

THE BEHAVIOUR OF PEOPLE TOWARDS MAKING UPI TRANSACTIONS



CHAVDA DIVYESH KETANKUMAR

M.Sc. in AIML

School of Emerging Science and Technology,

Gujarat University, Ahmedabad.

❖ **OBJECTIVES:**

- To understand market trends of UPI transactions made by people.
- To find out student's behaviour towards making UPI transactions.
- To examine the frequency of UPI transactions made by people.
- To identify the most common types of transactions people do through UPI.
- To investigate the satisfaction level of people with UPI as a payment mode.
- To study about people's payment preferences.
- To find out people's awareness (knowledge) for making UPI transactions.

❖ HYPOTHESIS:

1

H_0 : There is no significant relation between **Age** and **making UPI transactions**.

H_a : There is significant relation between **Age** and **making UPI transactions**.

2

H_0 : There is no significant relationship between **Age** and **Awareness** for making UPI transactions.

H_a : There is significant relationship between **Age** and **Awareness** for making UPI transactions.

3

H_0 : There is no significant relation between **Gender** and **making UPI transactions**.

H_a : There is significant relation between **Gender** and **making UPI transactions**.

4

H_0 : There is no significant relation between **Gender** and **Frequency** for making UPI transactions.

H_a : There is significant relation between **Gender** and **Frequency** for making UPI transactions.

5

H₀: There is no significant relation between **Residential area** and **making UPI transactions**.

H_a: There is significant relation between **Residential area** and **making UPI transactions**.

6

H₀: There is no significant relation between **Residential area** and **Awareness** for making UPI transactions.

H_a: There is significant relation between **Residential area** and **Awareness** for making UPI transactions.

7

H₀: There is no significant relation between **Education level** and **making UPI transactions**.

H_a: There is significant relation between **Education level** and **making UPI transactions**.

8

H₀: There is no significant relation between **Occupation** and **making UPI transactions**.

H_a: There is significant relation between **Occupation** and **making UPI transactions**.

9

H₀: There is no significant relation between **Occupation** and **Frequency** for making UPI transactions.

H_a: There is significant relation between **Occupation** and **Frequency** for making UPI transactions.

H_0 : There is no significant relation between **Smartphone user** and **Awareness** for making UPI transactions.

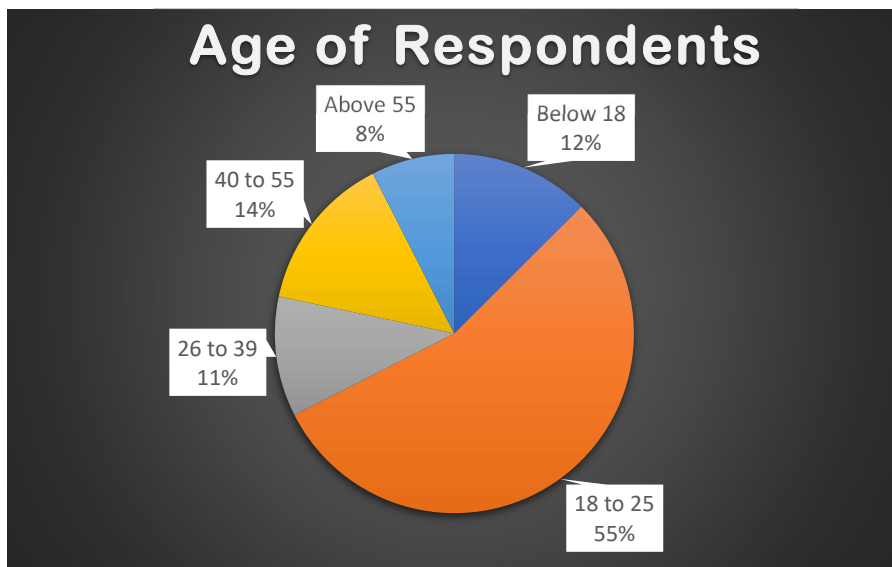
H_a : There is significant relation between **Smartphone user** and **Awareness** for making UPI transactions.

H_0 : There is no significant difference in the frequency of making UPI transactions across different **UPI platforms**.

H_a : There is significant difference in the frequency of making UPI transactions across different **UPI platforms**.

