

The Influence of Digitalization on First-Generation Users: A Study on UPI and E-Wallet Adoption

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Abstract: *The rapid advancement of digitalization in the modern era has had a profound impact on various aspects of society, including financial services. This study investigates the influence of digitalization, particularly in the context of UPI (Unified Payments Interface) and E-wallet usage, on first-generation users. First-generation users, in this context, refer to individuals who have limited exposure to digital financial tools prior to their adoption.*

The impact of digitalization, focusing on UPI and E-wallet usage, on first-generation users who are new to digital financial tools. Using a mixed-methods approach, it explores adoption patterns, user experiences, and socio-economic effects. The findings enhance our understanding of digitalization's influence on financial services and inform policies, business strategies, and education to promote digital financial literacy. The research also touches on broader themes, including technological adoption, socio-economic disparities, and the digital divide, revealing insights into the challenges and opportunities in the digital revolution...

Keywords: Digitalization, UPI (Unified Payments Interface), E-Wallets, technology