

# A Study On Behavioural Intention of Students to use Bharat Interface for Money (BHIM) App in Chennai

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## ABSTRACT

Bharat Interface for Money (BHIM) which is an endeavor of the Government of India to provide a platform for ensuring easy, fast, reliable and secure online payments in line with the desire of the Prime Minister to move on to a cash-less economy. BHIM could be used in conjunction with other Unified Payment Interface (UPI) applications together with one's bank account to ensure fast online transfer of money. This indigenously developed app by the National Payment Corporation of India (NPCI) strives service the nation and take the nation towards a "Digital India.". The study is being conducted with the primary aim of analysing the behavioural intention of students to use Bharat Interface For Money (BHIM) app in Chennai. The other objectives would be to study their level of satisfaction with respect to the app with respect to the four key constructs performance expectancy, effort expectancy, social and facilitation conditions. This study has revealed that effort expectancy has a significant positive effect towards students' behavioral intention to use BHIM app. This shows that students believe that it is helpful to use the app. face for Money (Bharat Interface for Money (BHIM) which is an endeavour.

## 1. Introduction

Bharat Interface for Money (BHIM) which is an endeavour of the Government of India to provide a platform for ensuring easy, fast, reliable and secure online payments in line with the desire of the Prime Minister to move on to a cash-less economy. BHIM could be used in conjunction with other Unified Payment Interface (UPI) applications together with one's bank account to ensure fast online transfer of money. This indigenously developed app by the National Payment Corporation of India (NPCI) strives service the nation and take the nation towards a "Digital India.".

The UTAUT model which consists of four key constructs was adopted to identify the examine students' behavioral intention to use BHIM app. The four key constructs:

- **Performance expectancy** indicates the extent to which an individual believes that using the system will help him or her to improve job performance
- **Effort expectancy** indicates the extent of ease associated with the use of the system
- **Social influence** indicates the perception of an individual regarding belief of others with respect to use of the new system
- **Facilitating conditions** indicates the belief of an individual on the availability of organizational and technical infrastructure to help in using the system.

## 2. Need for the Study

The recently introduced BHIM app which works on Unified Payments Interface (UPI), is a revolutionary payments platform. BHIM apps could be used in accessing one's bank accounts by

the use of a single app, transfer money payable to relatives, friends and others using the mobile number registered by them on BHIM/UPI, transfer money to any user who have installed the UPI application on his mobile, make online shopping, etc. The UPI/BHIM app helps in experiencing a quick and seamless experience, pay or receive money from any UPI mobile user, pay on the move by scanning the QR and will also be able to get details regarding account balance and pay via Aadhaar number, Payment Reminders can be set up, . split bill among friends and family, etc. Since BHIM app provides a platform with much flexibility and ease and as a result could be used easily by anyone. Hence this study tries to evaluate the behavioural intention of students in adopting this app.

## 3. Objectives of the Study

The primary objective of the study is to analyse the behavioural intention of students to use Bharat Interface For Money (BHIM) app in Chennai.

The other objectives would be to study their level of satisfaction with respect to the app with respect to the four key constructs performance expectancy, effort expectancy, social and facilitation conditions

## 4. Methodology

This study is descriptive in nature and the research tool used is a well-structured questionnaire. The sample size is 250 students.

In order to check the reliability of the instrument Cronbach's alpha was calculated. Reliability is used to ensure the

consistency of the results for the various items being tested within each component (Foster, 2001). It is normally evaluated by assessing the internal consistency of the items representing each construct using Cronbach alpha (Cronbach, 1951).

Based on SPSS results, the Cronbach alpha coefficient for the 19-item instrument was 0.913. The value of Cronbach's Alpha should be positive and even greater than 0.700 (Nunnally, 1978). As shown in Table 1, Cronbach alpha value for five constructs ranges from 0.763 to 0.884. All these values are above 0.700.

**Table 1 : Cronbach's alpha coefficients**

Construct	Cronbach's alpha
Performance expectancy	0.884
Effort expectancy	0.822
Social influence	0.752
Facilitating Conditions	0.763
Behavioural Intention	0.851

The overall questionnaire was considered valid as it used the same items from previous surveys without adding new or deleting existing items.

**5. Hypotheses framed for the Study**

- Ho1 : Performance Expectancy has a positive effect on Behavioural Intention to use BHIM app*
- Ho2 : Effort Expectancy has a positive effect on Behavioural Intention to use BHIM app*
- Ho3 : Social Influence has a positive effect on Behavioural Intention to use BHIM app*
- Ho4 : Facilitating Conditions has a positive effect on Behavioural Intention to use BHIM app*

**6. Data Analysis**

**Table 2 : Regression Analysis**

Model	R	R Square	Adjusted R Square	Std. Error of Estimate
1	0.538	0.283	0.288	0.860

The regression analysis shows the causal relationship between Behavioral Intention and four constructs in the research model. Table 3 shows a summary of predictive factors in terms of beta values for each hypothesis obtained from the regression analysis. The results show that all four factors have significant positive effect on students' behavioural intention to use BHIM app at  $p < 0.0005$  and  $p = 0.001$ . Therefore, all hypotheses are accepted.

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**Table 3 : Unstandardized and standardized regression coefficients for the 4 constructs**

Construct	B	Std. Error	Beta
PE	0.331	0.033	0.334**
FC	0.152	0.033	0.154**
EE	0.152	0.032	0.155**
SI	0.102	0.031	0.104*

\*\* $p < 0.0005$ , \* $p < 0.001$

Therefore, the prediction model is:

$$\text{Behavioral Intention} = 0.334 * (\text{Performance Expectancy}) + 0.154 * (\text{Facilitating Conditions}) + 0.155 * (\text{Effort Expectancy}) + 0.103 * (\text{Social Influence}) + 1.77$$

**7. Findings**

In line with the findings from other studies such as Iqbal & Qureshi, 2013; Jairak et al., 2009; Nassuora, 2012; Wang et al., 2009), Nassuora, 2012; Wang et al., 2009, this study also revealed that effort expectancy had a significant positive effect towards students' behavioural intention to use BHIM app. This shows that students believe that it is helpful to use the app. Moreover, it can be seen that they believe they will have the required skills to use the app. App being user friendly is a key construct for students to use BHIM app as many other mobile payment apps are available.

Social influence is seen as the lowest significant construct in the research model but still seems to be acceptable. These results provide further support for the hypothesis that, students believe their friends could influence them to adopt and use BHIM app.

**8. Conclusion**

It is becoming increasingly difficult to ignore the importance of mobile payment apps in reaching the dream of the Prime Minister's dream of turning our country into a cash-less economy. There is a need to determine factors that contribute towards mobile payment apps in order to facilitate adoption and usage of mobile payment apps. The empirical findings of this study add substantially to our understanding on some factors that affect students' intention to adopt and use mobile payment apps.

These findings will help those who are involved in planning and developing mobile payment apps that are relevant and acceptable to learners.

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