❖ STATISTICS:

○ Age group:



Age Group	Transactions done by UPI	
	Yes	No
Below 18	11	4
18 to 25	54	12
26 to 39	9	4
40 to 55	13	4
Above 55	4	5

Age Group	Frequency of UPI transaction			
	Daily	Weekly	Monthly	Very Rare
Below 18	6	4	0	1
18 to 25	13	25	7	9
26 to 39	3	5	1	0
40 to 55	4	4	2	3
Above 55	1	0	1	2

➤ **Chi-square Test:**

Age v/s UPI transactions

data: age and transactions

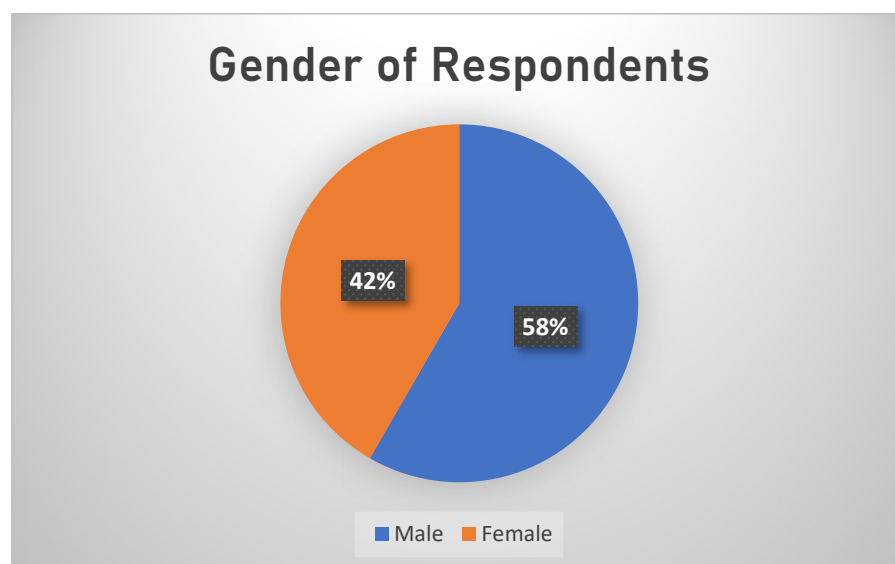
X-squared = 6.4927, df = 4, p-value = 0.1653

Age v/s Frequency of UPI transactions

data: age and frequency

X-squared = 16.902, df = 16, p-value = 0.392

○ **Gender:**



Gender	UPI transaction	
	Yes	No
Female	33	17
Male	58	12

Gender	Frequency of UPI transaction			
	Daily	Weekly	Monthly	Very Rare
Female	6	14	5	8
Male	21	24	6	7

➤ **Chi-square Test:**

Gender v/s UPI transactions

data: gender and transactions

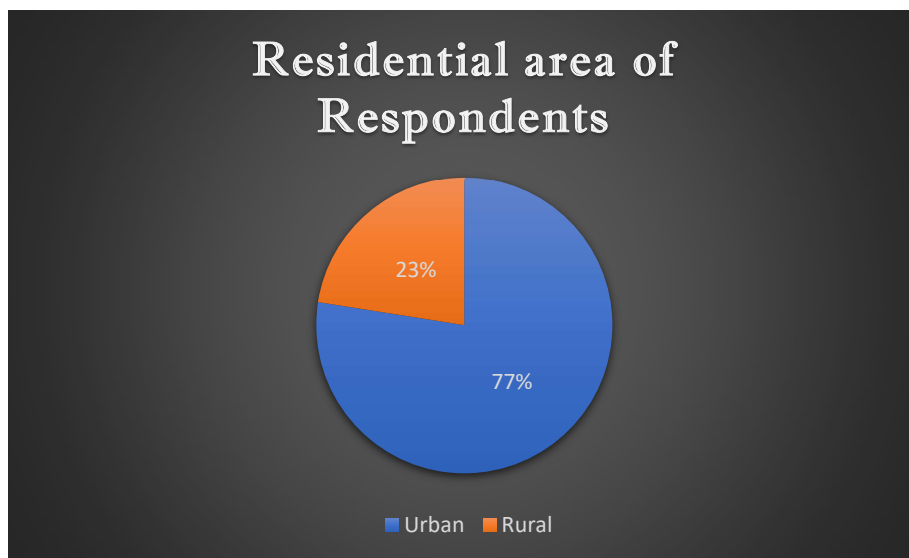
X-squared = 3.6494, df = 1, p-value = 0.05609

