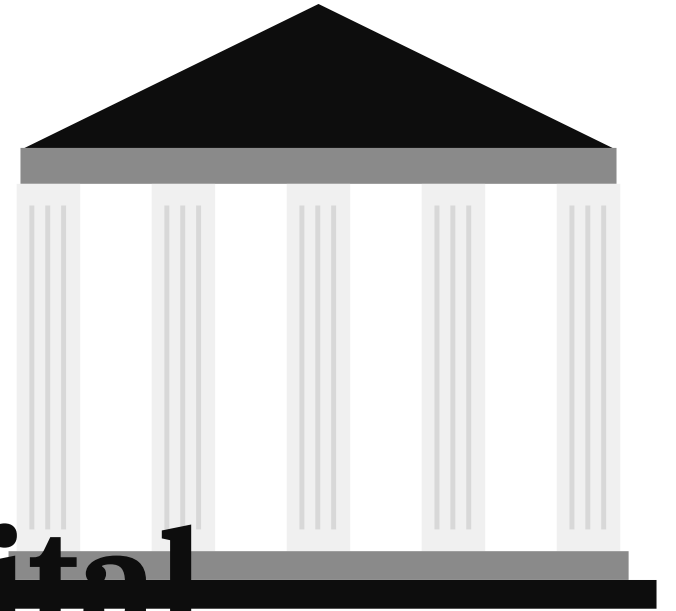




Consumer Trust in Digital Payments in Tier-2 Cities

MBA Research Project Viva

Research Scholar Name • Prof. Supervisor Name • Management Studies

Agenda

01

Background

04

Findings

02

Research questions

05

Contribution

03

Methodology

Background and motivation

- Digital payments have grown rapidly across India
- Adoption in tier-2 cities still lags metros
- Trust and fraud concerns are often cited

RESEARCH GAP

Little research separates trust factors from convenience factors.

01

RESEARCH QUESTIONS

Research questions

1

RQ1

Which factors drive trust in digital payments?

2

RQ2

How does fraud experience change usage?

3

RQ3

What would increase adoption?

Related work

Theme	Key findings	What is missing
Theme A	Established baseline methods	Limited to lab settings
Theme B	Recent data-driven approaches	Small, narrow datasets
Theme C	Field studies	No comparative evaluation

Summarise your literature here.

02

METHODOLOGY

Research design

1 Survey

Structured questionnaire

2 Sample

Stratified across 4 cities

3 Model

Structural equation modelling

4 Interview

Follow-up with merchants

Data and sample

620

respondents

4

cities

32

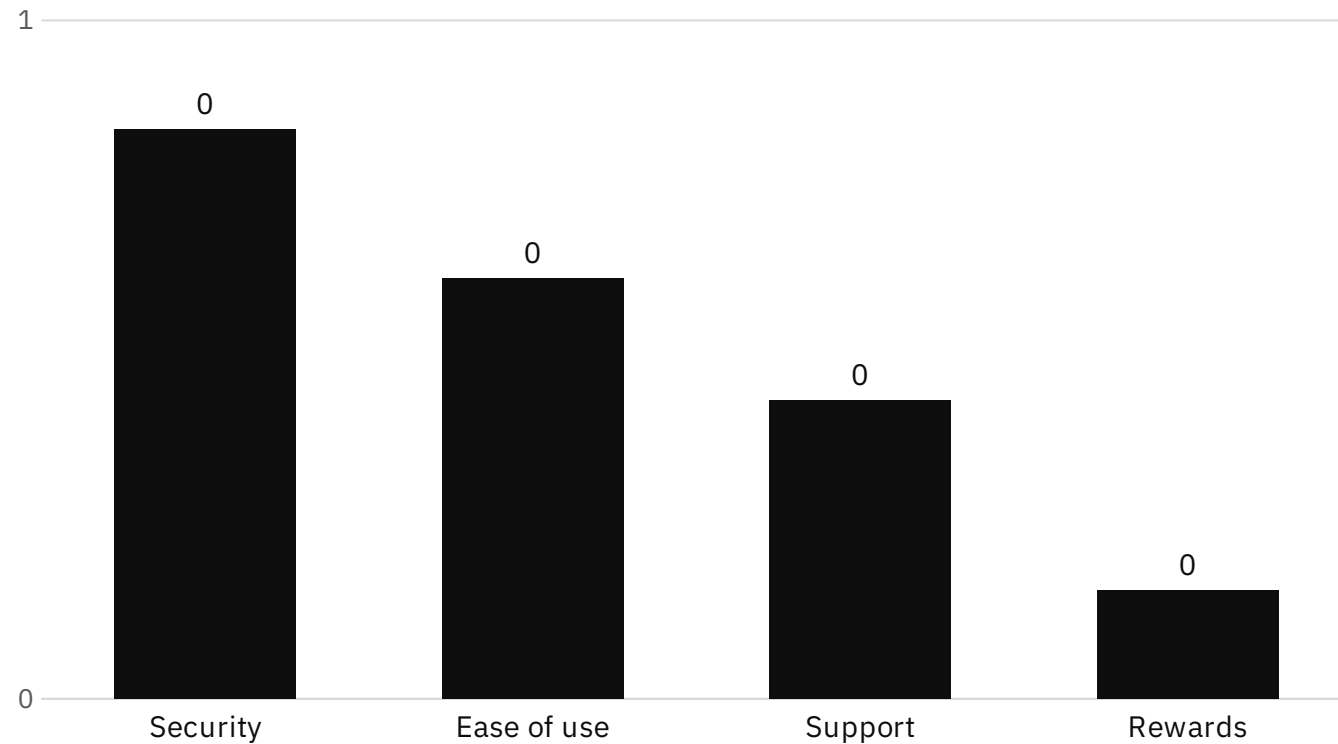
merchant interviews

Describe your own dataset.

03

FINDINGS

Key result



Perceived security is the strongest driver of trust (sample data).

Sample data for illustration — replace with your own figures.

Findings vs hypotheses

Hypotheses

- ✓ Security drives trust
- ✓ Rewards drive usage
- ✓ Fraud reduces usage

What we found

- Security strongest
- Rewards weak
- Fraud halves usage for a year

04

CONTRIBUTION

Contributions

1

Model

Validated trust model for tier-2 users.

2

Insight

Security messaging beats cashback.

3

Practice

Merchant support recommendations.

Limitations and future work

- Self-reported data
- Four cities only
- Cross-sectional design

Publications

- Paper 1 — journal name, year (published)
- Paper 2 — conference name, year (accepted)
- Paper 3 — journal name (under review)

Thank you

I welcome your questions.

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