues conducted a comparative analysis between urban and rural consumers to gain insights into how the usage and perception of digital payments differ. The research highlighted that although urban consumers were more likely to accept digital payments as a result of superior infrastructure and education,low literacy levels, and inadequate training. In spite of these issues, the researchers observed an increasing interest among rural users, especially among the youth, stemming from the popularity of UPI and government initiatives for digital literacy.

Ramanjaneya, L., & Sirajuddin, M. (2023). The point of the scrutiny is to concentrate on the present situation of Rural Marketing in India, the provincial market gives its different open doors and difficulties, considering how differently populated the country purchasers in India are. The country's rural market comprises of 73m cr individuals and this draws in advertisers to enter in this market. To showcase in the domain of provincial promoting enterprises should comprehend the rustic purchaser. There is a shift approaching from metropolitan to the provincial advertising as the turn of events and levels of education and mindfulness among the rustic purchasers is rising and these shoppers need an incentive for their cash. Advertisers while taking special care of country customers need to associate with them and furthermore embrace

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exhibits for the better comprehension of the rustic individuals. Numerous advancements of methodology to advertise into the country markets have been embraced in the previous years. This paper plans to comprehend these developments and techniques and to comprehend the country customer of India.

(Siti Intan Nurdiana Wong Abdullah1, 2023) In recent years, the consumption of organic food has gained prominence as a vital element in sustainable transformation, with significant impacts on the environment and human health. Customers' preferences have shifted towards organic products, driven by the belief in their safety and absence of harmful toxins. This study aims to explore the influence of marketing mix strategies, including product, price, place, and promotion, on the buying behaviour of organic products among consumers in Malaysia and China. Data was collected from 484 respondents, comprising 150 Malaysians and 334 Chinese consumers, using purposive sampling. Structural equation modelling (SEM) with AMOS software was employed to test the hypothesized relationships. The results indicate that price, product, and promotional strategies significantly affect the buying decisions of consumers towards organic products. Moreover, the study finds that the impact of product and promotion strategies varies based on consumers' nationality, being more pronounced among Malaysians compared to their Chinese counterparts. This research adds valuable insights to the existing body of knowledge on consumer behaviour in the organic food market and provides valuable guidance to marketers, producers, and practitioners for developing more effective marketing strategies to stimulate customer demand for organic products.

L. Ramanjaneya, Priyanka Samuel Ebenezer (2025) This study finds out how influencer marketing and online customer reviews influence Generation Z consumers' buying behaviour in Hyderabad, India. Being digital natives, Gen Z (people born from 1997 to 2012) strongly depend on social media and peer comments for purchasing decisions. The study finds that influencer credibility, authenticity, and content reliability greatly influence Gen Z's trust and buying intentions. Similarly, review volume, tone, and regency powerfully drive their product perceptions. With a quantitative approach utilizing standardized questionnaires, the study examines the effect of these digital tools using regression and correlation analysis. The results are intended to inform marketers on how to develop effective digital initiatives for involving Gen Z in urban India.

Singh, P., Arora, L., Sahu, T., Bhatt, V., & Sharma, B. K. (2023) The retail industry is undergoing substantial changes that necessitate the development of omnichannel approaches to customer engagement. A comprehensive analysis was conducted on 42 scholarly articles extracted from the Web of Science database using the VOSviewer and the Web of Science analytics. This study offers retailers, marketers, and researchers' profound insights into the dynamic field of omnichannel retailing. It serves as an invaluable resource for retailers and marketers, providing a clear roadmap for adapting strategies that align with the expectations of contemporary consumers. The relationship between omnichannel retail and customer experience is intricate, but this study's findings have helped to clarify the transformative impact of omnichannel retailing. The strategic blueprint outlined in this research could enhance customer experiences, benefiting individual retailers and the entire retail industry. Retailers with a comprehensive understanding of the omnichannel framework can skilfully leverage this approach to succeed. This study attempts to provide a robust foundation for the future success of omnichannel retailing as a strategic imperative in the fiercely competitive retail landscape of the modern world by assisting retailers by augmenting their conceptual understandings. Furthermore, this study allows researchers to continue their exploration of omnichannel retailing and provide more profound insights through future research avenues.

