

FROM CASH TO QR: A STUDY OF DIGITAL PAYMENT ADOPTION IN BHAVNAGAR'S FOOD INDUSTRY

Manisha Bhavsar, Dr. Ismail Bootwala

B. K. School of Management, Gujarat University, Ahmedabad, Gujarat, India

Professor, K.S. school of Business Management & Information Technology Gujarat University, Ahmedabad, Gujarat, India

Abstract

The rapid diffusion of QR-based digital payment systems, particularly Unified Payments Interface (UPI), has transformed transaction practices in India's food service sector. This study examines the extent and determinants of digital payment adoption in Bhavnagar's food industry using primary data collected from 100 respondents through a structured questionnaire. A descriptive and analytical research design is employed, with descriptive statistics and Chi-square tests used to evaluate associations between demographic and behavioural variables at a 5% significance level. The results indicate a high adoption rate (90%), with UPI emerging as the dominant payment mode (65%) due to its convenience and efficiency. Statistical findings reveal that income level significantly influences payment preference ($\chi^2 = 10.12$, $p < 0.01$), whereas age ($p > 0.05$), occupation ($p > 0.05$), and ease of use ($p > 0.05$) do not exhibit significant relationships with adoption. The study further identifies perceived security and transaction efficiency as key drivers of usage behaviour. By offering sector-specific empirical evidence within a regional context, the study contributes to the literature on digital financial inclusion and provides practical implications for policymakers and fintech stakeholders to strengthen secure, accessible, and user-centric digital payment ecosystems.

Keywords: Digital Payments, Food Industry, UPI, Customer Behaviour, Security, Adoption, Transaction Efficiency, Consumer Preference

INTRODUCTION

The rapid digitization of financial transactions has reshaped the payment landscape in emerging economies, with India witnessing a particularly transformative shift over the last decade. The proliferation of mobile internet, fintech innovation, and interoperable payment platforms has accelerated the transition from cash-dominated systems to digital alternatives. Among these, QR-based payment mechanisms integrated with Unified Payments Interface (UPI) architecture have emerged as a dominant transactional mode across both organized and unorganized sectors. Regulatory initiatives and infrastructural support provided by the Reserve Bank of India have further strengthened trust, interoperability, and accessibility within the digital payment ecosystem.

The food industry represents one of the most transaction-intensive sectors of the economy, characterized by high-frequency, low-value payments and diverse operational structures ranging from street food vendors to organized restaurant chains. In Bhavnagar, the food service sector has experienced a notable transformation in payment practices. The increasing visibility of Quick Response (QR) codes at food stalls, cafes, and restaurants reflects a broader structural shift from cash-based transactions to digital platforms.

Despite the widespread diffusion of QR-based systems, adoption patterns are not uniform across entities. Factors such as perceived ease of use, transaction costs, digital literacy, customer demand, institutional trust, and infrastructure availability influence the rate and extent of adoption. While existing studies have examined digital payment adoption at a macro level, limited research has focused on sector-specific ecosystem transformation, particularly within regional contexts such. Moreover, comparative insights across different types of entities—street vendors, small restaurants, and organized outlets—remain underexplored.

This study aims to examine the transformation of the digital payment ecosystem in Bhavnagar's food industry through a multi-entity empirical analysis. Specifically, it investigates (i) the determinants influencing the transition from cash to QR-based payments, (ii) platform preferences among different food industry participants, and (iii) the role of institutional and infrastructural support in shaping adoption behaviour. By integrating ecosystem theory with sector-specific empirical evidence, the research seeks to contribute to the literature on digital financial inclusion and platform-based payment systems.

The findings of this study are expected to provide insights for policymakers, financial institutions, fintech providers, and industry stakeholders seeking to enhance transactional efficiency, promote formalization, and strengthen digital payment penetration within regional economies.

LITERATURE REVIEW

Sungoh and Deb (2024) investigated the factors influencing the adoption of digital transactions among street-food vendors in Guwahati, India. Using survey-based research, the study found that perceived usefulness, customer demand, ease of transaction, and availability of digital infrastructure significantly encouraged vendors to adopt digital payment systems. However, inadequate digital literacy, poor internet connectivity, and concerns regarding transaction failures remained major barriers to adoption. The authors recommended digital awareness programmes and infrastructure improvements to increase digital payment usage among informal food vendors.

