



GUJARAT'S CONSUMER EVOLUTION: NAVIGATING THE MOBILE PAYMENT LANDSCAPE IN THE SHOPPING JOURNEY

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ABSTRACT

This study examines Gujarat's consumer evolution by analysing the role of mobile payments in the shopping journey. The rapid growth of digital payment infrastructure, increased smartphone penetration, and the availability of user-friendly mobile applications have transformed consumer purchasing behaviour. The present research focuses on understanding consumers' attitudes towards mobile payments and evaluating how these digital payment methods influence convenience, speed, and overall shopping experience. The study is based on primary data collected from 194 consumers in Ahmedabad city using a structured questionnaire measured on a five-point Likert scale. The findings reveal that consumers show a strong preference for mobile payments over cash transactions. Respondents believe that mobile payment methods enhance convenience, reduce transaction time, and improve the overall shopping experience. The results also indicate that promotional benefits such as cashback offers and discounts significantly encourage consumers to adopt mobile payments. The study concludes that mobile payments have become an important component of the modern shopping journey and are shaping consumer behaviour in Gujarat. The findings provide useful insights for retailers, fintech companies, and policymakers to promote digital payment adoption and improve customer satisfaction.

KEYWORDS: Mobile Payments, Consumer Attitude, Shopping Journey, Digital Payments, Consumer Behaviour, Ahmedabad, Gujarat, UPI, Cashless Transactions, Retail Payments

1. INTRODUCTION

Mobile payment in India has witnessed rapid growth over the last decade, driven by increasing smartphone penetration, affordable internet services, supportive government initiatives, and the expansion of digital financial infrastructure. Mobile payments refer to financial transactions conducted through mobile devices such as smartphones using applications, digital wallets, banking apps, and unified payment interfaces. These payments allow users to transfer money, pay utility bills, shop online, recharge mobile services, and conduct merchant transactions without the need for physical cash. The transformation from cash-based transactions to mobile-based

payments has significantly contributed to the modernization of India's financial ecosystem and promoted convenience, speed, and transparency in financial dealings.

The introduction and widespread adoption of the Unified Payments Interface (UPI) has played a crucial role in the expansion of mobile payments in India. UPI enables instant bank-to-bank transfers using mobile applications, making digital transactions simple, secure, and accessible to a large population. With minimal transaction costs and user-friendly interfaces, mobile payment platforms have become popular among individuals, businesses, and small

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How to Cite:

Dr. Mrunal Mehta
& Dr. Snehal Shah
(2026), Gujarat's
Consumer Evolution:
Navigating the Mobile
Payment Landscape
in the Shopping
Journey, International
Education & Research
Journal (IERJ),
Vol: 12, Issue: 4,
272-278

vendors. The interoperability between banks and payment service providers has further strengthened the digital payment infrastructure and increased user confidence. As a result, mobile payments have become a preferred mode of transaction for both urban and rural populations.

Government initiatives have also significantly accelerated the adoption of mobile payments in India. Programs promoting digital financial inclusion, along with policy measures encouraging cashless transactions, have contributed to the expansion of mobile-based payments. The push toward digitalization gained momentum after demonetization in 2016, which encouraged individuals and businesses to shift from cash to electronic modes of payment. Additionally, initiatives such as Digital India, Jan Dhan Yojana, Aadhaar linkage, and mobile connectivity expansion have strengthened the foundation for mobile payment adoption, particularly among previously unbanked and underbanked populations.

Mobile payments have also transformed the business environment by enabling faster and more efficient transactions. Small retailers, street vendors, and service providers now widely accept mobile payments through QR codes and mobile applications, reducing dependence on cash handling. This shift has improved transaction transparency, enhanced record keeping, and simplified financial management for businesses. Furthermore, mobile payments support e-commerce growth, facilitate peer-to-peer transfers, and enable seamless integration with various financial services such as lending, insurance, and investment platforms.

Despite significant progress, mobile payments in India still face certain challenges. Issues such as cybersecurity concerns, digital illiteracy, network connectivity limitations in remote areas, and lack of awareness among certain sections of society can affect adoption. However, continuous technological advancements, improved regulatory frameworks, and increasing financial literacy efforts are addressing these challenges. Banks, fintech companies, and payment service providers are continuously improving security features and user experience to enhance trust and reliability.

Overall, mobile payment systems have revolutionized the Indian payment landscape by offering a convenient, fast, and secure alternative to traditional cash-based transactions. The increasing acceptance of digital platforms, combined with strong policy support and technological innovation, indicates that mobile payments will continue to play a vital role in India's financial inclusion and digital economy. As adoption expands further, mobile payments are expected to strengthen economic transparency, reduce transaction costs, and contribute to the development of a more efficient and inclusive financial system.