Ch.Satish Yadav, Veeramallu Hema Sree (2024) The Rise of digital technology has reshaped how businesses connect with their customers, moving interactions from traditional storefronts to online spaces. Marketing approaches have evolved to include tools like social media engagement, search engine visibility, AI-based suggestions, email promotions, and tailored advertisements. Major online retailers such as Amazon have embraced these tools to increase customer interaction, make the buying process smoother, and offer a more convenient and customized shopping journey. In the city of Hyderabad, which is quickly becoming a major urban hub in India, the use of digital platforms has grown significantly. Factors such as widespread internet access, increasing mobile usage, and a tech-literate population have contributed to this trend. Amazon has responded by using modern marketing techniques to better serve the diverse needs of consumers in the region. This study aims to explore how these digital initiatives affect customer satisfaction and influence shopping behaviour within Hyderabad.

Gunja Sujatha, Pakala Nikitha (2024) This study examines how gamification affects customer loyalty with a specific focus on Apollo Pharmacy in Hyderabad, a major metropolis with a tech-savvy population. Gamification—the process of introducing game-like elements like challenges, badges, rewards, and points into non-gaming contexts—is gaining popularity as a customer engagement strategy across all industries. This study looks at how these gamified elements

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affect customer behavior, loyalty, and emotional ties to Apollo Pharmacy. Structured surveys were used to collect data from 128 participants, and correlation and regression analysis techniques were applied for analysis.

OBJECTIVE OF STUDY

1. To analyses consumer perception on security, convenince, and usability in digital payment.
2. To evaluate the impact of digital payments on consumer perception in rural area.
3. To identify factors influencing consumer adoption of digital payment platforms in rural areas.

HYPOTHESIS OF THE STUDY

H0: Rural consumers do not have a significantly positive perception of the security, convenience. and usability of digital payment platform.
H1 Rural Consumers have a significant positive perception of the security, convenience and usability of digital payment platforms.
H0: There is no significant Impact of digital payment on overall perception of Consumers in rural area
H1: Digital payments have a significant Impact on the overall perception of consumers in rural area.
H0: Factors have no influence on adoption of digital payment platforms in rural area.
H1: Factors have influence on adoption of digital payment platforms in rural area.

IV. RESEARCH METHODOLOGY

In order to examine how consumers in Kodad Mandal's rural areas perceive digital payment platforms, the current study uses a descriptive research design. A wide range of respondents, including farmers, small business owners, stay-at-home moms, students, and daily wage workers, are the focus of the study, which is carried out in a few chosen Mandal villages. Participants are selected using a convenience sampling technique, which takes into account their availability and desire to take part in the research. To adequately represent the region's rural population, a sample size of 100 to 120 respondents is thought to be adequate. A structured questionnaire that contains both closed-ended and a few open-ended questions to elicit detailed information is used to collect primary data. To guarantee accurate and sincere responses, the data is collected through in-person interviews and field trips. Secondary data, which comes from government reports, journals, articles, and internet databases about digital payment trends and rural consumer behavior, is also used in addition to primary data.

V. SOURCE OF DATA COLLECTION

Primary Data: Gathered using a structured survey that was made available online using tools such as Google Forms.
Secondary Data: Gathered from publications, websites, journals, and earlier studies on consumer perception and digital payments
Data collection methods
Questionnaire survey
Google form: The questionnaire will be distributed through online survey platforms such as Google Forms.
Sample Size: 120 respondents.
Tools: Regression

Classification of respondents based on age.

Age:	Frequency	Percentage	Cumulative %
21-30	63	52.50%	52.50%
26-50	1	0.83%	53.33%
31-40	21	17.50%	70.83%
41-50	17	14.17%	85.00%
Above 50	4	3.33%	88.33%
Below 20	14	11.67%	100.00%
Grand Total	120	100.00%	

The age distribution of the 120 responders shows that the majority, or 52.50% of the sample as a whole (63 people), are between the ages of 21 and 30. This implies that young adults make up more than half of the respondents. With 17.50%

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(21 individuals) and 14.17% (17 individuals), the next most represented group is those aged 31 to 40. 11.67% of respondents are under 20 years old (14 people), and only 3.33% of respondents are over 50 (four people). With just 1 respondent (0.83%), the 26–50 years age group has an odd entry. This range may be a sign of a classification error or inconsistent data grouping because it overlaps with other age groups.

