

# Cash To Clicks: Student Perspectives on The Upi Revolution

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**Abstract**—Since its launch in 2016, the Unified Payments Interface (UPI) has significantly transformed India's digital payment landscape, with students playing a key role in this change. This study explores student views on the UPI phenomenon by analysing adoption trends, changes in behaviour, and socio-economic impacts. By examining survey data and secondary sources, the research reveals that individuals aged 18–23 have the highest UPI adoption rates, mainly due to convenience, fast transaction processing, and peer influence. UPI has altered financial behaviours among young people by reducing cash dependency, boosting financial inclusion, and enhancing transaction transparency. However, it has also led to more impulsive spending and increased digital dependency. Despite challenges related to security, system reliability, and digital literacy, the study highlights UPI's significant impact on student financial habits and their move towards a cashless society. The research concludes that the UPI revolution not only signifies a technological advancement but also represents a broader socio-behavioural shift within India's digitally savvy generation, providing valuable insights for educators, policymakers, and fintech developers aiming to advance financial literacy and digital payment systems.

**Index Terms**—UPI, digital payments, student financial behaviour, fintech adoption, financial inclusion, India, Gen Z.

## I. INTRODUCTION

Over the past decade, India's financial sector has undergone a significant transformation, largely driven by the rapid advancement of digital technologies, government-led initiatives for financial inclusion, and the increasing prevalence of smartphones and internet connectivity. The implementation of Aadhaar, the Jan Dhan Yojana, and the Digital India campaign

established a robust foundation for an inclusive financial infrastructure, facilitating access to formal banking systems for millions (National Payments Corporation of India [NPCI], 2024). This digital evolution was further accelerated by the 2016 demonetization policy, which acted as a catalyst for the widespread adoption of cashless transactions. As reported in the Economic Survey (2024), digital payments now account for over 75% of retail transactions in India, indicating a national shift from traditional cash dependency to a technologically integrated financial system. The Unified Payments Interface (UPI), launched by the National Payments Corporation of India (NPCI) in April 2016, has revolutionized real-time payments by enabling seamless, interoperable, and instant bank-to-bank transactions via mobile devices (NPCI, 2024). The design of UPI has eliminated the necessity for multiple banking applications, allowing users to manage various accounts through a single interface. By 2025, UPI had processed over 14.5 billion monthly transactions, with a total value exceeding ₹20 lakh crore, establishing it as one of the most successful digital payment systems worldwide (Kumar, 2025). Beyond efficiency, UPI has democratized access to financial services, particularly among youth and students. Its features zero transaction fees, instant settlements, and integration with lifestyle applications have positioned it as a symbol of India's fintech innovation and financial inclusion agenda (Khudeja & Sowmya, 2025; Dhivya, Raj Kumar & Pratiksha, 2024).

## II. STATEMENT OF THE RESEARCH PROBLEM:

The macroeconomic achievements of UPI are well-documented; however, there is a notable gap in comprehending the behavioural and social consequences of UPI adoption among young adults and students. This demographic has become the leading force in the adoption of digital payments (Singh & Sharma, 2024). Individuals aged 18–23, belonging to Generation Z, form the most dynamic segment of India's digital economy, marked by a strong inclination towards technology and evolving financial practices.

Yet, their swift shift "from cash to clicks" prompts significant inquiries:

- What impact does the adoption of UPI have on individuals' financial behaviour and decision-making processes?
- What motivates their preference for digital over cash transactions?
- What challenges and risks accompany their digital dependency?

This research explores the extent to which students are adopting UPI and examines the resulting effects on their financial literacy, behavioural modifications, and participation in the digital economy.

## III. OBJECTIVES OF THE STUDY:

1. To analyse the key drivers influencing UPI adoption among students.
2. To examine the behavioural and financial transformations resulting from UPI usage.
3. To identify the challenges and risks associated with digital payment usage among students.

### 3.1. Scope of the study:

The research targets college students aged 18–23, who are part of Generation Z and are leading the adoption of the Unified Payments Interface (UPI) in India. It delves into their perceptions, motivations, and behavioural outcomes concerning digital payment systems. The study is based on empirical evidence and secondary data sourced from national studies, academic literature, and institutional reports from 2016 to 2025, offering a thorough understanding of how the UPI revolution influences the financial behaviours of students.