Gender v/s Frequency of UPI transactions

data: gender and frequency

X-squared = 8.8984, df = 4, p-value = 0.06369

○ **Residential area:**



Residential Area	UPI transaction	
	Yes	No
Rural	21	6
Urban	70	23

Residential Area	UPI awareness	
	Yes	No
Rural	22	5
Urban	72	21

➤ **Chi-square Test:**

Residential Area v/s UPI transactions

data: area and transactions

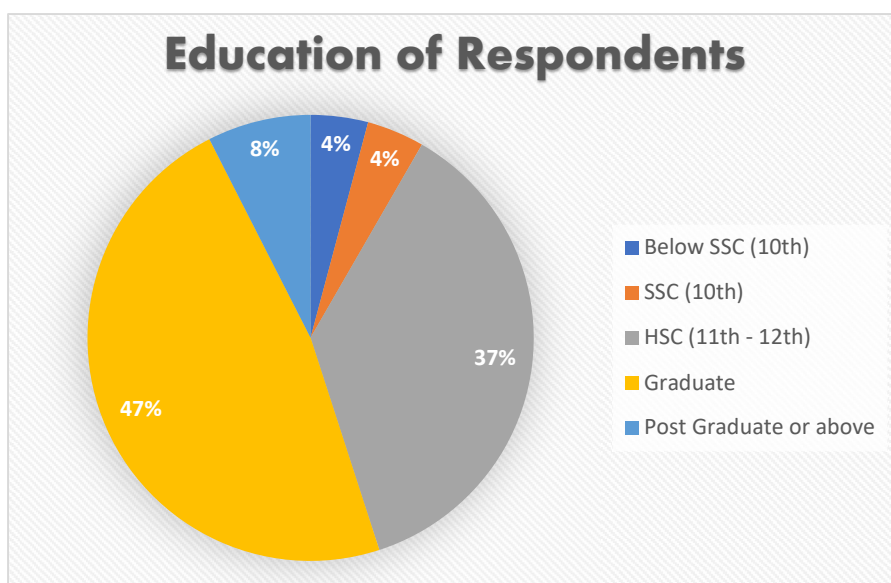
X-squared = 0.00016298, df = 1, p-value = 0.9898

Residential Area v/s UPI awareness

data: area and awareness

X-squared = 0.034493, df = 1, p-value = 0.8527

○ **Education level:**



Education level	UPI transaction	
	Yes	No
Below SSC (10th)	1	4
SSC (10th)	4	1
HSC (11th - 12th)	29	15
Graduate	50	7
Post Graduate or above	7	2

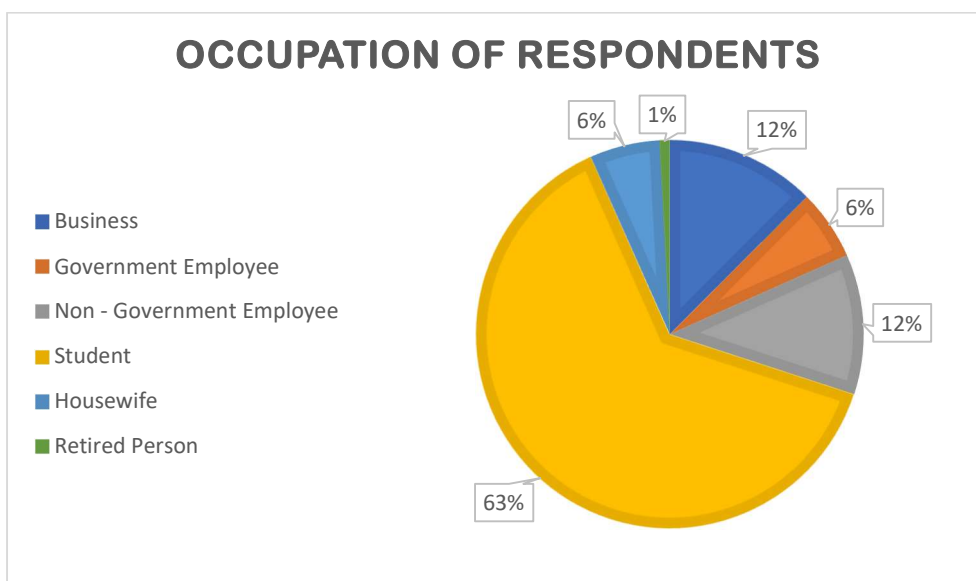
➤ **Chi-square Test:**

Education level v/s UPI transactions

data: education and transactions

X-squared = 15.33, df = 4, p-value = 0.004064

○ **Occupation:**



Occupation	UPI transaction	
	Yes	No
Business	11	4
Government Employee	5	2
Non - Government Employee	9	5
Retired Person	0	1
Housewife	5	2
Student	61	15

Occupation	UPI awareness	
	Yes	No
Business	11	4
Government Employee	5	2
Non - Government Employee	10	4
Retired Person	0	1
Housewife	5	2
Student	63	13

