

DIGITAL PAYMENT TRANSFORMATION IN INDIA: A STUDY OF TECHNOLOGICAL ADOPTION AND ITS IMPACT ON CONSUMERS

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ABSTRACT

The rapid expansion of digital payment systems has significantly transformed the financial landscape of India and reshaped consumer transaction behavior. With increasing access to digital technology and supportive institutional frameworks, consumers are gradually shifting from cash-based transactions to electronic modes of payment. This study aims to examine the factors driving digital payment adoption in India and to analyze its impact on consumers. The research focuses on key aspects such as convenience and time efficiency, financial inclusion, consumer spending behavior, transparency and record keeping, security, and consumer empowerment. Data were collected from a sample of consumers to understand their perceptions and experiences with digital payment systems. Descriptive statistics, mean ranking, and inferential analysis were employed to interpret the results. The findings reveal that security and transparency, along with convenience and speed, are major factors influencing adoption. The study also indicates that digital payments have improved transparency and financial management for consumers, while simultaneously raising concerns related to security and trust. Overall, the research highlights that digital payment systems have a significant and multifaceted impact on consumers in India. The study provides useful insights for policymakers, financial institutions, and digital payment service providers to enhance consumer trust, accessibility, and effectiveness of digital payment platforms.

Keywords: Digital Payments, Consumer Behavior, Financial Inclusion, Convenience, Security and, India

INTRODUCTION

India has traditionally been a cash-dominated economy. For decades, cash transactions formed the backbone of daily economic activities due to their simplicity, accessibility, and deep-rooted cultural acceptance. However, the last ten to fifteen years have witnessed a significant shift toward digital modes of payment. The introduction of internet banking, mobile wallets, debit and credit cards, and more recently, Unified Payments Interface (UPI), has revolutionized how consumers transact. Several factors have accelerated this transition. The government's *Digital India* initiative, demonetization in 2016, rapid growth in smartphone and internet usage, and the COVID-19 pandemic have collectively acted as catalysts. Consumers increasingly prefer digital payments due to their speed, convenience, transparency, and safety. As a result, digital payment systems have become integral to India's economic and social fabric. This article aims to study the development of digital payment systems in India and analyze their impact on consumers, focusing on behavioral, economic, and social dimensions. The rapid growth of digital payment systems has transformed the financial landscape of India over the past decade. Driven by technological advancements, supportive government policies, increasing smartphone penetration, and changing consumer preferences, digital payments have emerged as a cornerstone of India's journey toward a cashless and inclusive economy. This study examines the evolution of digital payment

systems in India, explores various forms of digital payments, and analyzes their impact on consumers in terms of convenience, financial inclusion, security, spending behavior, and trust. It also discusses challenges such as digital literacy, cybersecurity risks, and infrastructural gaps, while highlighting future prospects of digital payments in India.

CONCEPT OF DIGITAL PAYMENT

Digital payment refers to transactions conducted electronically without the physical exchange of cash. These payments are enabled through digital devices such as smartphones, computers, point-of-sale (PoS) terminals, and automated teller machines (ATMs). Digital payments rely on banking networks, payment gateways, and secure communication technologies to facilitate fund transfers between payers and payees. In India, digital payments encompass a wide range of instruments, including card-based payments, mobile wallets, internet banking, and real-time payment systems such as UPI. These systems aim to provide faster, safer, and more efficient alternatives to cash transactions.

FACTORS DRIVING DIGITAL PAYMENT ADOPTION IN INDIA

1. Government Initiatives and Policy Support

The Government of India has played a decisive role in accelerating digital payment adoption through strong policy interventions and national programs. Initiatives such as Digital India, Pradhan Mantri Jan Dhan Yojana (PMJDY), Direct Benefit Transfer (DBT), and Aadhaar-based authentication have laid a solid foundation for a cash-light economy. The 2016 demonetization further acted as a catalyst by encouraging consumers and merchants to explore digital alternatives. Regulatory support from the Reserve Bank of India (RBI) and innovations by the National Payments Corporation of India (NPCI), especially UPI, have enhanced trust and interoperability. Government-led awareness campaigns and incentives for merchants have increased acceptance across urban and rural areas. These initiatives not only promote convenience but also strengthen transparency, accountability, and financial inclusion, making digital payments a preferred choice among consumers.