Popescu and Neacsu (2024) examined the role of QR-code-based technologies in restaurants and cafés. Their study concluded that QR-enabled ordering and payment systems improved operational efficiency, reduced waiting time, minimized manual errors, and enhanced customer engagement. The authors suggested that integrating QR technology with digital payment platforms enables restaurants to provide faster and more convenient services while reducing operating costs.

Parihar, Kumar, and Khatik (2024) explored the adoption of digital payment systems in the hospitality industry. The study highlighted that contactless payments, mobile wallets, and QR-code transactions have become integral to hospitality operations because they improve customer convenience, increase transaction efficiency, and reduce cash handling. The authors further emphasized that technological innovation and changing customer expectations are accelerating the transition towards digital payment ecosystems.

Wang and Chan (2025) conducted a systematic literature review on payment methods in the hospitality and tourism industry. The review reported that technological advancement, policy support, and changing consumer behaviour have significantly transformed payment systems. The study concluded that mobile payments and QR-code-based payment solutions improve customer experience and business efficiency; however, issues related to privacy, security, and technological readiness continue to influence adoption decisions.

Mishra, Jha, and Gupta (2024) examined the contribution of QR codes to India's digital payment revolution using a mixed-method approach involving merchants and consumers. The study found that QR-code-based payment systems significantly increased transaction speed, convenience, and merchant acceptance while reducing dependence on cash. The authors concluded that QR technology has become one of the most important drivers of digital payment adoption in India and recommended continued policy support and digital infrastructure development to sustain future growth.

Pattanshetty and Murthy (2025) examined the impact of digital payment systems on consumer behaviour and business operations in India's online food delivery sector. The study found that convenience, security, and trust significantly influence customers' adoption of digital payment methods. Digital payments also improved business efficiency by streamlining transactions and enhancing customer satisfaction.

Kiran and Sailaja (2025) investigated the adoption of Unified Payments Interface (UPI) using the UTAUT framework. Their findings showed that performance expectancy, effort expectancy, social influence, and facilitating conditions significantly affect users' intention to adopt and continue using UPI services.

Giri and Biswas (2025) developed a conceptual model explaining the intention of unorganized retailers to adopt UPI payment applications. The study highlighted that trust, perceived benefits, and perceived risk are important determinants influencing adoption decisions among small retailers.

Dev et al. (2024) explored how UPI influences spending behaviour among Indian consumers. Based on survey and interview data, the study found that the convenience of UPI encourages more frequent spending, while users value its speed and ease of use.

Safitri and Ningrum (2024) investigated whether QR-based digital payment systems influence purchasing behaviour in the food and beverage sector. The study concluded that QR payments positively affect purchase decisions because they provide faster, easier, and more convenient transactions.

Gedi and Ahmad (2025) studied digital payment adoption in online food ordering among young consumers. The research found that payment convenience, promotional offers, and multiple payment options positively influence attitudes toward online food purchasing and increase purchase behaviour.

Bhutani and Pahal (2025) conducted a systematic review of UPI adoption among retailers in India. The review identified technology acceptance, organizational readiness, government support, and consumer demand as the major drivers of merchant adoption, while security concerns and digital literacy remained significant barriers.

Badrawani (2025) examined the effect of government policy on the adoption of QRIS digital payments. The findings indicated that policy support and institutional trust significantly increase consumers' intention to adopt QR-based payment systems.

Dahiphale et al. (2024) discussed trust and security in digital payment ecosystems using AI-assisted fraud detection. The study emphasized that stronger fraud detection mechanisms enhance consumer confidence and promote wider adoption of digital payment platforms.

Tiwari (2025) examined the impact of digital payment systems on consumer buying behaviour in India. The study reported that digital payments improve convenience, increase purchase frequency, and strengthen consumer satisfaction, leading to greater acceptance of cashless transactions.

RESEARCH OBJECTIVES

1. To examine the extent of digital payment adoption in Bhavnagar's food industry, particularly the transition from cash to QR-based payment systems.
2. To identify factors influencing consumers' use of digital payment systems.
3. To analyze consumer perception of digital payments in terms of convenience, security, and usage.

HYPOTHESIS

1. Hypothesis 1

H₀₁ (Null Hypothesis): There is no significant relationship between age group and the usage of digital payment systems.

H₁₁ (Alternative Hypothesis): There is a significant relationship between age group and the usage of digital payment systems.