### 3.2. Significance of the study:

This study holds significant importance as it investigates the perceptions and adoption of the Unified Payments Interface (UPI) among Generation Z students, highlighting their crucial role in propelling India's digital payment evolution. The research yields valuable insights into the shifting financial behaviours, spending patterns, and security consciousness of young individuals. The findings are essential for educational institutions seeking to bolster digital financial literacy programs. Policymakers can utilize these results to advocate for secure and inclusive digital practices. Furthermore, fintech companies can apply the insights to create payment tools that are both student-friendly and responsible. In sum, the study enhances our understanding of the impact of technology on financial habits in a cashless Indian economy.

## IV. REVIEW OF LITERATURE

India's progression towards a cashless economy has been significantly advanced by a series of government-led initiatives, including Digital India, Aadhaar, and Jan Dhan Yojana, which together established the groundwork for extensive digital financial inclusion (National Payments Corporation of India [NPCI], 2024). The introduction of the Unified Payments Interface (UPI) in 2016 represented a pivotal moment in India's digital payment evolution, creating a mobile-based, interoperable payment framework that transformed financial transactions (Kumar, 2025; Economic Survey, 2024). By 2025, UPI was responsible for over 75% of India's retail digital transactions, processing more than ₹20 lakh crore each month (Kumar, 2025). Scholars frequently characterize UPI as a "catalyst of financial democratization" and a global standard for real-time payments, attributed to its rapidity, zero transaction costs, and inclusive design (National Payments Corporation of India [NPCI], 2024; Muslimov & G. S., 2022). This system has notably empowered India's youth, altering their methods of transacting, saving, and managing finances (Digital Transformation Institute, 2024).

Studies have identified Generation Z (ages 18–23) as the foremost and most frequent users of Unified Payments Interface (UPI) systems (Khudeja & Sowmya, 2025). Data indicate an 87% adoption rate

among college students, who mainly engage with UPI for peer-to-peer transfers, online shopping, and transactions of smaller value (Dhivya, Raj Kumar & Pratiksha, 2024). The primary drivers for this adoption are convenience, rapid transaction processing, and peer influence, emphasizing the importance of social acceptance and network effects in their decision-making process (Singh & Sharma, 2024). Additionally, research points to the significant role of university settings, where UPI is increasingly used for tuition payments, canteen transactions, and campus events, thus reflecting a microcosm of India's digital economy (Gupta & Patel, 2024). While urban students demonstrate a higher usage rate (92%) compared to their rural counterparts (68%), the disparity in adoption is gradually decreasing due to the increased availability of smartphones and internet connectivity (Thakkar & Thakkar, 2023).

The integration of digital payment systems has profoundly influenced the financial behaviors of students. Empirical evidence suggests that frequent users of the Unified Payments Interface (UPI) demonstrate a higher frequency of purchases and a diminished dependence on physical currency (Dhivya et al., 2024). This transition to digital transactions has engendered a "frictionless spending effect," wherein the ease of digital payments fosters impulsive purchasing and elevated consumption levels, as indicated by a correlation coefficient of 0.65 between transaction frequency and purchasing activity (Dhivya et al., 2024; Singh & Sharma, 2024). While UPI has enhanced the transparency of financial transactions and improved expense tracking, it has also introduced challenges in maintaining financial discipline and curbing overspending. According to the Financial Literacy Council (2024), students frequently exhibit insufficient knowledge of digital payment security, rendering them more susceptible to scams and fraudulent activities. Consequently, digital literacy serves a dual function as both a facilitator and a constraint in promoting responsible digital financial behaviour.

The literature identifies three principal determinants of student UPI adoption:

1. Technological advancements, such as instant transactions and user-friendly interfaces, seamlessly integrate with the digital habits of

Generation Z, offering both convenience and efficiency (Khudeja & Sowmya, 2025).

2. Social and peer influences, coupled with group payments and social integration, facilitate the collective adoption of behaviors or innovations (Singh & Sharma, 2024).
3. Economic incentives, such as cashback rewards and transaction-based offers, are particularly appealing to students who are sensitive to costs (Dhivya et al., 2024).

