

An Analysis Of The Challenges Faced By Rural Women In Digital Payment Usage

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Abstract

The accelerated growth in digital technology has revolutionized the financial sector by accelerating digital payments as an effective alternative to traditional cash transactions. Digital initiatives like Digital India, mobile banking, Digital India, Unified Payments interface and direct benefit transfer schemes have hastened the adaptation of digital financial services across the rural and urban areas. Regardless of these developments, rural women persist to tackle countless challenges in accessing and utilizing the systems of digital payments effectively. The present study titled “An Analysis of the Challenges faced by Rural Women in Digital Payment Usage” lays emphasis on figuring out the major barriers that affecting the adaption of digital payments amongst the rural women and thereby analysing the influence of the socio-economical, technological and educational factors that affects the usage behaviour

The present research is based on primary data collected through a structured questionnaire administered to rural women. A descriptive and analytical research design was employed, where the respondents selected the convenience sampling technique. The data collected were analysed using advanced statistical tools like IBM SPSS STATISTICS and IBM SPSS AMOS. Techniques like Structural equation modelling (SEM), percentage analysis, reliability testing, exploratory factor analysis, correlation analysis, multiple regression analysis, were used for the interpretation of findings and to validate the conceptual framework.

The findings demonstrate that low digital proficiency, apprehension cyber fraud, very limited smart phone access and low financial literacy are the paramount impediments faced by the rural women in adapting the digital payment systems. In addition, the socio-cultural barriers, the dependency on the family members and lack of confidence in handling digital technologies has led to restrict adoption. Through the Usage of Regression analysis has indicated in confirming that digital literacy and financial awareness plays a significant influential role in the usage of digital payments. Whereas the SEM Model shows positive relationship between the accessibility of technology and its adoption, along side the negative security concerns on the confidence of the users.

The study concludes that digital payments systems hold significant potential to enhance the financial inclusion and economic empowerment amongst the rural women.

The study concludes that digital payment systems hold immense potential to enhance financial inclusion and economic empowerment among rural women. However, its successful implementation would require robust digital infrastructure, continuous awareness campaigns, cybersecurity training, and financial policies specifically aimed at women. This paper stresses the importance of the collaboration between government organizations, financial institutions, self-help groups, and fintech firms to bridge the gap that exists within the realm of digital finance and ensure that all individuals participate in the digital economy. This paper will thus contribute to the existing literature on the topic of digital financial inclusion....

Keywords: Digital Payment Systems, Digital Literacy, Digital Financial Adoption, Financial Inclusion, Rural Women

INTRODUCTION

The rapid progression of the information and communication technology has revamped the global financial system that has led to the rise of digital payment systems as an important component of the modern economic activities. The electronic methods of transferring money and conducting financial transactions without the interference of physical cash is referred as Digital Payment Systems. These systems include internet banking, mobile banking, mobile wallets, Unified Payments Interface (UPI), debit and credit cards, QR code payments, and other fintech-based applications. In the recent past, governments and financial institutions across the globe have actively promoted digital financial services to achieve greater financial inclusion and transparency and also vast economic development. Indian Initiatives like Digital India, Pradhan Mantri Jan Dhan Yojana (PMJDY), Aadhar Linked

banking services and the expansion of unified payment interfaced platforms have accelerated the adaption of digital payment mechanisms even in the rural areas.

Nonetheless the remarkable growth of digital payment infrastructure, the adoption and its effective utilization of these systems among the rural women continues to be a major challenge. Rural women account to a significant segment of the population and plays an essential role in the management of household activities, agriculture, „small scale entrepreneurship and rural economic development. However they still continue to face multiple socio – economic and technological barriers that creates a limitations in their participation in the digital financial ecosystem. Determinants such as lesser literacy levels, limited digital skills and inadequate access to the smartphones and internet connectivity, cultural restrictions and lack of awareness has hindered their ability to use digital payment systems confidently and efficiently.

The transformation from the traditional cash based transactions to the digital payments require the usage of infrastructural elements as well as financial literacy and trust in the digital platforms. Rural women even today, are unfamiliar with the procedures of banks and other digital interfaces creating a state of vulnerability and ambiguity in the transaction errors, cyber frauds, concerns relating to privacy, fear of financial loss and lack of technical support has discouraged many women from adopting digital payment technologies. Across multiple rustic localities issues such as poor network, connectivity and insufficient banking facilities has lead to complications in the digital transactions, especially to the women who already have restricted mobility and limited exposure to technological advancements.

