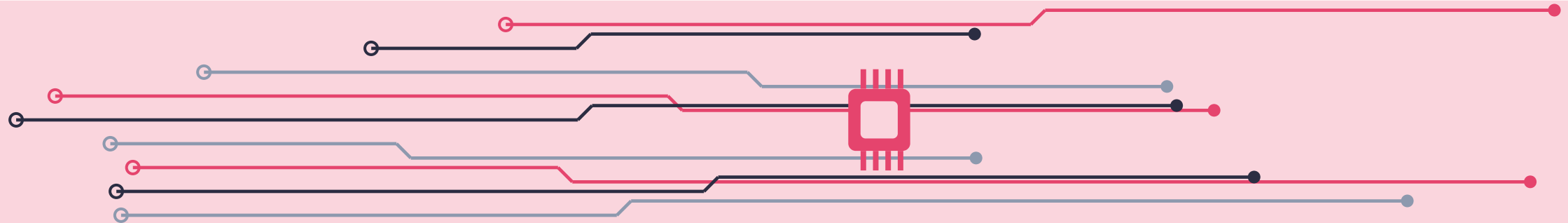


MBA • THESIS DEFENCE

Consumer Trust in Digital Payments in Tier-2 Cities

MBA Research Project Viva

Research Scholar Name • Prof. Supervisor Name • Management Studies



Agenda

- 01** Background
- 02** Research questions
- 03** Methodology
- 04** Findings
- 05** Contribution



Image

Background and motivation

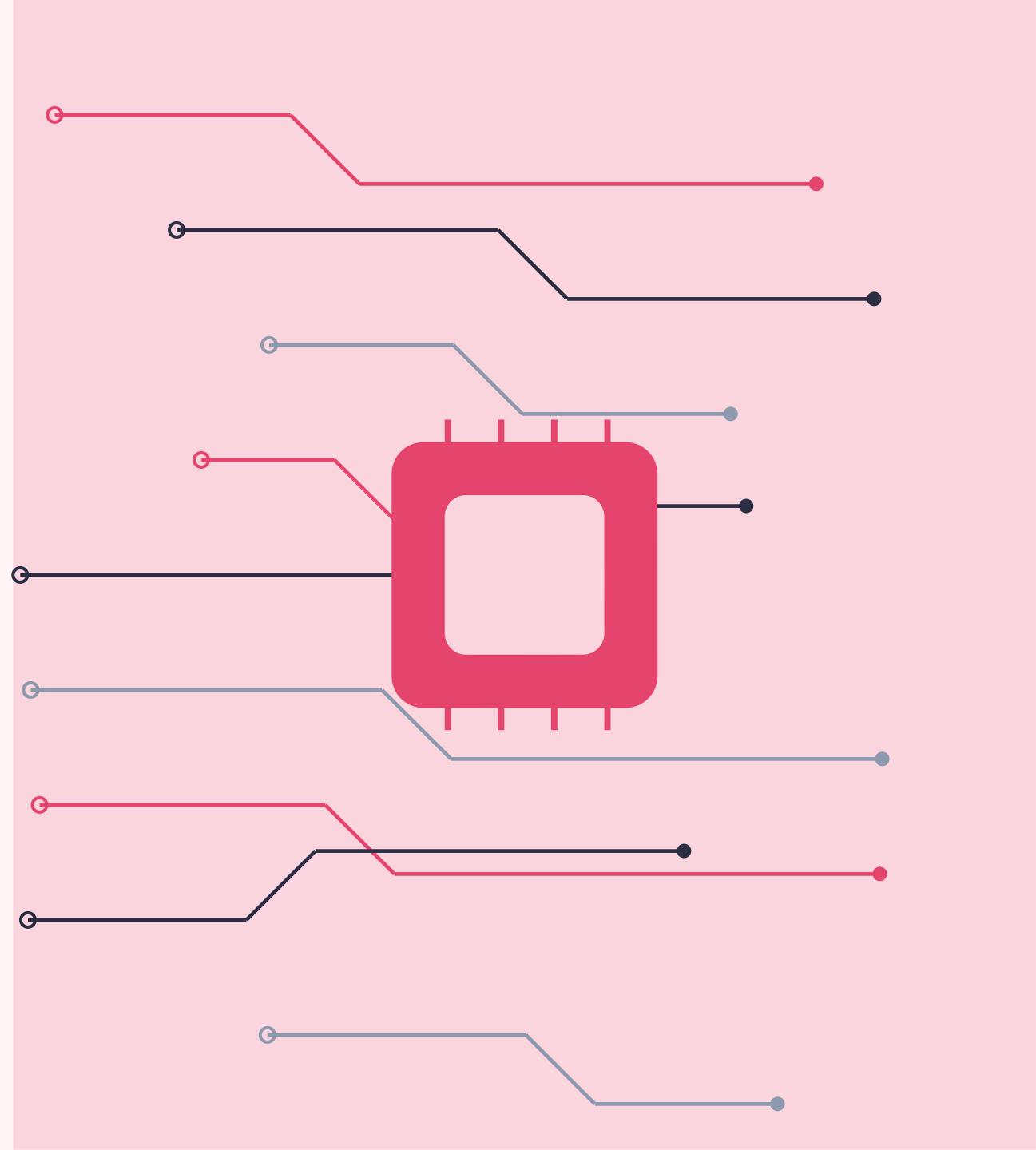
- Digital payments have grown rapidly across India
- Adoption in tier-2 cities still lags metros
- Trust and fraud concerns are often cited