While these advantages are notable, persistent challenges such as technical barriers, including connectivity issues and system downtime, as well as security concerns, remain significant (Cybersecurity Research Centre, 2024). Students residing in semi-urban regions also experience limitations in infrastructure and access to devices, which hinder equitable access (Sharma, 2024). Additionally, the heavy reliance on digital systems has led to behavioural risks when devices or networks encounter failures (Kumar, 2024).

#### 4.1 Research Gaps Identified:

Although substantial research has been conducted on UPI, several significant gaps persist in the literature. Predominantly, studies are cross-sectional, lacking longitudinal data to assess long-term shifts in student behaviour and financial literacy (UPI Revolution Impact Study, 2025). The integration of behavioural economics is limited, with insufficient attention to impulse control and the psychological implications of "invisible money" (Dhivya et al., 2024). Moreover, there is a notable urban sampling bias, leading to the underrepresentation of students from rural and semi-urban areas (Thakkar & Thakkar, 2023). Additionally, digital financial literacy and fraud awareness are areas that remain underexplored, with a scarcity of empirical research on students' risk perception and preventive measures (Cybersecurity Research Centre, 2024; Financial Literacy Council, 2024). Finally, there is a lack of evaluation of institutional policies, as few studies examine how educational institutions promote responsible UPI usage or incorporate financial literacy programs (Gupta & Patel, 2024; UPI Revolution Impact Study, 2025).

## V. RESEARCH METHODOLOGY

**5.1 Research Design:** This research utilizes a descriptive survey design to explore the adoption patterns, behavioural modifications, and perceptions concerning the Unified Payments Interface (UPI) among Generation Z college students. This methodological approach allows for the systematic collection of data to assess the interconnections between demographic variables, UPI usage behaviours, and perceived behavioural outcomes (Dhivya, Raj Kumar & Pratiksha, 2024; Khudeja & Sowmya, 2025). Employing a cross-sectional strategy, data were collected at a single point in time, providing a comprehensive snapshot of student interactions with digital payment platforms. This design is particularly effective for discerning trends within large populations and for conducting comparative analyses of subgroups based on demographic and institutional factors.

**5.2 Population and Sample:** The focus of this research is on students aged 18–23 years, representing Generation Z, who are enrolled in various higher education institutions located in and around Mangalore, Karnataka. This demographic was selected due to its prominence as active digital consumers and early adopters of financial technology (Khudeja & Sowmya, 2025; Digital Transformation Institute, 2024). A sample of 100 participants was carefully chosen to ensure representation across different age brackets (18–19, 20–21, 22–23), types of educational institutions (Affiliated to Mangalore University, Autonomous College, deemed to be University), gender categories (Male, Female, Other), and residential settings (Urban, Semi-urban, Rural). All individuals in the study were required to have been active users of UPI for at least six months and provided informed consent to participate. Those who did not meet the age criteria, were not UPI users, or were not students were excluded from the study.

**5.3 Sampling Strategy:** The study employed a stratified purposive sampling technique to ensure comprehensive representation across significant demographic and institutional categories. The sample size of 100 was allocated proportionally, ensuring that all pertinent student groups were adequately represented. This approach facilitated enhanced

comparability across different institutional settings and residential backgrounds. The sampling strategy aligns with previous research on fintech adoption, which underscores the importance of demographic diversity in non-probability sampling methods (Sharma, 2024; Thakkar & Thakkar, 2023).

**5.4 Data Collection Methods:** This study utilized both primary and secondary data collection methods to ensure comprehensive and reliable findings.

The primary data were obtained using a structured questionnaire aimed at capturing students' experiences, usage patterns, and perceptions of UPI. This method ensured effective engagement with respondents from a variety of college types and demographic backgrounds, thereby preserving diversity and representation within the sample. The data collection process spanned a two-week period in October 2025.

Secondary data refers to information sourced from existing materials such as academic journals, published reports, government documents, and prior studies on digital payments and UPI adoption. These resources were pivotal in shaping the research problem, guiding the questionnaire's development, and bolstering the analysis of the findings (Singh & Sharma, 2024; Financial Literacy Council, 2024).