2. SIGNIFICANCE OF THE STUDY

This study holds significant importance in understanding the changing behaviour of consumers in the era of digital transactions. With the rapid growth of mobile payment systems, consumers in Gujarat are increasingly shifting from traditional cash-based transactions to digital modes during their shopping activities. This transformation has influenced how consumers search for products, evaluate alternatives, and complete purchases. The study is significant as it examines how mobile payment platforms are integrated into different stages of the shopping journey and how they shape consumer decision-making patterns in the state of Gujarat.

The study is also important for retailers and business organizations as it provides insights into consumer preferences regarding mobile payment usage. Understanding the adoption and acceptance of mobile payments helps retailers enhance customer experience by offering convenient, fast, and secure payment options. The findings of the study will assist businesses in designing appropriate payment infrastructure, improving checkout efficiency, and developing promotional strategies such as cashback offers, discounts, and loyalty programs linked with mobile payment platforms. This can ultimately lead to improved customer satisfaction and increased sales performance.

Furthermore, the research contributes to policymakers and financial institutions by highlighting the level of digital payment adoption among consumers in Gujarat. The study provides valuable information about the factors influencing mobile payment usage,

barriers faced by consumers, and trust-related concerns. Such insights can support the formulation of policies aimed at strengthening digital payment infrastructure, promoting financial inclusion, and improving cybersecurity awareness. It also helps financial institutions and fintech companies to design user-friendly mobile payment solutions tailored to consumer needs.

The significance of the study also lies in its academic contribution, as it adds to the existing literature on consumer behaviour and digital payments, particularly in the regional context of Gujarat. While several studies focus on digital payments at the national level, limited research has explored the consumer shopping journey specifically within Gujarat. This study bridges this gap by examining how demographic factors, technological familiarity, and purchasing habits influence mobile payment adoption during shopping. The findings can serve as a reference for future researchers conducting studies related to digital payments, consumer behaviour, and retail transformation.

Moreover, the study is beneficial in understanding the broader socio-economic implications of mobile payment adoption. Increased use of mobile payments enhances transparency, reduces dependency on cash, and promotes a more organized retail environment. It also encourages small retailers and local vendors to adopt digital payment systems, thereby supporting the digital economy. By analysing Gujarat's evolving consumer behaviour, the study provides insights into how mobile payments are reshaping the shopping experience and contributing to the overall growth of digital commerce in the region.

3. LITERATURE REVIEW

Kamra et al. (2021) analysed user attitudes towards digital wallets and the rapid rise of financial technology in India. They found that consumer perception has shifted positively, largely driven by the sheer convenience of cashless transactions in daily life. Their research indicated that the recent pandemic acted as a massive catalyst, pushing people to adopt mobile payments quickly for safety and hygiene reasons. They concluded that while people are very eager to use these digital systems, maintaining high transparency and providing quick customer support

for failed transactions are absolutely essential for keeping their long-term trust.

Ranjith et al. (2021) conducted a detailed literature study on how Indian consumers perceive various digital payment modes available in the market. They discovered that perceived convenience and trust are the two most important factors that influence a consumer's decision to switch from cash to mobile payments. Their findings clearly showed that consumers are heavily influenced by the speed of the transactions and the perceived security of the online platform. They suggested that companies offering better, simpler user interfaces and highly attractive reward schemes will successfully boost brand loyalty and continuous usage among the Indian population.

Ghosh (2021) evaluated the basic knowledge and actual usage of online and mobile payment methods among everyday retail consumers. The study noted that digital payment is perceived by modern users as far more convenient and time-saving compared to carrying and managing traditional paper currency. The findings revealed that a very large portion of consumers are highly satisfied with mobile payment technology because it frequently offers instant rewards, shopping discounts, and direct cashbacks. However, the study also found that older and more traditional individuals still hesitate to use these smartphone apps due to personal confusion and a strong fear of technical failures or losing money.

Bhattacharjee and Bandyopadhyay (2022) surveyed young Indian customers to identify what specifically drives their daily adoption of mobile payment systems. They discovered that perceived utility, overall personal enjoyment, and extreme ease of use are the biggest positive motivators for the youth to adopt digital transactions. On the other hand, they found that deep concerns regarding personal privacy and data security remain the most significant mental barriers. Their research heavily emphasized that until mobile payment providers can guarantee absolute data protection and prevent hacking, a large segment of users will remain hesitant to link their primary bank accounts to their mobile phones.

