

MBA · THESIS DEFENCE

Consumer Trust in Digital Payments in Tier-2 Cities

MBA Research Project Viva

CANDIDATE

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Name**

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Name**

DEPARTMENT

Management Studies



02 | Agenda

01 Background

02 Research questions

03 Methodology

04 Findings

05 Contribution



Image

03 | 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.

RESEARCH QUESTIONS

01

05 | 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?

06 | 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.

METHODOLOGY

02

08 | Research design

- | | | |
|---|------------------|-------------------------------|
| 1 | Survey | Structured questionnaire |
| 2 | Sample | Stratified across 4 cities |
| 3 | Model | Structural equation modelling |
| 4 | Interview | Follow-up with merchants |

09 | Data and sample

620

respondents

4

cities

32

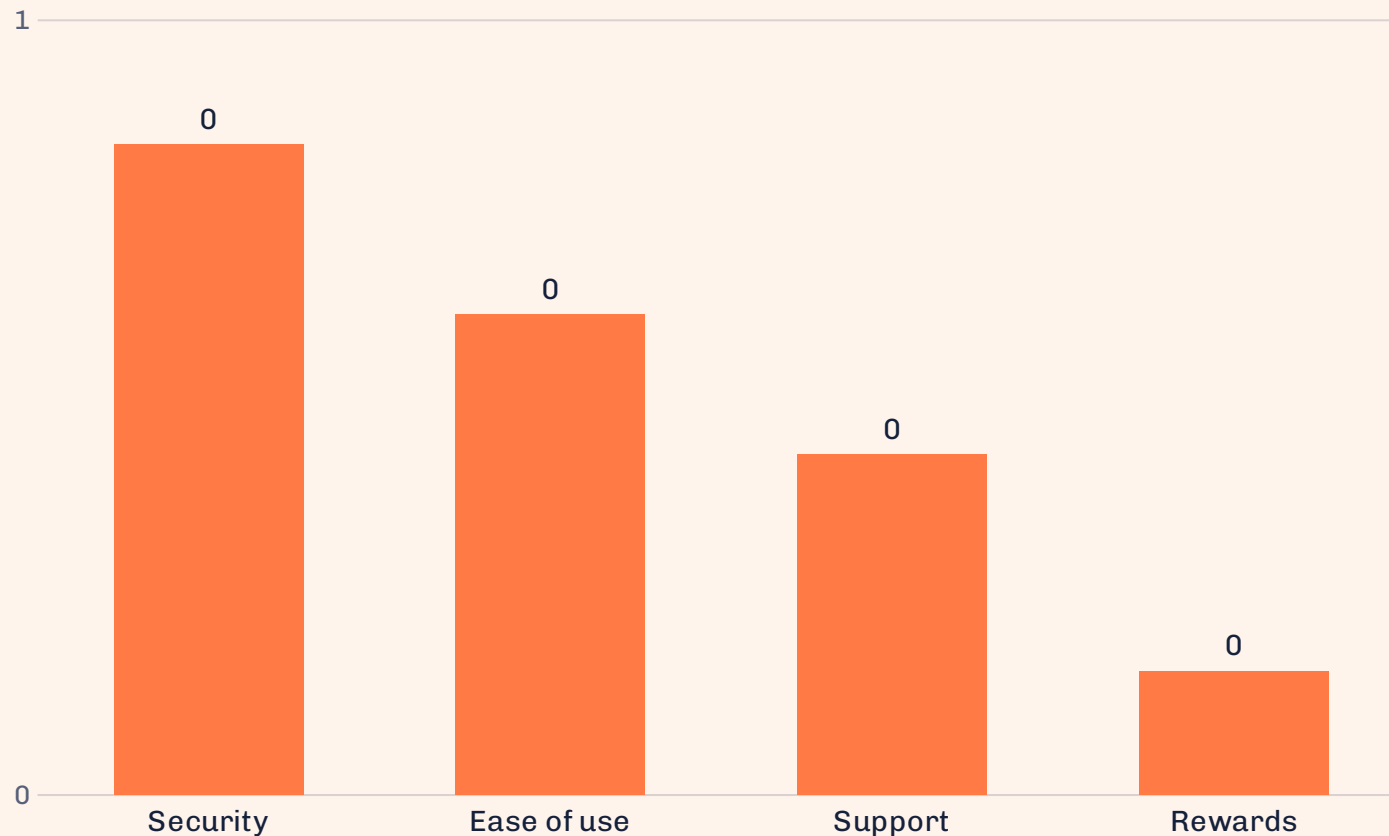
merchant interviews

Describe your own dataset.

FINDINGS

03

11 | Key result



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

Sample data for illustration — replace with your own figures.

12 | Findings vs hypotheses

Hypotheses

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

vs

What we found

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

CONTRIBUTION

04

14 | Contributions

01

Model

Validated trust model for tier-2 users.

02

Insight

Security messaging beats cashback.

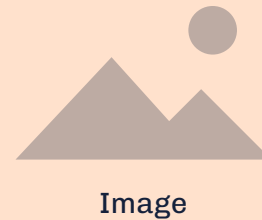
03

Practice

Merchant support recommendations.

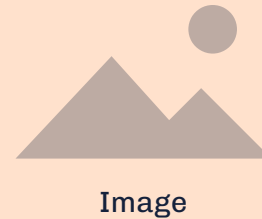
15 | Limitations and future work

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



16 | 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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