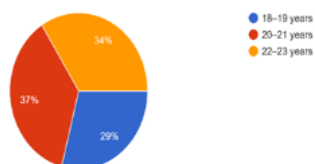
The questionnaire comprised three major sections:

- 1. Demographic Profile:** The study collected data on respondents' age group, gender, academic discipline, type of institution, year of study, and place of residence to facilitate subgroup comparisons.
- 2. UPI Usage Behaviour:** The questions encompassed inquiries regarding preferred UPI applications (e.g., PhonePe, Google Pay, Paytm), the frequency of transactions, the purpose of use (such as peer-to-peer transfers, shopping, bill payments, and campus transactions), and the perceived advantages, including convenience, safety, and cost-effectiveness.
- 3. Behavioural Perceptions:** The study utilized Likert-scale statements (1 = Strongly Disagree to 5 = Strongly Agree) to evaluate students' perceptions regarding ease of use, peer influence, financial literacy, transaction security, and perceived risks.

## VI. DATA ANALYSIS AND INTERPRETATION

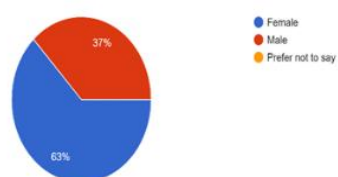
Section 6.1: Demographic Information includes details such as age, gender, type of college, and place of residence to understand the background of the respondents.

6.1 (A) Age Band  
100 responses



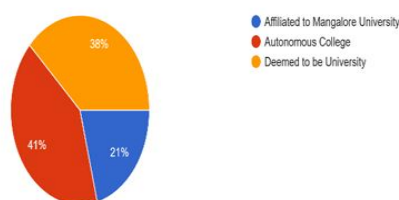
The chart 6.1 (A) shows that most respondents are aged 20–21 years (37%), followed by 22–23 years (34%) and 18–19 years (29%), indicating balanced representation. The dominance of the 20–21 age group suggests higher UPI engagement among college students.

6.1 (B) Gender  
100 responses



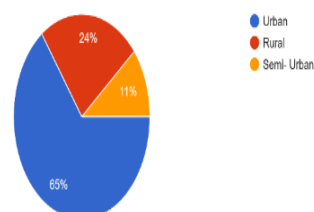
The chart 6.1 (B) indicates that 63% of respondents are female and 37% are male, showing a higher participation of female students in the study. This suggests stronger engagement of women in UPI-related digital payment practices among the surveyed group.

6.1 (C) Type of College  
100 responses



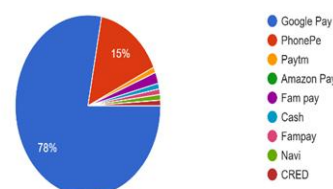
The chart 6.1 (C) shows that 41% of respondents are from autonomous colleges, 38% from deemed universities, and 21% from colleges affiliated to Mangalore University. This indicates wider participation from autonomous and deemed institutions, reflecting their stronger engagement in UPI-based digital practices.

6.1 (D) Place of Residence  
100 responses



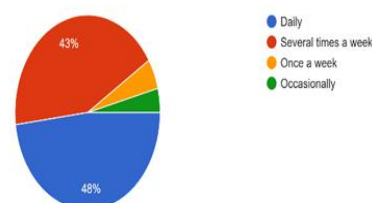
The chart 6.1 (D) reveals that 65% of respondents reside in urban areas, while 24% are from rural and 11% from semi-urban regions. This indicates that the majority of participants come from urban backgrounds, reflecting greater digital accessibility and exposure to UPI services. Section 6.2: UPI Usage Behavior focuses on students' preferred UPI applications, frequency and duration of use, and the main purposes for which they utilize UPI, providing insights into their digital payment

6.2 (A) Most Frequently Used UPI Application  
100 responses



The chart 6.2 (A) indicates that Google Pay dominates as the most frequently used UPI application (78%), followed by PhonePe (15%), while other apps such as Paytm, Amazon Pay, and CRED account for a small share. This shows that Google Pay enjoys high trust and usability among students.

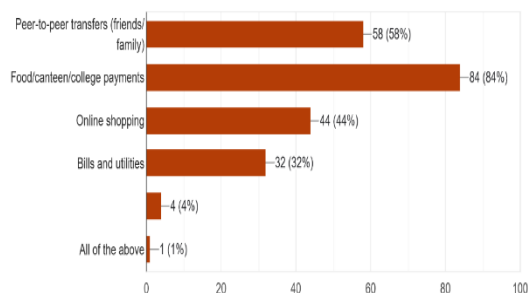
6.2 (B) Frequency of UPI Usage  
100 responses



The chart 6.2 (B) reveals that 48% of respondents use UPI daily, while 43% use it several times a week, showing that most students rely on UPI for regular transactions. Very few use it once a week or occasionally, indicating high engagement with digital payments.