2. Hypothesis 2

H₀₂ (Null Hypothesis): There is no significant relationship between occupation and the usage of digital payment systems.

H₁₂ (Alternative Hypothesis): There is a significant relationship between occupation and the usage of digital payment systems.

3. Hypothesis 3

H₀₃ (Null Hypothesis): There is no significant relationship between income level and the preference for digital payment methods.

H₁₃ (Alternative Hypothesis): There is a significant relationship between income level and the preference for digital payment methods.

4. Hypothesis 4

H₀₄ (Null Hypothesis): There is no significant relationship between ease of use and the adoption of digital payment systems.

H₁₄ (Alternative Hypothesis): There is a significant relationship between ease of use and the adoption of digital payment systems.

CONCEPTUAL FRAMEWORK

The present study is based on the Technology Acceptance Model (TAM) and Diffusion of Innovations theory, which explain how individuals adopt new technologies. The conceptual framework illustrates the relationship between key determinants such as perceived ease of use, perceived security, and income level, and their influence on the adoption of digital payment systems in Bhavnagar's food industry.

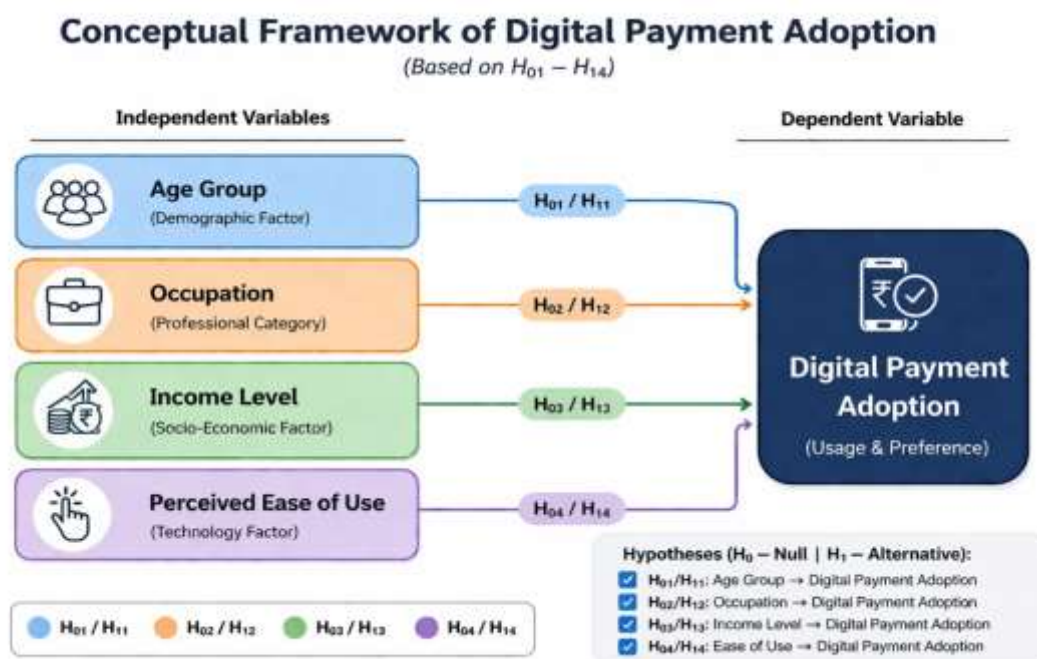


Figure 1: Conceptual Framework of Digital Payment Adoption

RESEARCH METHODOLOGY

The study adopts a descriptive and analytical research design to examine the adoption of digital payment systems in Bhavnagar's food industry. Both primary and secondary data have been used for the study. Primary data was collected through a structured questionnaire using Google Forms from 100 respondents from urban areas of Bhavnagar. Secondary data was obtained from reports of the Reserve Bank of India, National Payments Corporation of India, and other published sources. A non-probability convenience sampling technique was applied to select respondents from selected urban areas of Bhavnagar. For data analysis, percentage analysis was used to understand response patterns. Additionally, the Chi-square test was applied to examine the relationship between variables at a 5% level of significance.

DATA ANALYSIS

Table 1: Age-wise Distribution of Respondents

Age Group	Frequency	Percentage
Below 20	10	10.0
21-30	55	55.0
31-40	20	20.0
41-50	15	15.0
Total	100	100.0

Interpretation: The majority (55%) of respondents belong to the 21-30 years age group, indicating that young adults are the dominant users of digital payment systems in Bhavnagar's food industry.