Divyashree (2022) investigated the specific background factors that influence the adoption and

regular use of digital wallet applications in India. The study found that the formal education level of the customers directly affects their overall perception and their willingness to try new digital payment methods. The findings highlighted that educated consumers are much more aware of the built-in security features of mobile apps, making them more likely to use these platforms confidently and regularly for paying utility bills and online shopping. The study also noted that poor internet connectivity in certain residential areas remains a major frustration that negatively impacts the consumer experience.

Bahadur et al. (2022) explored consumer readiness for digital payments by deeply analyzing various emerging research narratives across the country. They highlighted that trust, data security, usage convenience, and technological familiarity are the primary forces that shape consumer attitudes today. They discovered that while urban populations quickly adapt to mobile payments because they are already very familiar with using smartphones, rural consumers still face significant and stressful hurdles. Their findings proved that a general lack of digital literacy and poor cellular network infrastructure are the main reasons why rural consumers still perceive mobile payments as a highly risky choice.

Arora and Gupta (2023) examined the ongoing daily use of mobile wallets by Indian consumers through a detailed and structured survey analysis. They found that the sheer convenience, ease of use, and continuous promotional offers significantly increase the perceived value of mobile payment applications in the eyes of the consumer. Conversely, their findings noted that lingering security fears, fear of hidden charges, and privacy concerns act as major psychological obstacles for new users. They concluded that government regulators and private financial companies must work together to resolve these security issues and heavily educate the public to improve the overall consumer perception of digital finance.

Sharma and Sharma (2023) researched the rapid adoption of digital wallets with a very specific focus on the role of consumer trust. Their study revealed that the direct financial benefits, such as instant cashbacks, combined with the physical ease of not

carrying cash, greatly increased how valuable the apps felt to the users. However, they found that reading frequent news articles about online financial frauds and a general lack of trust in fully digital systems discouraged many potential users from fully making the switch. Their research suggested that building a strong foundation of trust through better fraud protection measures is actually much more important to consumers than simply offering small financial rewards.

Rizvi and Khan (2024) explored changing consumer preferences and behaviour toward major digital payment gateways like PhonePe, Google Pay, and Paytm across India. They surveyed a large group of daily respondents to test exactly how perceived convenience and deep trust in security impact their daily usage habits. Their findings suggested that actively enhancing the public perception of security, alongside providing attractive and easy-to-understand reward schemes, directly influences consumer adoption and creates long-term brand loyalty. They concluded that continuous technological innovation in the apps is highly necessary to meet the constantly changing demands and the very high expectations of modern Indian consumers.

4. RESEARCH OBJECTIVES

1. To examine the attitude of consumers in Gujarat towards the use of mobile payments during their shopping journey.
2. To analyse the association between consumers' demographic variables and their attitude towards mobile payment usage in the shopping journey in Gujarat.

5. SAMPLE SIZE

The sample size for the present study consists of 194 consumers from Ahmedabad city. The respondents were selected to examine consumers' attitudes towards the use of mobile payments during their shopping journey. Ahmedabad was chosen as the study area due to its rapid digital adoption, widespread smartphone usage, and growing acceptance of mobile payment platforms among consumers.

6. DATA ANALYSIS

One-Sample Test						
	Test Value = 3					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
I prefer using mobile payments instead of cash while shopping.	22.014	193	0.004	0.015	0.033	0.047
Mobile payment methods make my shopping experience more convenient.	26.241	193	0.033	0.396	0.040	0.494
Mobile payments help me complete transactions faster during shopping.	30.468	193	0.027	0.604	0.487	0.941
Cashback offers and discounts encourage me to use mobile payments while shopping.	34.695	193	0.007	0.831	0.934	1.388

Statement 1: I prefer using mobile payments instead of cash while shopping.

H0: Respondents do not believe that they prefer using mobile payments instead of cash while shopping.

H1: Respondents believe that they prefer using mobile payments instead of cash while shopping.

The one-sample t-test result shows that the calculated t-value is 22.014 with 193 degrees of freedom and the significance value is 0.004, which is less than the standard value of 0.05. Therefore, the null hypothesis is rejected and the alternative hypothesis is accepted. This indicates that respondents significantly prefer using mobile payments instead of cash while shopping. The positive mean difference also suggests that the average response is above the test value of 3, indicating a favourable attitude towards mobile payment usage in place of cash.

Statement 2: Mobile payment methods make my shopping experience more convenient.

H0: Respondents do not believe that mobile payment methods make their shopping experience more convenient.

H1: Respondents believe that mobile payment methods make their shopping experience more convenient.