6.2 (C) Main Purpose of Using UPI

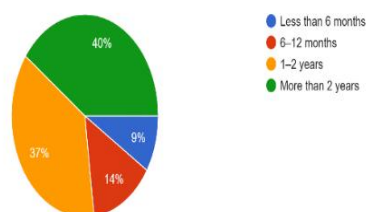
100 responses



The chart shows that the main purpose of UPI use is food, canteen, and college payments (84%), followed by peer-to-peer transfers (58%) and online shopping (44%). A smaller number use it for bills and utilities (32%), indicating that students primarily rely on UPI for everyday academic and social transactions.

6.2 (D) Duration of UPI Usage

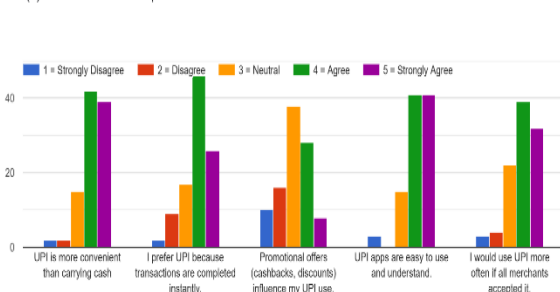
100 responses



The chart 6.4 (D) indicates that 40% of respondents have been using UPI for more than two years, while 37% have used it for one to two years, showing long-term familiarity among most students. Only a small portion (23%) are relatively new users, reflecting the maturity of UPI adoption in this group.

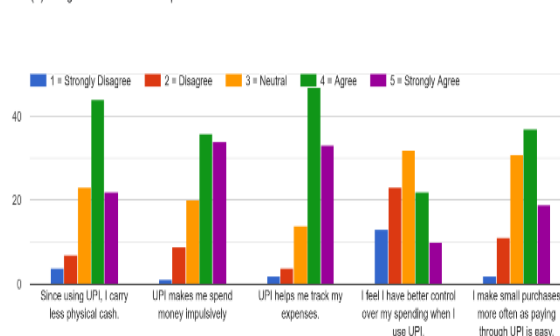
Section 6.3: Behavioral Perceptions focuses on three key areas: Convenience and Adoption Drivers, Usage and Behavioral Impact, and Financial Literacy and Security, that influence students' attitudes toward UPI usage.

6.3 (A) Convenience and Adoption Drivers



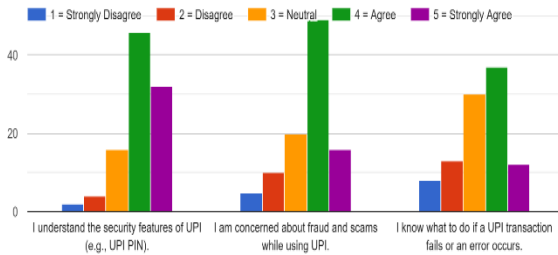
- Most respondents agree that UPI offers greater convenience compared to handling physical cash, reflecting its popularity for quick and hassle-free transactions.
- A large number of students strongly agree that instant payment completion is a key factor driving their preference for UPI over traditional payment modes.
- Responses are more mixed, with many remaining neutral, suggesting that while offers attract some users, they are not the primary motivation for most.
- The majority strongly agree that UPI platforms are user-friendly and simple to navigate, which boosts adoption among students.
- Many respondents agree that limited merchant acceptance occasionally restricts usage, implying that expanding acceptance points could further increase UPI reliance.

6.3 (B) Usage and Behavioral Impact



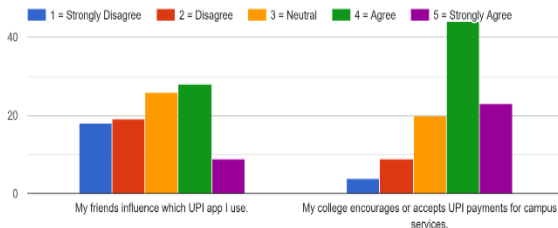
- Most respondents agree that UPI has reduced their dependency on physical cash, highlighting a strong shift toward cashless transactions among students.
- A considerable number of students agree that the convenience of UPI sometimes leads to impulsive spending, indicating a behavioural change linked to ease of access.
- The majority agree that UPI transaction histories assist them in monitoring and managing their expenses more efficiently.
- Responses are mixed, with several students remaining neutral, suggesting that while UPI offers transparency, it may not necessarily improve spending control for everyone.
- Most respondents agree with this statement, showing that UPI's simplicity encourages frequent low-value transactions and convenience-based spending.