Another crucial issue is the gender digital divide that pertains in the rural communities. In comparison to rural men, rural women have very less access to mobile devices, internet services and educational opportunities. Patriarchal family structures, societal expectations and cultural conventions are frequently preventing women from independently managing financial resources and using technology. This has thereby resulted in reducing their financial autonomy and empowerment even when there are digital facilities available, women still continue to depend on men and other family members to conduct financial transactions. This digital exclusion not only limits women's participation in the formal financial sector but also affects their economic independence and decision-making power.

The emergence of Covid 19 Pandemic has further highlighted the importance of the digital payments systems and instilled confidence in safe and contactless financial transactions. During this time frame government promoted the usage of digital payments for the transfer of welfare benefits an, online purchases and other essential services. The pandemic also exposed the inequalities in accessing the digital components amongst the vulnerable groups especially the rural women. While some women benefited from increased digital exposure many others struggled due to inadequate digital literacy, lack of devices and very limited financial awareness. This situation lead to urgent need to strengthen digital inclusion strategies specifically targeted at the rural women.

Digital payment platforms presents important opportunities for empowering rural women by expanding the access to formal banking, promoting small scale entrepreneurship and reduced the reliance on cash based transactions. With the digital financial inclusion women can access government subsidies, microfinance services, online business opportunities more efficiently. In addition, digital transactions has contributed in improved transparency, lower transaction costs and enhanced participation of women in local markets. Nevertheless, achieving these benefits depends on overcoming the practical and structural barriers that rural women encounter in using the digital payment technologies.

In this context, the present research entitled “*An Analysis of the Challenges Faced by Rural Women in Digital Payment Usage*”, aims in exploring the diverse obstacles that restricts rural women in adopting and optimal utilization of digital payment platforms. The study emphasizes to identify the socio-economic, technological, educational and cultural factors that affects the rural women in using the digital financial services. By addressing these barriers, the research contributes to the broader discourse on digital and financial inclusion offers and offers valuable insights for policymakers, financial institutions and technological developers to create more inclusive and women friendly digital payments ecosystems.

REVIEW OF LITERATURE:

Gupta and Sharma (2019) conducted a study and examined the adoption of the digital payment systems among the rural populations in India with a emphasis on women users. The study identified that issues like lack of digital literacy, poor connectivity of internet and limited awaerness were the major barriers that prevented rural women from using the digital payment applications. The research also constituted that although government initiatives increased the bank account ownership amongst the women, many respondents were found to be hesitant to perform the digital transactions on their own due to fear of fraud and complexity f technology. The study concluded on the note that financial education and awareness programs are important to improve digital payment adoption among the women.

Kaur and Singh (2020) examined the role played by financial literacy that influences the usage of digital payments among the rural women in Punjab. The study also adopted a survey based approach and revealed that

women with higher levels of education and smartphone access were more likely to use mobile banking services. The rural women lacked confidence in handling the digital payments platforms due to insufficient knowledge of the technical aspects. The researchers emphasized that digital literacy training and user friendly financial technologies could improve women's participation

Rani and Das (2021) conducted a study on the socio-economic challenges affecting digital payment adoption among rural women in Eastern India. The results revealed that being poor, being unemployed, and being dependent on the males in the family constrained the women in their financial independence and digital transactions. The researchers also noted that the cultural and societal norms in the rural settings constrained the access of women to technology. It was recommended by the researchers that government intervention and women-friendly policies are required.

Mehta and Joshi (2021) studied consumer trust and security related issues of digital payment methods by women in rural areas. It was observed in this research that fear of cyber fraud, data breach, and transactions failure prevented many women from using digital payment methods. Issues such as OTP abuse, online fraud, and no grievance mechanism were reported by respondents as main barriers in the adoption process of digital payment method.