Classification of Respondents based on Education

Education Level:	Frequency	Percentage	Cumulative%
Graduate	50	41.67%	41.67%
High school	4	3.33%	45.00%
No information education	13	10.83%	55.83%
Post Graduate	50	41.67%	97.50%
Primary school	3	2.50%	100.00%
Grand Total	120	100.00%	

The education level data shows that the majority of the 120 respondents hold either a Graduate or Post Graduate degree, with both categories equally represented at 41.67% (50 individuals each). This means that a significant 83.34% of the sample has completed higher education. A smaller portion of respondents, 10.83% (13 individuals), have no information recorded about their education level, which may reflect non-disclosure or data collection gaps. Only 3.33% (4 individuals) have completed high school, and an even smaller percentage, 2.50% (3 individuals), report having only primary school education. The cumulative data confirms that all education levels together account for 100% of the sample.

Aware of digital payment platforms in rural area.

Aware of digital payment platforms	Frequency	Percentage	Cumulative%
No	4	3.33%	3.33%
Yes	116	96.67%	100.00%
Grand Total	120	100.00%	

116 people (96.67%) out of 120 respondents said they were aware of digital payment platforms like PhonePe, Google Pay, and Paytm. Just four respondents, or 3.33%, said they were unaware of these platforms. The cumulative percentages, which add up to 100%, attest to the data's completeness and accuracy.

Most Digital payment app used in rural area.

Digital payment platforms do you use	Frequency	Percentage	Cumulative%
All	46	38.33%	38.33%
BHIM UPI	1	0.83%	39.17%
Google pay	13	10.83%	50.00%
No	9	7.50%	57.50%
Paytm	10	8.33%	65.83%
Phonepe	41	34.17%	100.00%
Grand Total	120	100.00%	

The most popular digital payment platform category among the 120 respondents is "All," selected by 46 people (38.33%), suggesting that a sizable percentage of users make use of several platforms, including Google Pay, PhonePe, Paytm, and BHIM UPI. With 41 respondents (34.17%), PhonePe is the next most popular individual platform. Ten respondents (8.33%) use Paytm, while 13 users (10.83%) use Google Pay. With just 1 user (0.83%), BHIM UPI is the least used. Remarkably, nine respondents (7.50%) said they had never used a digital payment platform. All entries add up to 100%, as confirmed by the cumulative percentages.

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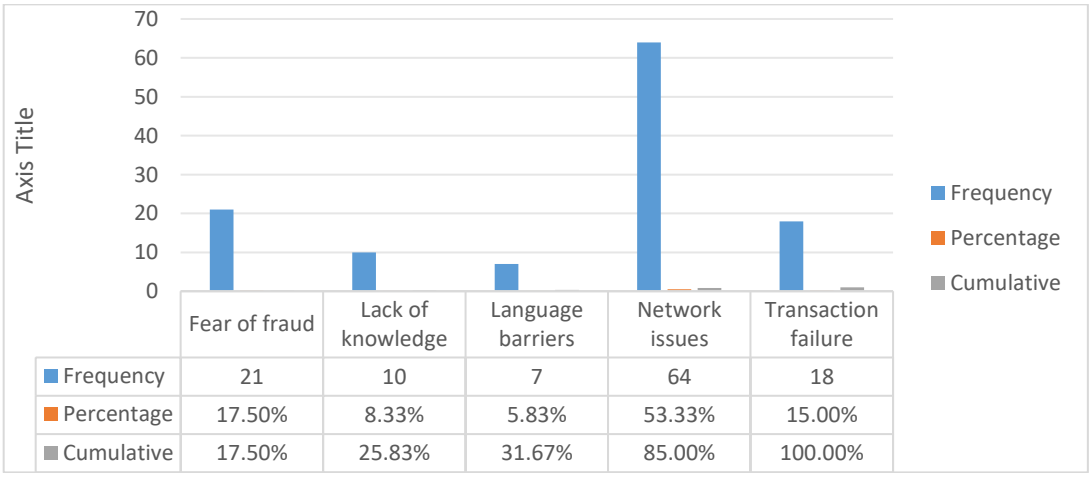
Purpose to use digital payments in rural area.