6.3 (C) Financial Literacy and Security

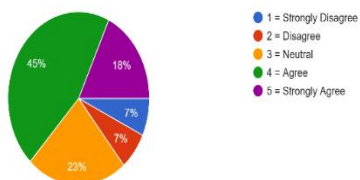


- Most respondents agree or strongly agree, indicating a good level of awareness about UPI's basic security mechanisms among students.
- A majority express agreement, reflecting that while students are active users, they remain cautious about potential risks and online fraud.
- Many respondents agree, though some remain neutral, suggesting moderate confidence in handling transaction issues but highlighting a need for greater awareness of resolution procedures.

6.4 Social and Institutional Influence



- Responses are mixed, with many students remaining neutral or disagreeing, suggesting that peer influence plays only a moderate role in determining UPI app preference.
- A majority of respondents agree or strongly agree, indicating that institutional support and acceptance of UPI have significantly contributed to its regular use among students.

6.5 Future Intention to Use UPI  
100 responses

The chart 6.5 indicates that a majority of respondents intend to continue using UPI in the future, with 45% agreeing and 18% strongly agreeing. Only a small fraction (14%) disagreed, showing that students have a strong positive inclination toward maintaining UPI as their primary payment method.

## VII. FINDINGS

1. **Click or tap here to enter text.** **Demographic Profile:** The research highlights a well-distributed age range among the student participants, with the largest group being 20–21 years old (37%), followed by those aged 22–23 years (34%) and 18–19 years (29%). This age distribution reflects significant involvement from mid-year undergraduates. The predominance of female respondents (63%) suggests a notable engagement of women in digital payment practices related to UPI. A majority of the participants are associated with autonomous (41%) and deemed universities (38%), indicating a more extensive adoption of digital technologies within these educational institutions. Furthermore, 65% of the respondents reside in urban areas, which points to enhanced access to technological resources and internet infrastructure.

2. **UPI Usage Behavior:** The analysis reveals that Google Pay is the most preferred UPI application among students, with a preference rate of 78%, followed by PhonePe at 15%. This preference underscores the trust in the brand and the application's user-friendly design. Nearly 48% of students engage with UPI on a daily basis, while 43% utilize it several times weekly, indicating a high frequency of transactions and a substantial reliance on digital payment systems. UPI is predominantly used for transactions related to food, canteen, and college activities (84%), followed by peer-to-peer transfers (58%) and online shopping (44%), highlighting its essential role in everyday campus life. Additionally, 77% of respondents have been using UPI for over a year, reflecting a long-term familiarity and maturity in its adoption.

3. **Convenience and Adoption Drivers:** Students predominantly concur that the Unified Payments Interface (UPI) offers greater convenience compared to cash transactions, with the immediacy of payment completion being a significant factor in its adoption. Additionally, they perceive UPI as user-friendly and

straightforward to comprehend, although promotional incentives exert only a moderate impact on its usage. Some participants indicate that the limited acceptance of UPI by merchants occasionally hinders its broader utilization.

4. **Usage and Behavioural Impact:** The adoption of the Unified Payments Interface (UPI) has contributed to a decreased reliance on cash, marking a notable transition towards cashless transactions. Despite this, a considerable number of students have reported tendencies towards impulsive spending, which may be attributed to the convenience and accessibility of UPI. While a majority of individuals acknowledge that UPI aids in monitoring expenses, there remains a segment that is uncertain about its effectiveness in enhancing spending discipline. Additionally, the straightforward nature of UPI encourages frequent transactions of low monetary value, thereby fostering a pattern of habitual digital expenditure.

5. **Financial Literacy and Security:** The respondents exhibit a solid grasp of UPI's security measures, including the use of PIN protection and authentication protocols. Despite being aware of the potential threats posed by fraud and scams, students generally display only moderate confidence in their ability to handle transaction errors. This situation highlights the pressing need for more comprehensive financial education and a greater emphasis on digital safety awareness.