2. Technological Advancement and Smartphone Penetration

Rapid technological advancement has significantly contributed to the widespread adoption of digital payments in India. The availability of affordable smartphones, low-cost mobile data, and improved internet connectivity has enabled consumers to access digital payment platforms easily. India's telecom revolution, led by competitive pricing and 4G expansion, has bridged the digital divide between urban and semi-urban populations. User-friendly mobile applications, biometric authentication, QR-code scanning, and instant transaction confirmations have enhanced user experience and reduced transaction complexity. Innovations such as UPI, contactless payments, and mobile wallets require minimal technical expertise, encouraging first-time users. As technology continues to evolve with the introduction of 5G, artificial intelligence, and enhanced cybersecurity measures, consumer confidence and reliance on digital payment systems are expected to grow further.

3. Convenience, Speed, and Ease of Transactions

Convenience is one of the most influential factors driving digital payment adoption among Indian consumers. Digital payment systems allow instant transactions anytime and anywhere, eliminating the need to carry cash or visit banks and ATMs. Services such as bill payments, mobile recharges, ticket bookings, and online shopping can be completed within seconds. UPI-based payments, in particular, have simplified transactions by enabling direct bank-to-bank transfers using mobile numbers or QR codes. This ease of use has made digital

payments especially attractive for small-value and daily transactions. For consumers, reduced transaction time, minimal paperwork, and instant confirmation provide a seamless payment experience. The growing preference for fast and hassle-free financial transactions has significantly shifted consumer behavior toward digital payment methods.

4. Financial Inclusion and Access to Banking Services

Digital payments have played a crucial role in enhancing financial inclusion in India by bringing unbanked and underbanked populations into the formal financial system. The linkage of bank accounts with Aadhaar and mobile numbers has enabled millions of consumers, particularly in rural and low-income groups, to access digital financial services. Mobile banking and UPI applications have reduced dependence on physical bank branches, making financial services more accessible. Government welfare schemes delivered through DBT ensure timely and transparent transfer of funds to beneficiaries, increasing trust in digital platforms. For consumers, digital payments provide access to savings, credit, insurance, and payment services, thereby improving financial security and participation in the economy.

5. Impact of COVID-19 and Preference for Contactless Payments

The COVID-19 pandemic significantly accelerated the adoption of digital payments in India. Health concerns and social distancing norms encouraged consumers to avoid cash transactions due to the perceived risk of virus transmission. As a result, contactless payment methods such as UPI, QR-code payments, and mobile wallets gained widespread acceptance. Small merchants, street vendors, and service providers adopted digital payments to continue business operations during lockdowns. Consumers became more comfortable using digital platforms for essential purchases, utility payments, and online services. The pandemic not only increased first-time users but also strengthened habitual usage of digital payments. Even after the pandemic, the preference for safe, hygienic, and contactless transactions continues to drive sustained adoption among consumers.

IMPACT OF DIGITAL PAYMENT ON CONSUMERS

Convenience and Time Efficiency

Digital payment systems have greatly enhanced convenience and time efficiency for consumers in India. Transactions can be completed instantly through mobile phones or computers without the need to visit banks, ATMs, or payment counters. Services such as utility bill payments, mobile recharges, ticket bookings, and online shopping are available 24/7, saving significant time and effort. UPI and mobile wallet applications allow quick payments using QR codes or virtual payment addresses, making even small-value transactions effortless. This convenience is particularly beneficial for working professionals and urban consumers with busy lifestyles. Reduced waiting time, minimal paperwork, and instant transaction confirmation improve overall user experience. As a result, consumers increasingly prefer digital payments over cash, especially for routine and frequent transactions.

Financial Inclusion

Digital payments have played a vital role in promoting financial inclusion by integrating unbanked and underbanked consumers into the formal financial system. Government initiatives such as Jan Dhan Yojana and Aadhaar-linked bank accounts have enabled millions of individuals to access digital financial services. Through mobile banking and UPI platforms, consumers in rural and remote areas can perform transactions without visiting

bank branches. Direct Benefit Transfer (DBT) schemes ensure that subsidies and welfare payments reach beneficiaries directly, reducing leakages and delays. Digital payments also provide access to additional financial services such as savings accounts, microcredit, and insurance. This inclusion empowers economically weaker sections, improves financial security, and encourages active participation in the economy.