RESEARCH GAP

Little research separates trust factors from convenience factors.

01

RESEARCH QUESTIONS



Research questions

01

RQ1

Which factors drive trust in digital payments?

02

RQ2

How does fraud experience change usage?

03

RQ3

What would increase adoption?

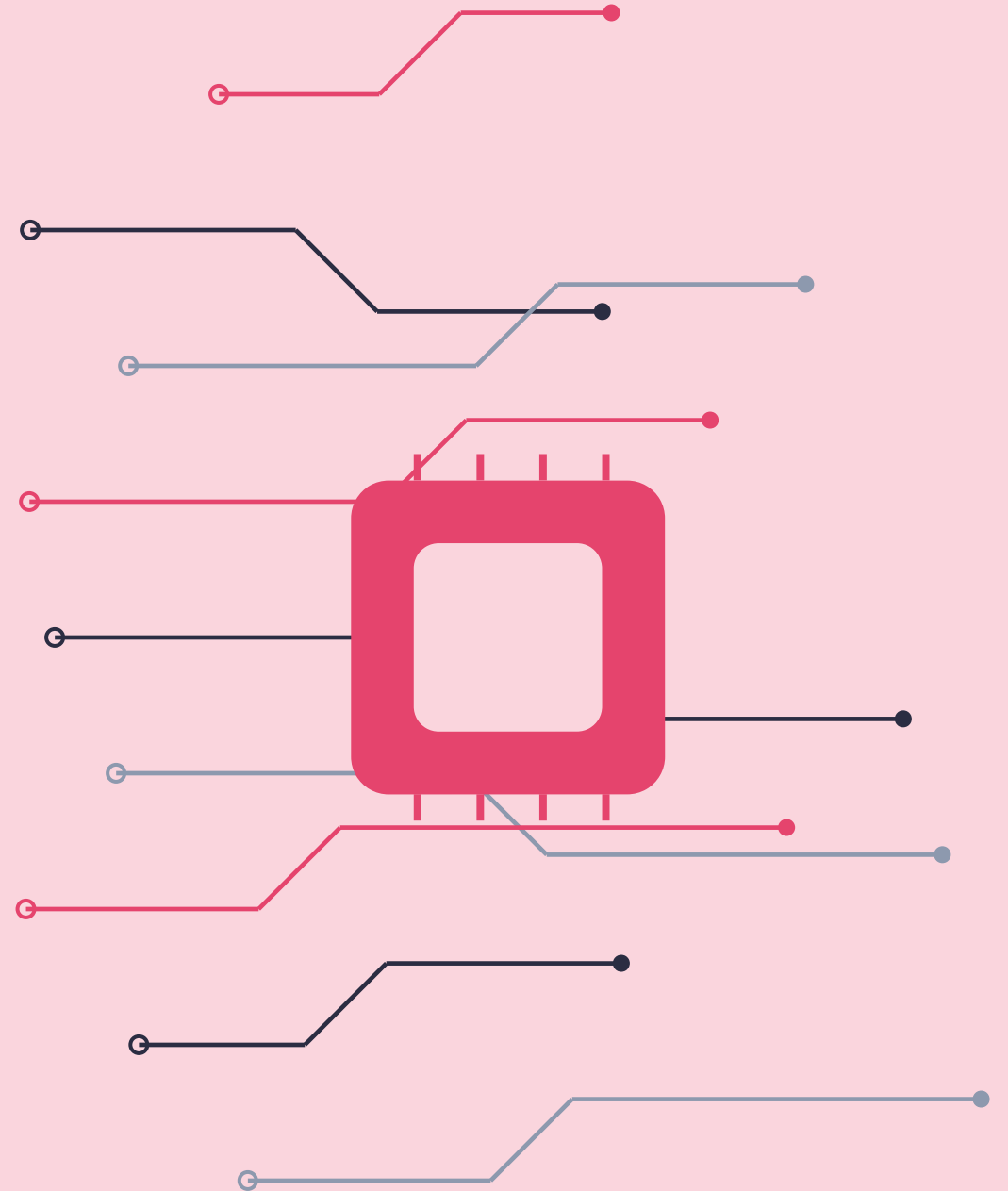
Related work

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

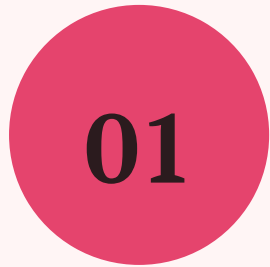
Summarise your literature here.