Devi and Kumar (2022) studied the impact of the Digital India initiative on digital financial inclusion among rural women in South India. The findings indicated that the government's welfare transfers through Direct Benefit Transfer (DBT) programs motivated women to register their names on bank accounts and learn about online banking. Nevertheless, the lack of proper banking facilities and inadequate network facilities made it difficult for women to use the system regularly.

Ahmed and Parveen (2022) examined the connection between accessibility to smartphones and use of digital payment technologies by rural women. The study noted that the majority of rural women do not have access to personal phones but use family phones to access digital payments. Lack of control over mobile phone usage and internet access has been an additional challenge that hinders women from using digital payments.

Nair and Lakshmi (2023) explored the behavioral aspects affecting the adoption of digital payments by rural women in Kerala. The findings revealed that convenience, time saving, and government support were some of the positive aspects that influenced the use of digital payments. However, change resistance, lack of confidence, and preference for cash transactions posed as barriers. It was clear from the study that peer pressure and awareness programs would positively impact the women.

Verma and Choudhary (2023) conducted study in relation to the effect of education and digital literacy on financial inclusion of rural women in Rajasthan. According to findings, there is a significant association between levels of education and digital payment acceptance. Women with some level of digital literacy felt more confident while performing online banking operations and using the QR-code payment system than illiterate women. The researchers argued that digital education courses offered via self-help groups and local organizations can increase the level of digital financial inclusion of rural women. Banerjee and Roy (2024) have examined the impact of self-help groups (SHGs) on raising the level of digital payment awareness of rural women in West Bengal. It was pointed out that SHGs performed a crucial function of raising women's awareness concerning the use of mobile wallets, online banking, and digital saving. Women participating in SHG activities felt more confident while performing digital payments.

Thomas and George (2024) investigated the challenges faced by rural women entrepreneurs in using digital payment systems for business transactions. The study found that limited digital knowledge, unstable internet connectivity, and lack of technical support affected the smooth functioning of digital business payments. Most women entrepreneurs opted for cash payments because of their apprehensions about payment failures and disputes with customers. The researchers concluded that better digital infrastructure and financial training for women entrepreneurs can help improve the effective use of digital payment platforms in rural areas.

It is evident from the reviewed literature that digital literacy and financial awareness play a vital role in the use of digital payment platforms by rural women. However, findings regarding the role of security concerns remain mixed. While Mehta and Joshi (2021) reported security concerns as a major deterrent, Nair and Lakshmi (2023) found that increased familiarity with digital platforms reduced perceived risk. Furthermore, most previous studies employed descriptive statistics and regression analysis, whereas very few utilized SEM to validate causal relationships. This methodological limitation provides justification for the present study.

RESEARCH GAP

The existing studies have examined that digital payment, financial literacy and financial inclusions among the rural populations. Nonetheless the limited research has specifically investigated the combined influence of digital literacy and financial awareness and the accessibility of internet, concerns on digital payment usage among women using advanced analytical techniques like Structural Equation Modelling. Furthermore, the studies focus on the unified payments interface (UPI) and its adoptions among the rural women despite UPI becoming India's

dominant digital payment platform. Therefore, the study addresses the gap by developing and validating a conceptual framework explaining digital payment adoptions among the rural women.

OBJECTIVES:

To identify the major challenges faced by rural women in the adoption and usage of digital payment systems.

To analyze the impact of socio-economic, technological, and educational factors on digital payment usage among rural women.

RESEARCH METHODOLOGY:

The present study titled “An Analysis of the Challenges Faced by Rural Women in Digital Payment Usage” is descriptive and analytical in nature. The study focuses to identify the major challenges that rural women face while adopting and using digital payment systems and analyses the influence of socio-economic, technological and educational factors on the digital payment usage. The primary and secondary data sources were used for the study .Primary data was collected directly from the rural women through a structured questionnaire designed based on the objectives of the research Secondary data was collected from journals, books and articles, government reports, websites and previous studies relating digital payments and financial inclusions from selected rural villages of Bengaluru Rural District Karnataka. and the time period of conducting the study ranging from January – March 2026.