Consumer Spending Behavior

The adoption of digital payments has significantly influenced consumer spending behavior in India. The ease of making cashless transactions often reduces the psychological impact of spending, leading consumers to spend more compared to cash payments. Cashback offers, discounts, reward points, and promotional schemes provided by digital payment platforms further encourage higher spending. Consumers are also more likely to make impulse purchases due to the simplicity and speed of digital transactions. Additionally, digital payments facilitate online shopping and subscription-based services, altering traditional purchasing patterns. While this increased convenience enhances consumer satisfaction, it also raises concerns about overspending and financial discipline. Overall, digital payments have reshaped consumption habits and purchasing decisions among Indian consumers.

Transparency and Record Keeping

Digital payment systems improve transparency and record keeping by generating electronic transaction histories. Consumers can easily track their expenses, monitor account balances, and manage personal finances through mobile apps and online statements. This transparency helps in budgeting and financial planning, reducing the chances of mismanagement of funds. Digital records also minimize disputes related to payments, as transaction details are easily verifiable. From a broader perspective, increased transparency reduces the circulation of black money and promotes tax compliance. For consumers, access to accurate and real-time financial information enhances trust in the payment system and encourages continued usage of digital payment methods.

Security and Trust Issues

Security and trust are critical concerns influencing consumer adoption of digital payments. While digital payment platforms use advanced security measures such as encryption, two-factor authentication, and biometric verification, consumers remain cautious about cyber fraud, phishing attacks, and data breaches. Transaction failures and delayed refunds can also affect trust levels. Lack of awareness about safe digital practices increases vulnerability, especially among first-time users and elderly consumers. However, continuous improvements in cybersecurity frameworks, regulatory guidelines by the RBI, and awareness campaigns have helped build consumer confidence. Trust in digital payment systems grows as users gain experience and perceive transactions as reliable and secure.

Empowerment of Consumers

Digital payments have empowered consumers by giving them greater control over their financial activities. Easy access to transaction records enables informed decision-making and better financial management. Consumers can compare prices, access digital credit, and receive instant refunds, enhancing their bargaining power. Digital platforms also provide opportunities for participation in the formal economy, enabling consumers to build credit histories and access loans. Additionally, digital payments promote financial independence, especially among women and rural consumers, by reducing reliance on intermediaries. Overall, digital payment systems strengthen consumer autonomy, convenience, and confidence in managing personal finances.

Challenges Faced by Consumers

Despite the rapid growth of digital payment systems in India, consumers continue to face several challenges that hinder widespread and effective adoption. One of the major issues is digital illiteracy, particularly among elderly individuals and rural populations, who often lack the skills required to use smartphones and digital applications. Cybersecurity threats such as online fraud, phishing, identity theft, and unauthorized transactions pose serious concerns and reduce consumer confidence. Poor internet connectivity and infrastructure gaps, especially in rural and remote areas, lead to transaction failures and service disruptions. Consumers also face trust issues related to data privacy, system reliability, and delayed refunds in case of failed transactions. Language barriers and limited accessibility features further restrict usage among diverse population groups. Additionally, dependence on technology makes consumers vulnerable during power outages or system downtime. Addressing these challenges through awareness programs, improved infrastructure, and stronger consumer protection mechanisms is essential for sustaining digital payment adoption in India.

Research Gap

Despite the growing body of literature on digital payment systems in India, several research gaps remain. Most existing studies primarily focus on technological adoption, system efficiency, or macro-level policy outcomes, while limited attention is given to consumer-centric perspectives, particularly behavioral and psychological impacts. Many studies are confined to urban populations, overlooking rural, semi-urban, elderly, and low-income consumers who experience digital payments differently. Furthermore, earlier research often analyzes adoption intent rather than post-adoption behavior, such as changes in spending patterns, trust formation, and long-term usage satisfaction. There is also a lack of comparative analysis across different digital payment modes, such as UPI, mobile wallets, and card-based systems, from the consumer's viewpoint. Additionally, rapid technological changes and post-COVID shifts in payment behavior have not been sufficiently captured in recent empirical studies. Issues related to cybersecurity awareness, grievance redressal effectiveness, and consumer empowerment remain underexplored. Therefore, a comprehensive and updated study focusing on the impact of digital payments on consumers in the Indian context is necessary to bridge these gaps and provide insights for policymakers, service providers, and researchers.