➤ **Chi-square Test:**

Occupation v/s UPI transactions

data: occupation and transactions

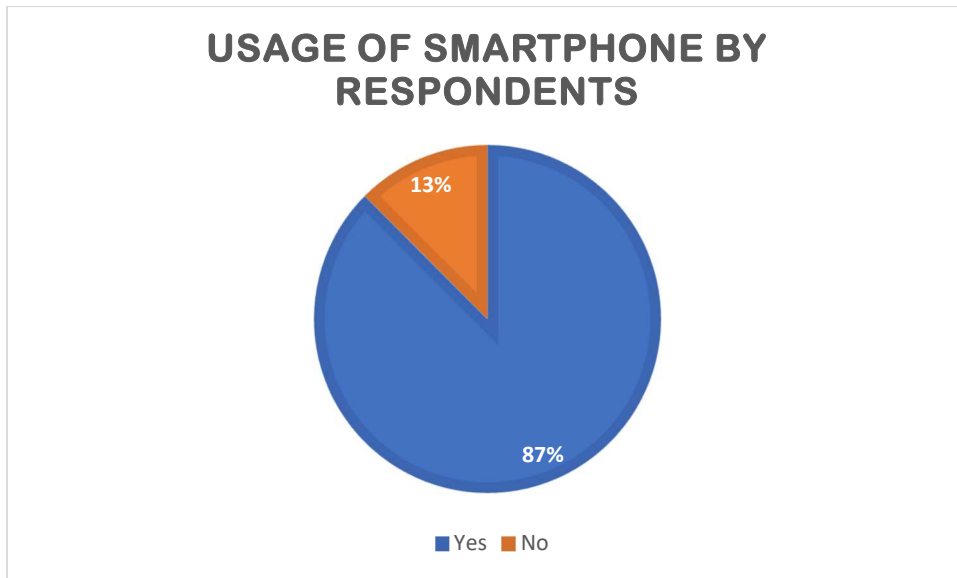
X-squared = 5.1698, df = 5, p-value = 0.3955

Occupation v/s UPI awareness

data: occupation and awareness

X-squared = 5.5546, df = 5, p-value = 0.352

- **Smartphone Users:**



Smartphone user	UPI awareness	
	Yes	No
Yes	92	13
No	2	13

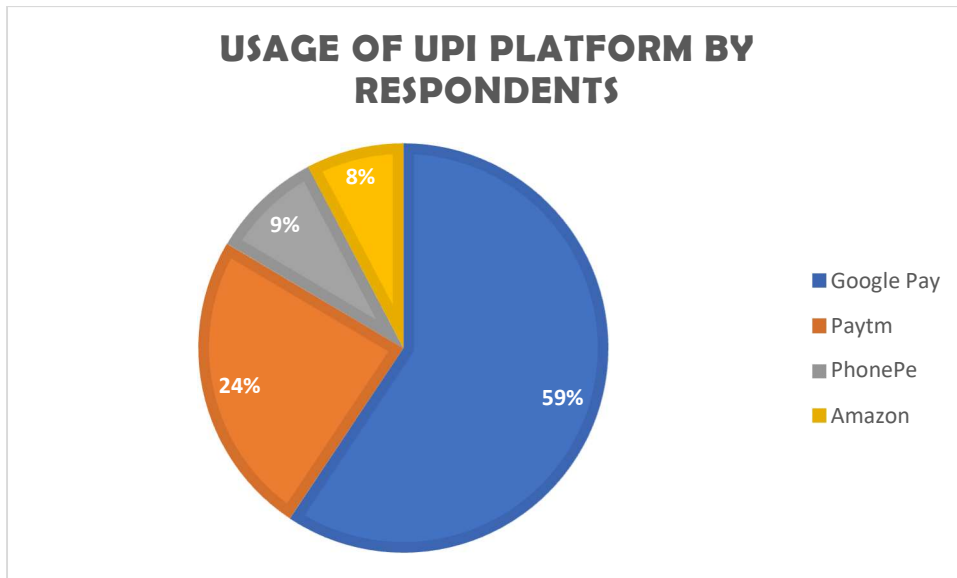
➤ **Chi-square Test:**

Smartphone user v/s UPI awareness

data: smartphone and awareness

X-squared = 38.41, df = 1, p-value = 5.733e-10

- **UPI Platforms:**



UPI Platform	Users
Google Pay	54
Paytm	22
PhonePe	8
Amazon	7

➤ **Chi-square Test:**

UPI platforms

data: platforms

X-squared = 28.15, df = 3, p-value = 3.378e-06

❖ **CONCLUSION:**

- We cannot conclude that age affects the ability to make UPI transactions and awareness of doing so.
- Based on the facts at hand, we cannot conclude that gender has an impact on a person's ability to make UPI transactions as well as how frequently they occur.
- We cannot conclude that residential area affects a person's ability to make UPI transactions and awareness of doing so.
- We can conclude that there is a relationship between Education level and making UPI transactions, although more research will be required to determine the direction and strength of this relationship.
- We cannot conclude that occupation has an impact on a person's ability to make UPI transactions as well as how frequently they occur.
- We can conclude that there is a relationship between being a Smartphone user and Awareness for making UPI transactions, however further research will be required to determine the direction and strength of this relationship.
- We can conclude that there is probably a difference in the frequency of UPI transactions across various UPI platforms, but the type and direction of this difference need to be further investigated.