Table 2: Occupation-wise Distribution of Respondents

Occupation	Frequency	Percentage
Student	40	40.0
Salaried	35	35.0
Business	15	15.0
Homemaker	10	10.0
Total	100	100.0

Interpretation: Students (40%) and salaried respondents (35%) constitute the largest share of digital payment users, reflecting higher adoption among these groups.

Table 3: Preferred Digital Payment Method

Payment Method	Frequency	Percentage
UPI	65	65.0
Debit Card	20	20.0
Cash	15	15.0
Total	100	100.0

Interpretation: UPI is the most preferred payment method (65%), demonstrating its widespread acceptance due to convenience, speed, and ease of use.

Table 4: Usage of Digital Payment Systems

Response	Frequency	Percentage
Yes	90	90.0
No	10	10.0
Total	100	100.0

Interpretation: A substantial majority (90%) of respondents use digital payment systems, indicating a high level of digital payment adoption in the food industry.

Table 5: Frequency of Digital Payment Usage

Frequency	Count	Percentage
Always	50	50.0
Often	30	30.0
Rarely	20	20.0
Total	100	100.0

Interpretation: Half of the respondents use digital payments regularly, while 30% use them often, indicating frequent dependence on digital payment methods.

Table 6: Perception of Security in Digital Payments

Response	Frequency	Percentage
Strongly Agree	30	30.0
Agree	35	35.0
Neutral	20	20.0
Disagree	15	15.0
Total	100	100.0

Interpretation: A majority of respondents (65%) agree that digital payment systems are secure, suggesting that security positively influences consumer confidence.

Table 7: Results of Chi-square Test

Hypothesis	χ^2 Value	Df	p-value	Decision	Interpretation
H ₀₁ : Age and Usage	4.05	3	0.259	Accepted	No significant relationship between age and digital payment usage.
H ₀₂ : Occupation and Usage	3.97	3	0.270	Accepted	No significant relationship between occupation and digital payment usage.
H ₀₃ : Income and Payment Preference	10.12	2	0.0067	Rejected	A significant relationship exists between income level and payment preference.
H ₀₄ : Ease of Use and Adoption	3.99	2	0.180	Accepted	Ease of use does not significantly influence digital payment adoption.

Interpretation:

The Chi-square analysis indicates that income level is the only variable significantly associated with consumers' payment preferences ($p < 0.05$). Age, occupation, and perceived ease of use do not exhibit statistically significant relationships with digital payment adoption among respondents.

Source: Computed from Primary Data.

FINDINGS

1. The study found that digital payment systems are widely adopted among consumers in Bhavnagar's food industry, with 90% of respondents reporting regular use of digital payment methods.
2. UPI emerged as the most preferred payment method, with 65% of respondents selecting it over debit cards and cash, indicating its growing acceptance due to convenience and ease of transaction.
3. The majority of respondents (55%) belonged to the 21–30 years age group, suggesting that young adults constitute the largest segment of digital payment users in the food industry.
4. Students (40%) and salaried employees (35%) represented the highest proportion of respondents, reflecting greater adoption of digital payment systems among these occupational groups.
5. The Chi-square analysis revealed no statistically significant relationship between age and digital payment usage ($\chi^2 = 4.05$, $p = 0.259$), indicating that digital payment adoption is similar across different age groups.
6. No statistically significant relationship was found between occupation and digital payment usage ($\chi^2 = 3.97$, $p = 0.270$), suggesting that occupation does not significantly influence the adoption of digital payment systems.
7. A statistically significant relationship was observed between income level and payment preference ($\chi^2 = 10.12$, $p = 0.0067$). This finding indicates that income influences consumers' choice of digital payment methods.
8. The relationship between perceived ease of use and digital payment adoption was not statistically significant ($\chi^2 = 3.99$, $p = 0.180$), indicating that ease of use alone is not a determining factor in the adoption of digital payments.
9. Overall, the findings suggest that digital payment adoption in Bhavnagar's food industry is widespread, while income level remains the most significant factor influencing consumers' payment preferences.