Importance of the Study

The present study is important as digital payment systems have become an integral part of India's financial ecosystem, influencing the daily lives of millions of consumers. Understanding the impact of digital payments on consumers helps in assessing how far these systems contribute to convenience, financial inclusion, transparency, and economic participation. This study provides valuable insights into consumer behavior, preferences, and challenges associated with digital transactions, which can assist policymakers in designing inclusive and consumer-friendly digital finance policies. For banks, fintech companies, and payment service providers, the findings can support the development of secure, user-centric, and accessible payment platforms. The study is also significant from an academic perspective, as it contributes to existing literature by focusing on consumer impact rather than only technological or institutional aspects. Additionally, it highlights areas where consumer awareness and digital literacy need improvement. Overall, this study supports India's vision of a cash-light economy by identifying opportunities and obstacles in digital payment adoption from the consumer's perspective.

Statement of the Problem

India has witnessed a rapid expansion of digital payment systems, driven by technological advancements, government initiatives, and changing consumer preferences. However, despite widespread adoption, many consumers continue to face challenges related to accessibility, security, trust, and effective usage of digital payment platforms. While digital payments are promoted as convenient and inclusive, disparities in digital literacy, infrastructure availability, and awareness raise concerns about unequal benefits among different consumer groups. Issues such as online fraud, transaction failures, delayed refunds, and data privacy risks further affect consumer confidence. Additionally, the ease of digital payments has altered consumer spending behavior, sometimes leading to overspending and financial mismanagement. There is limited empirical understanding of how these factors collectively impact consumers' satisfaction and long-term usage of digital payments. Therefore, the problem lies in identifying and analyzing the actual impact of digital payment systems on consumers in India, along with the challenges they face. Addressing this problem is essential to ensure that digital payments are not only widely adopted but also safe, inclusive, and beneficial for all sections of society.

Findings and Results

India is undergoing a significant transformation in the way financial transactions are carried out, with digital payment systems emerging as an essential component of everyday economic activity. Traditionally, cash has dominated consumer transactions due to its simplicity and widespread acceptance. However, rapid technological development, increased access to digital devices, and supportive institutional frameworks has encouraged a gradual shift toward cashless modes of payment. Digital payments now play a vital role in enhancing transaction efficiency, improving financial accessibility, and modernizing the overall payment ecosystem. Digital payment systems enable consumers to conduct financial transactions electronically through various platforms such as mobile applications, internet banking, and card-based services. These systems have altered consumer interaction with money by offering greater convenience, flexibility, and control over financial activities. As digital payments become increasingly integrated into daily life, consumer attitudes, preferences, and behaviors are also evolving.

Table 1
Factors Driving Digital Payment Adoption in India

Factors	Mean	Std. Deviation	Mean Rank
Government Initiatives	2.77	1.126	2.43
Technological Advancement	2.51	1.021	2.09
Convenience and Speed:	3.05	1.169	2.76
Security and Transparency	4.26	1.239	2.72

Table 1 presents the descriptive statistics of factors influencing digital payment adoption in India, including mean values, standard deviations, and mean ranks. Among the factors, Security and Transparency recorded the highest mean score (Mean = 4.26), indicating that consumers consider safety of transactions and transparency of digital records as the most important drivers for adopting digital payment systems. However, it also shows a relatively higher standard deviation (SD = 1.239), suggesting variation in consumer perceptions regarding security features.

Convenience and Speed emerged as the next significant factor with a mean value of 3.05, reflecting that quick and hassle-free transactions strongly motivate consumers to use digital payments. The moderate standard deviation ($SD = 1.169$) indicates consistent agreement among respondents.

Government Initiatives reported a mean of 2.77, highlighting a moderate influence of policy support, awareness campaigns, and digital inclusion programs on adoption. The standard deviation ($SD = 1.126$) suggests reasonable consistency in responses.

Technological Advancement recorded the lowest mean score (Mean = 2.51), implying that although technology availability is important, consumers may perceive it as a supporting rather than a primary motivating factor. Overall, the results indicate that security, transparency, convenience, and speed play a more decisive role than policy or technological factors in driving consumer adoption of digital payments in India.

