

**PROJECT REPORT ON**  
**"A STUDY OF THE EFFECT OF DIGITAL PAYMENT ADOPTION ON**  
**URBAN CONSUMERS' PURCHASING BEHAVIOUR"**

**Submitted by**

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**Submitted to**



**VISVESVARAYA TECHNOLOGICAL UNIVERSITY, BELAGAVI**

**In partial fulfillment of the requirements for the award of the degree of**

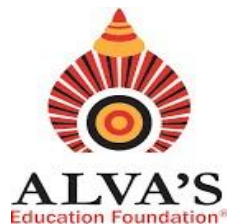
**MASTER OF BUSINESS ADMINISTRATION**

**Under the guidance of**

**INTERNAL GUIDE**

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**Department of MBA**

**ALVA'S INSTITUTE OF ENGINEERING & TECHNOLOGY**

**MIJAR, MOODBIDRI,**

**MAY- 2023**



# ALVA'S INSTITUTE OF ENGINEERING & TECHNOLOGY

(A Unit of Alva's Education Foundation @ Moodbidri)  
Affiliated to Visvesvaraya Technological University, Belagavi  
Approved by AICTE, New Delhi & Recognised by Government of Karnataka  
Accredited by NAAC with A+ Grade and NBA (CSE & ECE)

Date: 01-09-2023

## CERTIFICATE

This is to certify that **RISHITHA** bearing USN **4AL21BA063** is a bonafide student of Master of Business Administration course of the Institute in 2021-23, affiliated to Visvesvaraya Technological University, Belgaum. Project report titled "**A STUDY OF THE EFFECT OF DIGITAL PAYMENT ADOPTION ON URBAN CONSUMERS' PURCHASING BEHAVIOUR**" prepared by her under the guidance of **Mr. Neeraj S Rai**, Senior Assistant Professor, PG Department of Business Administration in partial fulfillment of the requirements for the award of the degree of Master of Business Administration of Visvesvaraya Technological University, Belgaum Karnataka.

  
Signature of Internal Guide

  
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## **DECLARATION**

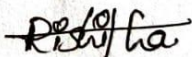
**I RISHITHA, hereby declare that the Project report entitled "A Study of the Effect of Digital Payment Adoption on Urban Consumers' Purchasing Behaviour" prepared by me under the guidance of Mr. Neeraj S Rai Senior Assistant Professor, PG Department of Business Administration, Alva's Institute of Engineering and Technology.**

**I also declare that this Project work is towards the partial fulfillment of the university Regulations for the award of the degree of Master of Business Administration by Visvesvaraya Technological University, Belagavi.**

**I have undergone a summer project for a period of Six weeks. I further declare that this Project is based on the original study undertaken by me and has not been submitted for the award of any degree/diploma from any other University / Institution.**

**Place: Mijar**

**Date:04-09-2023**

  
**Signature of the Student**

## **ACKNOWLEDGEMENT**

I wish to convey my gratitude to my internal guide Mr. Neeraj S Rai, Senior Assistant Professor, PG Department of Business Administration, for having guided me on every aspect right from the beginning of the project report. For giving resources and information about the topic which is very crucial to study and preparing the project report.

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I express my genuine thanks to all the teaching faculties and the support staff of the PG Department of Business Administration, Alva's Institute of Engineering and Technology, Mijar, Moodbidri.

I express my deepest gratitude to my parents and family members for their active role in my professional development without which my higher studies would have been just a dream.

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## **EXECUTIVE SUMMARY**

The Project work "A Study of the Effect of Digital Payment Adoption on Urban Consumers' Purchasing Behaviour" project aims to investigate the profound implications of the widespread adoption of digital payment methods on the shopping habits of urban consumers. As technology continues to reshape various aspects of our lives, the retail landscape has witnessed a significant shift towards digital payment platforms. This study endeavors to unravel the intricate relationship between the adoption of digital payment systems and the purchasing behaviors exhibited by urban consumers.

Through a comprehensive analysis of quantitative and qualitative data, the project delves into the key factors influencing the decision of urban consumers to embrace digital payment methods. The study examines variables such as convenience, security perceptions, accessibility to technology, and demographic attributes, which collectively play a role in shaping consumer preferences. By conducting surveys, interviews, and behavioral observations, the project aims to uncover the motivations behind consumers' choices to adopt digital payments, whether it be for seamless online shopping experiences, contactless transactions, or loyalty program integration.

Furthermore, the project investigates the potential impact of digital payment adoption on traditional brick-and-mortar retail establishments versus e-commerce platforms. It examines the shift in shopping frequency, average transaction value, and the propensity to explore novel product offerings as a consequence of this adoption. By scrutinizing these effects, the research seeks to provide valuable insights to businesses, policymakers, and financial institutions, enabling them to tailor their strategies to the evolving landscape of consumer behavior.