SUGGESTIONS AND RECOMMENDATIONS

1. Strengthen Digital Payment Security: Payment service providers and financial institutions should continue enhancing security features such as multi-factor authentication, fraud detection systems, and real-time transaction alerts to improve consumer confidence.
2. Promote Digital Payment Awareness: Government agencies, banks, and fintech companies should organize awareness campaigns and digital literacy programmes to educate consumers about the safe and effective use of digital payment systems.
3. Encourage Adoption among Lower-Income Groups: Since income level significantly influences payment preference, affordable and accessible digital payment solutions should be promoted through incentives such as cashback offers, reward programmes, and simplified payment applications.
4. Improve Digital Infrastructure: Reliable internet connectivity and uninterrupted digital payment services should be ensured, particularly in small food establishments and semi-urban areas, to facilitate seamless transactions.
5. Support Food Business Digitization: Restaurants, cafés, and street food vendors should be encouraged to adopt QR-based payment systems integrated with billing and inventory management software to improve operational efficiency and customer service.
6. Future Research: Future studies should include a larger sample size, cover both urban and rural regions and examine additional factors such as digital literacy, trust, perceived risk, promotional incentives, and technological readiness to provide a more comprehensive understanding of digital payment adoption.

CONCLUSION

The study examined the adoption of digital payment systems in Bhavnagar's food industry by analysing consumers' payment behaviour and the factors influencing digital payment preferences. The findings indicate that digital payments have become an integral part of food-related transactions, with UPI emerging as the most preferred payment method due to its convenience, speed, and accessibility. The statistical analysis revealed that age and occupation do not significantly influence digital payment usage, suggesting that digital payment systems are widely accepted across different demographic groups. However, income level was found to have a statistically significant relationship with payment preference, indicating that consumers' economic status influences their choice of digital payment methods. Furthermore, perceived ease of use was not found to have a significant effect on digital payment adoption, implying that users have become familiar with digital payment technologies and now place greater emphasis on other factors such as security, reliability, and transaction efficiency.

Overall, the study concludes that digital payment systems have significantly transformed the payment ecosystem in Bhavnagar's food industry by enhancing transaction speed, convenience, and operational efficiency. The findings provide useful insights for policymakers, financial institutions, fintech companies, and food businesses to strengthen digital payment infrastructure and promote wider adoption. Future research may extend this study by including a larger sample, broader geographical coverage, and additional behavioural and technological variables to provide a more comprehensive understanding of digital payment adoption.

LIMITATIONS OF THE STUDY

Limited Sample Size

The study is conducted on a small number of respondents, which may not adequately represent the entire population involved in the food industry. A small sample size reduces the reliability and generalizability of the results, as it may not capture the diverse behaviour, preferences, and experiences of all users of digital payment systems. Therefore, the findings should be interpreted with caution.

Geographical Restriction

The data for the study has been collected from a specific geographical area, which limits the applicability of the results to other regions. Consumer behaviour towards digital payments may vary significantly between urban and rural areas, as well as across different states and countries due to differences in infrastructure, internet availability, and level of digital awareness. Hence, the conclusions cannot be universally applied.

Reliance on Primary Data

The research is primarily based on data collected through a structured questionnaire, which may be subject to various biases. Respondents might provide socially desirable answers instead of their true opinions, or they may misunderstand certain questions. Additionally, some respondents may not give accurate or thoughtful responses, which can affect the quality and authenticity of the data.

Limited Variables Considered

The study focuses only on selected variables such as age, occupation, income, perceived security, and ease of use. However, several other important factors influencing digital payment adoption in the food industry—such as internet connectivity, digital literacy, availability of smart phones, trust in service providers, discounts and cashback offers, and quality of service—have not been included. This limits the depth and comprehensiveness of the analysis.

Time Constraint and Rapid Technological Changes

The study was conducted within a limited time frame, which restricts the scope of data collection and analysis. Moreover, digital payment systems are continuously evolving with new technologies, features, and security measures. As a result, the findings of the study may become outdated over time and may not reflect future trends in the food industry.

These limitations indicate the need for future research with larger samples, wider geographical coverage, and inclusion of additional variables for more comprehensive results.

FUTURE SCOPE OF STUDY

Future research can expand the study by incorporating larger and more diverse samples across rural and urban regions. Comparative studies across different states or countries can provide broader insights into digital payment ecosystems. Additionally, future studies may include variables such as technological readiness, internet accessibility, and behavioural intentions to enhance the analytical depth of digital payment adoption research.

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