Table 2
Kendall's Coefficient of Concordance

N	150
Chi-Square	49.187
df	3
Asymp. Sig.	0.000

Table 2 presents the results of Kendall's Coefficient of Concordance (W), which is used to measure the degree of agreement among respondents regarding the factors driving digital payment adoption in India. The analysis is based on responses from 150 participants. The calculated Chi-square value of 49.187 with 3 degrees of freedom indicates a strong level of association among the ranked factors. The asymptotic significance value ($p = 0.000$) is less than the conventional significance level of 0.05, suggesting that the results are statistically significant.

This finding implies that there is a significant level of agreement among respondents in ranking the factors influencing digital payment adoption. In other words, consumers share a common perception regarding the relative importance of these factors. The statistically significant result allows rejection of the null hypothesis, which assumes no agreement among respondents. Therefore, the study concludes that factors such as convenience, security, government initiatives, and technological advancement are consistently perceived by consumers as influential in driving digital payment adoption in India.

Impact of Digital Payment on Consumers

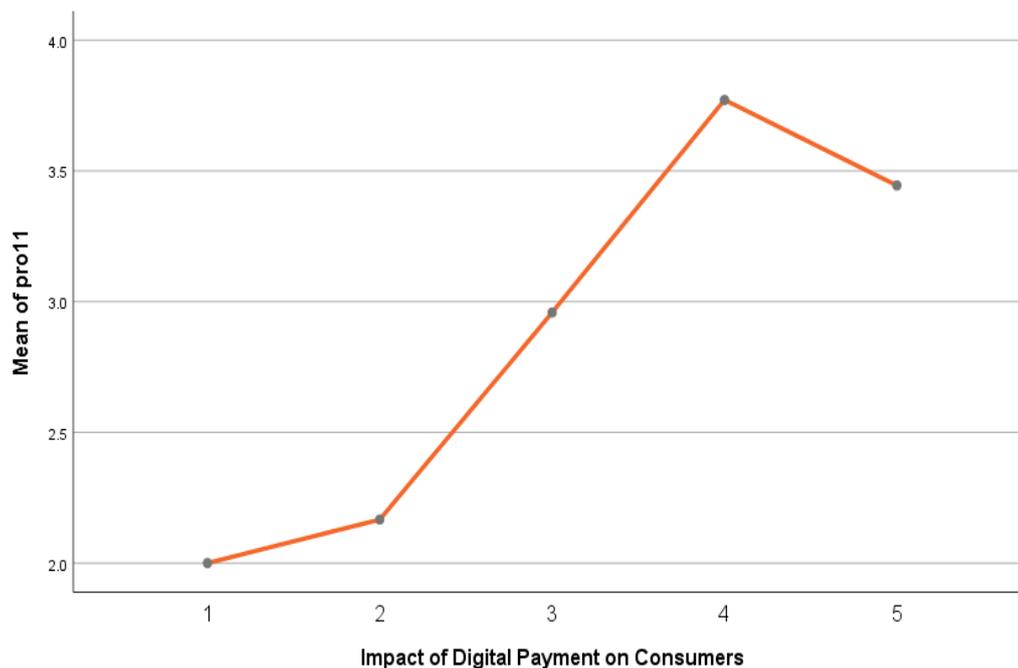
Digital payment adoption from the consumer perspective is crucial, as consumers are the primary users and beneficiaries of these systems. While digital payments offer numerous advantages, they also raise concerns related to security, trust, accessibility, and awareness. This study seeks to explore the impact of digital payment systems on consumers in India, focusing on both the opportunities and challenges associated with their growing use.

Table 3
 Impact of Digital Payment on Consumers

Impact of Digital Payment on Consumers	N	Mean	Std. Deviation	F	Sig.
Convenience and Time Efficiency	22	2.00	1.345	.981	.000
Financial Inclusion	36	2.17	.941		
Consumer Spending Behavior	48	2.96	.771		
Transparency and Record Keeping	35	3.77	.843		
Security and Trust Issues	9	3.44	1.014		
Total	150	2.85	1.145		