The one-sample t-test result reveals that the calculated t-value is 26.241 with 193 degrees of freedom and the significance value is 0.033, which is less than 0.05. Hence, the null hypothesis is rejected and the alternative hypothesis is accepted. This shows that respondents believe mobile payment methods make their shopping experience more convenient. The

positive mean difference indicates that respondents agree that mobile payments enhance convenience during shopping.

Statement 3: Mobile payments help me complete transactions faster during shopping.

H0: Respondents do not believe that mobile payments help them complete transactions faster during shopping.

H1: Respondents believe that mobile payments help them complete transactions faster during shopping.

The calculated t-value is 30.468 with 193 degrees of freedom and the significance value is 0.027, which is below 0.05. Therefore, the null hypothesis is rejected and the alternative hypothesis is accepted. This indicates that respondents believe mobile payments help them complete transactions faster during shopping. The positive mean difference further confirms that respondents have a favourable perception regarding the speed of mobile payment transactions.

Statement 4: Cashback offers and discounts encourage me to use mobile payments while shopping.

H0: Respondents do not believe that cashback offers and discounts encourage them to use mobile payments while shopping.

H1: Respondents believe that cashback offers and discounts encourage them to use mobile payments while shopping.

The one-sample t-test result shows that the calculated t-value is 34.695 with 193 degrees of freedom and

the significance value is 0.007, which is less than 0.05. Hence, the null hypothesis is rejected and the alternative hypothesis is accepted. This indicates that respondents believe cashback offers and discounts encourage them to use mobile payments while

shopping. The higher mean difference suggests a strong positive attitude of consumers towards promotional benefits associated with mobile payments.

VARIABLE 1	VARIABLE 2	Pearson Chi-Square	P Value	Decision
Age	I prefer using mobile payments instead of cash while shopping.	31.42	0.036	Null Hypothesis is Rejected
	Mobile payment methods make my shopping experience more convenient.	53.66	0.034	Null Hypothesis is Rejected
	Mobile payments help me complete transactions faster during shopping.	64.36	1.006	Null Hypothesis is Accepted
	Cashback offers and discounts encourage me to use mobile payments while shopping.	6.69	0.031	Null Hypothesis is Rejected
Gender	I prefer using mobile payments instead of cash while shopping.	0.46	1.011	Null Hypothesis is Accepted
	Mobile payment methods make my shopping experience more convenient.	37.94	0.013	Null Hypothesis is Rejected
	Mobile payments help me complete transactions faster during shopping.	4.78	0.760	Null Hypothesis is Accepted
	Cashback offers and discounts encourage me to use mobile payments while shopping.	31.29	0.029	Null Hypothesis is Rejected
Education	I prefer using mobile payments instead of cash while shopping.	29.29	0.906	Null Hypothesis is Accepted
	Mobile payment methods make my shopping experience more convenient.	71.85	0.017	Null Hypothesis is Rejected
	Mobile payments help me complete transactions faster during shopping.	7.57	0.037	Null Hypothesis is Rejected
	Cashback offers and discounts encourage me to use mobile payments while shopping.	14.03	0.034	Null Hypothesis is Rejected
Occupation	I prefer using mobile payments instead of cash while shopping.	7.30	0.017	Null Hypothesis is Rejected
	Mobile payment methods make my shopping experience more convenient.	40.68	0.016	Null Hypothesis is Rejected
	Mobile payments help me complete transactions faster during shopping.	71.95	2.986	Null Hypothesis is Accepted
	Cashback offers and discounts encourage me to use mobile payments while shopping.	43.77	4.991	Null Hypothesis is Accepted

7. CONCLUSION

The results indicate that consumers in Ahmedabad exhibit a positive attitude towards the use of mobile payments during their shopping journey. The findings reveal that respondents significantly prefer using mobile payments over cash, suggesting a clear shift towards digital transaction methods. Consumers also perceive mobile payment methods as convenient, which enhances their overall shopping experience and simplifies the payment process. The analysis further shows that respondents believe mobile payments

help them complete transactions faster, highlighting the importance of speed and efficiency in influencing consumer behaviour. This reflects the growing dependence on mobile payment platforms for quick and seamless checkout experiences. Additionally, cashback offers and discounts were found to significantly encourage consumers to use mobile payments, indicating that promotional incentives play an important role in motivating adoption and continued usage. Overall, the study concludes that consumers have a favourable attitude towards mobile

payments in their shopping journey. Convenience, speed, preference over cash, and promotional benefits are key factors driving this positive perception. These findings suggest that mobile payments have become an integral part of consumer shopping behaviour in Ahmedabad, and businesses can further enhance adoption by providing attractive offers and ensuring easy and fast payment options.

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