02

METHODOLOGY



Research design



Survey

Structured questionnaire



Sample

Stratified across 4 cities



Model

Structural equation
modelling



Interview

Follow-up with merchants

Data and sample

620

respondents

4

cities

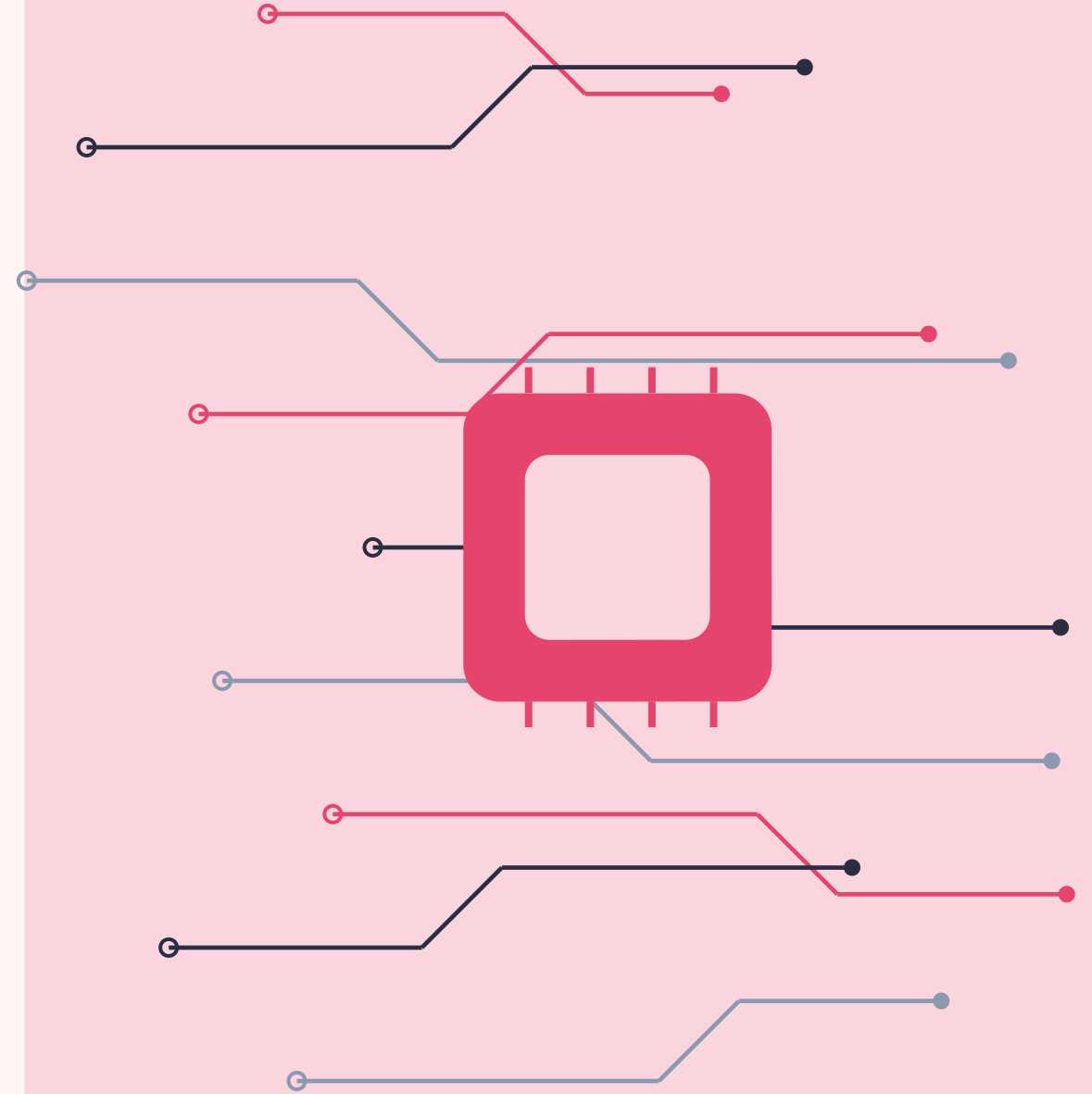
32

merchant interviews

Describe your own dataset.

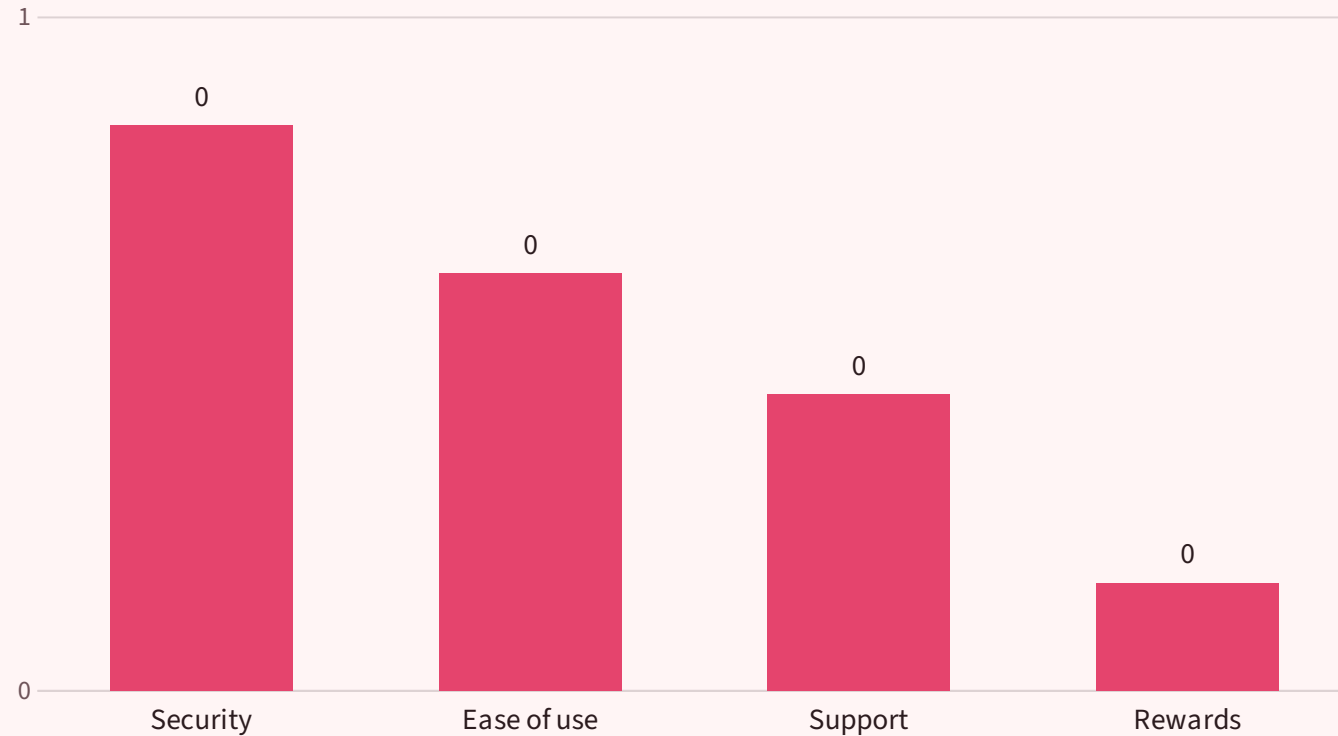
03

FINDINGS



FINDINGS

Key result



Sample data for illustration — replace with your own figures.