purpose of use digital payments	Frequency	Percentage	Cumulative%
All	66	55.00%	55.00%
Grocery purchases	6	5.00%	60.00%
Mobile recharge	25	20.83%	80.83%
No	11	9.17%	90.00%
Online shopping	7	5.83%	95.83%
Utility bill payments	5	4.17%	100.00%
Grand Total	120	100.00%	

Among the 120 respondents, the majority—66 individuals (55.00%)—reported using digital payments for all listed purposes, including grocery purchases, mobile recharges, utility bill payments, and online shopping. 25 respondents (20.83%) specifically use digital payments for mobile recharges, making it the most common single-purpose use. Other uses include online shopping (5.83%), grocery purchases (5.00%), and utility bill payments (4.17%). Interestingly, 11 respondents (9.17%) reported not using digital payments for any of these purposes. The cumulative data confirms full coverage of the responses.

Problems faced using digital payments in rural area.



VI. REGRESSTION ANALYSIS

Objective 1: To analyze consumer perception on security, convenience, and usability in digital payment.

Table no 2:17: Regression Analysis of security and usability of digital payments.

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.852[a]	.725	.723	1.97673
a. Predictors: (Constant), digital payments				

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ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1216.912	1	1216.912	311.433	<.001[b]
	Residual	461.080	118	3.907		
	Total	1677.992	119			
a. Dependent Variable: consumer security						
b. Predictors: (Constant), digital payments						

Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.174	.466		6.809	<.001
	Digital payments	1.315	.075	.852	17.647	<.001
a. Dependent Variable: consumer security						

Regression analysis was used to investigate how consumers' perceptions of security were affected by digital payments. A strong positive correlation between digital payments and consumer security perception is indicated by the Model Summary's high R value of 0.852. The use of digital payments accounts for about 72.5% of the variance in consumer security perception, according to the R Square value of 0.725. The Adjusted R Square value of 0.723 confirms the model's strength, even after accounting for the number of predictors.

With a p-value of less than 0.001 and an F-value of 311.433, the ANOVA table shows that the regression model as a whole is statistically significant. This indicates that the model accurately forecasts how consumers will perceive security based on their use of digital payments.

The unstandardized coefficient (B) for digital payments in the Coefficients table is 1.315, meaning that for every unit increase in the use of digital payments, there is a corresponding 1.315 unit increase in the perception of consumer security. This effect is highly significant, as indicated by the t-value of 17.647 and the significance level of $p < 0.001$.

In conclusion, the analysis shows that consumers' perceptions of security are strongly, favorably, and statistically significantly impacted by digital payments, suggesting that consumers feel more secure as the use of digital payments grows.

Regression Analysis of to evaluate the impact of digital payments

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.891[a]	.794	.792	1.10763
a. Predictors: (Constant), Consumer perception				

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ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	558.700	1	558.700	455.398	<.001[b]
	Residual	144.767	118	1.227		
	Total	703.467	119			
a. Dependent Variable: digital_payments						
b. Predictors: (Constant), Consumer_perception						

Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.526	.312		-1.688	.094
	Consumer_perception	.898	.042	.891	21.340	<.001
a. Dependent Variable: digital_payments						

The purpose of the regression analysis is to assess how consumer perception affects digital payments in rural regions. A very strong positive correlation between consumer perception and the use of digital payments is indicated by the Model Summary's very high correlation coefficient (R) of 0.891. According to the R Square value of 0.794, consumer perception accounts for 79.4% of the variation in the use of digital payments in rural areas. After adjusting for the number of predictors, the model's accuracy is confirmed by the Adjusted R Square (0.792)