Table 3 presents the analysis of the impact of digital payment systems on consumers using mean scores, standard deviations, and ANOVA results. The total sample size for the study is 150 respondents. The overall mean value of 2.85 indicates a moderate to high impact of digital payments on consumers. Among the impact dimensions, Transparency and Record Keeping recorded the highest mean score (Mean = 3.77), suggesting that consumers strongly perceive digital payments as improving financial transparency and ease of maintaining transaction records. This is followed by Security and Trust Issues with a mean of 3.44, indicating that security concerns and trust perceptions significantly influence consumer experience with digital payments. Consumer Spending Behavior shows a mean value of 2.96, reflecting a noticeable change in spending habits due to the convenience and ease of digital transactions. Financial Inclusion has a mean of 2.17, suggesting a moderate perception of digital payments in expanding access to financial services. Convenience and Time Efficiency recorded the lowest mean value (Mean = 2.00), implying that while digital payments are convenient, consumers may now consider convenience as a basic or expected feature rather than a distinguishing benefit. The ANOVA results show an F-value of 0.981 with a significance value of 0.000, which is statistically significant at the 5% level. This indicates a significant difference in consumer perceptions across the various impact dimensions. Hence, digital payments have a varied yet significant impact on different aspects of consumer experience in India.

Graph: 1



Implications for the Study

The findings of this study have several important implications for policymakers, financial institutions, digital payment service providers, and consumers. The significant role of security, transparency, and convenience indicates the need for strengthening consumer protection mechanisms and enhancing trust in digital payment platforms. Policymakers can use these insights to design more inclusive digital finance policies that address the concerns of different consumer groups, particularly rural users, elderly individuals, and first-time adopters. For banks and fintech companies, the results emphasize the importance of user-friendly interfaces, reliable transaction systems, and effective grievance redressal mechanisms. The study also contributes to academic literature by providing a consumer-centric perspective on digital payment adoption and impact, bridging the gap between technological advancement and actual user experience. Furthermore, the implications extend to financial literacy initiatives, highlighting the necessity of educating consumers about safe digital practices and responsible spending. Overall, the study supports India's broader objective of building a secure, transparent, and inclusive digital payment ecosystem by identifying key areas that require continuous improvement and policy attention.

Recommendations and Suggestions

The findings of the study, several recommendations are proposed to enhance the effectiveness and inclusiveness of digital payment systems in India. First, there is a strong need to improve digital literacy among consumers through targeted awareness programs, especially in rural and semi-urban areas. Financial institutions and payment service providers should simplify application designs and offer multilingual support to cater to diverse user groups. Strengthening cybersecurity frameworks and ensuring quick resolution of transaction failures and fraud-related complaints will help build consumer trust. Government agencies and regulators should continue to promote secure and interoperable payment systems while monitoring emerging risks. Merchants should be encouraged to adopt digital payments through incentives and training programs. Additionally, consumers should be educated on responsible usage to avoid overspending and protect personal information. Collaborative

efforts among the government, banks, fintech companies, and educational institutions are essential to ensure that digital payments remain safe, accessible, and beneficial for all sections of society.

CONCLUSION

Digital payment systems have emerged as a transformative force in India's financial ecosystem, fundamentally changing the way consumers conduct financial transactions. The shift from cash-based payments to digital modes reflects broader changes in consumer preferences, technological accessibility, and institutional support. This study examined the factors driving digital payment adoption and analyzed its impact on consumers, focusing on aspects such as convenience, financial inclusion, spending behavior, transparency, security, and empowerment. The findings reveal that while convenience and speed encourage adoption, security and transparency play a more decisive role in shaping consumer trust and sustained usage. Digital payments have enhanced financial accessibility by integrating a larger population into formal financial systems and enabling efficient delivery of government benefits. Consumers have also benefited from improved record keeping and greater control over personal finances. At the same time, challenges such as cybersecurity risks, digital illiteracy, and infrastructural limitations continue to affect consumer confidence and equitable adoption.

Despite these challenges, the overall impact of digital payments on consumers in India is largely positive. Continuous technological innovation, supportive regulatory frameworks, and increasing consumer awareness are gradually addressing existing concerns. The study underscores the importance of a balanced approach that combines technological advancement with strong consumer protection and education. In conclusion, digital payment systems are not merely tools for transaction efficiency but are catalysts for financial inclusion and economic modernization. With sustained efforts from all stakeholders, digital payments will continue to play a vital role in shaping India's inclusive and digitally empowered future.

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