6. **Social and Institutional Influence:** While peer influence exerts only a minor effect on the preference for UPI applications, institutional encouragement significantly impacts this choice. This is evident as many colleges have adopted UPI for campus transactions, thereby advancing a cashless campus environment.

7. **Future Intention to Use UPI:** Approximately 63% of individuals express their intention to persist in using UPI as their main payment method, signifying a robust level of satisfaction and trust in digital payment systems among the student demographic.

## VIII. RECOMMENDATIONS

Based on the study findings, the following actionable recommendations are proposed to enhance the effective and responsible use of UPI among students:

1. **For Educational Institutions:**

Higher education institutions should incorporate financial literacy and digital safety workshops into their orientation and value education curricula. These programs are essential for equipping students with the skills necessary to conduct secure financial transactions, control impulsive spending, and develop prudent digital financial habits. Additionally, universities and colleges can foster a cashless campus environment by promoting the use of UPI-based systems for fee payments, canteen purchases, and event transactions, thereby bolstering students' trust in digital financial platforms.

2. **For Policymakers:**

To address the digital divide, it is imperative for government and regulatory entities to focus on fortifying consumer protection statutes and establishing robust digital infrastructure in rural and semi-urban locales. Implementing regular educational campaigns on fraud prevention, data privacy, and the prudent use of the Unified Payments Interface (UPI) will support students and novice users in adopting digital payment methods with assurance and security.

3. **For Fintech Companies:**

Fintech service providers should prioritize the development of UPI interfaces tailored for students, ensuring these platforms are intuitive, visually comprehensible, and minimize the likelihood of transaction errors. By integrating features such as spending alerts, daily expenditure limits, and in-app educational guidance, these interfaces can promote responsible financial behaviour and help prevent overspending. Additionally, forming partnerships with educational institutions can significantly enhance UPI literacy and encourage secure digital financial practices among young users.

## IX. LIMITATIONS AND SCOPE FOR FUTURE RESEARCH

Although the study sheds light on student perspectives regarding UPI usage, it is important to recognize certain limitations. Firstly, the sample comprised only 100 respondents from specific institutions in and around Mangalore, which may constrain the applicability of the findings to a larger population. Secondly, the reliance on self-reported data introduces the possibility of respondent bias or subjective interpretation of survey questions. Thirdly, the cross-sectional design of the research



captures behaviour at a single point in time, thereby not accounting for long-term shifts in financial literacy or usage patterns.

To address the current limitations, future research should undertake longitudinal studies to examine the progression of UPI-related behaviours and attitudes over time. By broadening the sample to include a variety of geographical regions and academic fields, researchers can achieve a more comprehensive understanding of UPI adoption patterns. Additionally, employing qualitative methods such as focus group discussions or interviews can provide insights into the psychological and behavioural factors that influence digital payment usage. Future investigations could also consider the effects of financial literacy programs and institutional digital policies on encouraging the safe, inclusive, and sustainable use of fintech among students.

#### X. CONCLUSION

The research article “From Cash to Clicks: Student Perspectives on the UPI Revolution” explores the transformative effects of the Unified Payments Interface (UPI) on the financial habits and payment choices of Generation Z students. The study's results demonstrate that UPI has become a fundamental aspect of students' everyday financial practices, largely due to its ease of use, swift transaction capabilities, and intuitive design. A significant portion of participants indicated a diminished reliance on cash and a heightened involvement in digital transactions, illustrating a notable cultural and behavioural transition towards a cashless society.

Simultaneously, the study identifies emerging challenges such as impulsive spending, moderate levels of security awareness, and limited financial literacy among users. Although students appreciate the efficiency of UPI, they also recognize the importance of adopting responsible digital financial practices. Institutional support and peer networks play a significant role in encouraging adoption; nonetheless, a continuous focus on education and digital safety is vital to maintain secure usage.

In conclusion, the Unified Payments Interface (UPI) represents more than a mere technological advancement; it signifies a transformative socio-behavioural shift among the youth of India. As digital payments become increasingly prevalent, collaboration among educational institutions,

policymakers, and fintech companies is essential to promote financial responsibility, bridge digital divides, and ensure that the UPI revolution continues to empower students in a safe, inclusive, and sustainable manner.

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