According to the ANOVA table, the regression model is statistically significant, with a high F-value of 455.398 and a p-value below 0.001, indicating that it fits well and that consumer perception plays a key role in influencing the use of digital payments in rural areas.The Coefficients table indicates that the unstandardized coefficient for consumer perception is 0.898, meaning that for every unit increase in positive consumer perception, the use of digital payments increases by 0.898 units. This effect is statistically significant, as indicated by the t-value of 21.340 and a significance level below 0.001. The constant term has no bearing on how the main predictor is interpreted overall, despite the fact that it is not significant (p = 0.094).

In summary, the findings unequivocally demonstrate that consumer perception significantly and favorably influences the uptake of digital payments in rural regions. Rural consumers' use of digital payment methods significantly rises as their perceptions improve.

Regression Analysis of factors that influenceing towards digital payments.

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.829[a]	.687	.684	2.26804
a. Predictors: (Constant), digital_payments				

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ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1330.175	1	1330.175	258.588	<.001[b]
	Residual	606.992	118	5.144		
	Total	1937.167	119			

a. Dependent Variable: Factors_inflence

b. Predictors: (Constant), digital_payments

Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	11.654	.535		21.790	<.001
	digital_payments	1.375	.086	.829	16.081	<.001

a. Dependent Variable: Factors_inflence

A strong positive correlation between digital payments and the factors influencing consumer adoption is indicated by the Model Summary's R value of 0.829. With a R Square of 0.687, the use of digital payments accounts for 68.7% of the variation in the factors influencing adoption. Even after controlling for the number of predictors, the model's consistency is confirmed by the Adjusted R Square of 0.684.

Digital payments significantly predict the factors influencing consumer adoption in rural areas, according to the ANOVA table, which also demonstrates that the regression model is statistically significant with an F-value of 258.588 and a p-value less than 0.001.

According to the Coefficients table, the unstandardized coefficient (B) for digital payments is 1.375, meaning that for every unit increase in the use of digital payments, the factors influencing adoption also increase by 1.375 units. This relationship is highly statistically significant, as indicated by the t-value of 16.081 and $p < 0.001$. Furthermore, even when there is no use of digital payments, the constant value of 11.654 shows the baseline level of influencing factors.

VII. CONCLUSION

According to the study, with particular reference to Kodad Mandal, the study provides a thorough understanding of how digital payments are changing in rural India. It highlights how widely used and increasingly accepted digital payment platforms are among rural populations, a development that was previously believed to be exclusive to urban and semi-urban areas.The results show a significant change in rural consumers' behavior, with many now actively using digital payment platforms like PhonePe, Google Pay, and Paytm. Given that 96.67% of people are aware of digital payments and that over 70% use them on a daily basis, it is evident that digital transactions are widely accepted and incorporated

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into people's daily lives.Security, convenience, and usability are the key factors shaping how consumers perceive products.

According to regression analysis, digital payments have a direct impact on consumers' willingness to use these platforms more frequently in addition to improving their perceptions of security. Adoption is also fueled by observable increases in transaction speed, accessibility, and the elimination of time and location constraints that come with traditional banking. The most commonly reported issues are transaction failures, network problems, and fraud fears. A fertile ground for educational outreach and digital literacy initiatives is indicated by the study's findings that the vast majority of users (86.67%) are keen to learn more about digital payments. From farmers and daily wage workers to students and business owners.This suggests that digital finance is helping to promote financial inclusion and progressively close socioeconomic gaps.Additionally, by highlighting contactless, hygienic transactions, the COVID-19 pandemic hastened this adoption and further integrated digital payments into rural residents' daily lives.

In summary, the study demonstrates that digital payments are now a rural necessity rather than merely an urban convenience. Although positive consumer perception is reflected in high levels of awareness and satisfaction, technological, educational, and infrastructure efforts must continue to guarantee inclusive, safe, and seamless digital experiences. Digital payment platforms have the potential to serve as the foundation of an empowered and more equitable rural economy in India if given the proper assistance.

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