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

Findings vs hypotheses

Hypotheses

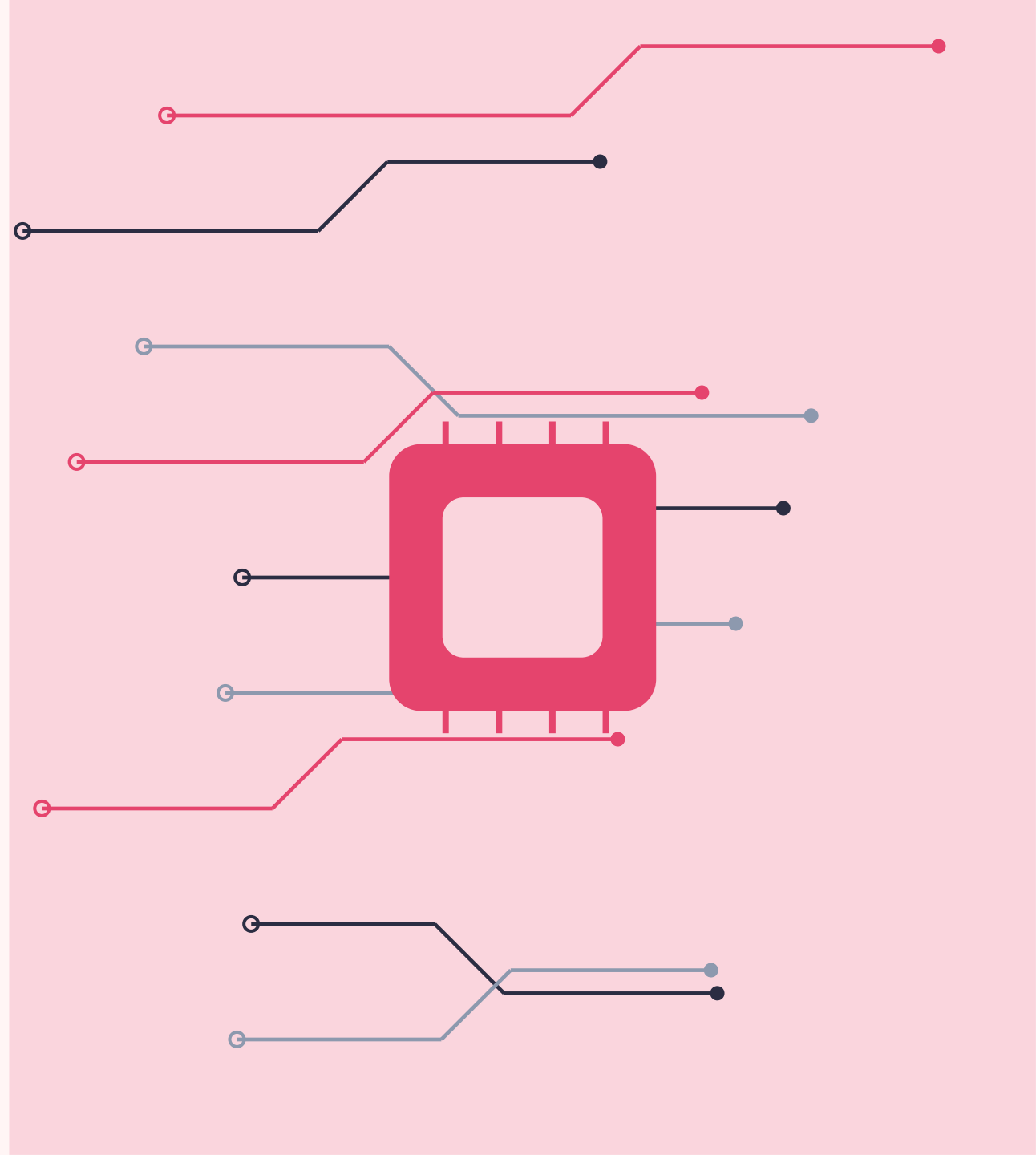
- ✓ Security drives trust
- ✓ Rewards drive usage
- ✓ Fraud reduces usage

What we found

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

04

CONTRIBUTI ON



Contributions

01

Model

Validated trust model for tier-2 users.

02

Insight

Security messaging beats cashback.

03

Practice

Merchant support recommendations.

Limitations and future work

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



Image

Publications

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



Image

Thank you

I welcome your questions.

Research Scholar Name

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