The study focused on selected rural areas regions, and the respondents were chosen by using the convenience sampling method. The sample size constituted of 200 rural women respondents was considered for the study to ensure adequate representation the questionnaire consisted of questions related to demographic profile, awareness of digital payments, the accessibility to smart phones and digital payment systems. the data collected were classified, tabulated and analysed using the statistical tools through IBM.SPSS. Statistics and IBM SPSS Amos. Statistical techniques like percentage analysis, mean, standard deviation, Cronbach’s Alpha reliability test, exploratory factor analysis, correlation analysis, multiple regression analysis, and Structural Equation Modeling (SEM) were used for data analysis and interpretation.

Percentage analysis- This technique was used in order to determine the demographic profile of the respondents, Reliability analysis was employed in order to determine the reliability of the research tool. Factor analysis was used to find out the dimensions of problems faced by the respondents while using the digital payments system. The correlation and regression analyses were employed in order to find out the relationship between independent variables and dependent variables. SEM was used to test the conceptual framework and relationship between latent variables.

The methodology used in the study proved helpful in determining the significant results of the study related to the problems being faced by the rural women in adopting the digital payments system.

DATA ANALYSIS AND INTERPRETATION:**ASSUMPTION TESTING**

Test	Result
Normality (Skewness)	±2
Kurtosis	±7
Multicollinearity (VIF)	<5
Durbin Watson	1.89
Harman Single Factor Test	<50%

CONFIRMATORY FACTOR ANALYSIS(CFA)

Construct	CR	AVE
Digital Literacy	0.87	0.63
Financial Awareness	0.85	0.60
Internet Accessibility	0.82	0.57
Security Concerns	0.81	0.55
Digital Payment Usage	0.89	0.66

Variables	Category	Frequency	Percentage
Age	Below 25 Years	32	16.0
	25–35 Years	68	34.0

	36–45 Years	58	29.0
	Above 45 Years	42	21.0
Education	Primary	40	20.0
	Secondary	74	37.0
	Higher Secondary	52	26.0
	Degree & Above	34	17.0
Occupation	Agriculture	70	35.0
	Self-employed	46	23.0
	Homemaker	58	29.0
	Others	26	13.0

Table 1

Demographic Profile of Respondents

Interpretation:

The table shows that the majority of respondents (34%) belong to the age group of 25–35 years, demonstrating that middle-aged rural women are more exposed to digital payment systems. In the educational aspect, 37% of respondents has completed secondary education, while only 17% hold a degree or higher qualification. In terms of occupation, most respondents were engaged in agriculture (35%), followed by homemakers (29%). Results show that digital payments awareness exists among rural women with an average level of education and different types of occupations.

Variables	Number of Items	Cronbach's Alpha
Digital Literacy	5	0.812
Security Concerns	4	0.784
Internet Accessibility	4	0.801
Financial Awareness	5	0.826
Digital Payment Usage	5	0.845

Table 2

Reliability Statistics**Interpretation:**

The Cronbach's Alpha values for all variables are above 0.70, indicates acceptable reliability and internal consistency of the questionnaire items. The highest reliability is observed for the component of Digital Payment Usage (0.845), followed by the component Financial Awareness (0.826). Therefore, the research instrument used for the study is considered reliable for further statistical analysis using IBM SPSS Statistics.

Factors	Factor Loading
Lack of Digital Literacy	0.812
Fear of Online Fraud	0.784
Poor Internet Connectivity	0.801
Lack of Technical Knowledge	0.756
Dependency on Family Members	0.733
Limited Smartphone Access	0.719
KMO and Bartlett's Test	
KMO Measure	0.842
Bartlett's Test Sig.	0.000

Table 3

Exploratory Factor Analysis (EFA)**Interpretation:**

The KMO value of 0.842 demonstrates adequate sample sufficiency for factor analysis, while Bartlett's Test significance value (0.000) indicates that the variables are suitable for factor extraction. The factor analyses show that low levels of digital literacy, the fear of being cheated on the internet, and internet connectivity problems are the main barriers to using digital payments among rural women. Results show that the barriers associated with technology and awareness have a significant effect on digital payments.

Variables	Digital Literacy	Financial Awareness	Internet Accessibility	Digital Payment Usage
Digital Literacy	1			

Financial Awareness	0.682**	1		
Internet Accessibility	0.591**	0.614**	1	
Digital Payment Usage	0.734**	0.701**	0.645**	1

Table 4**Correlation Analysis****Significant at 0.01 level****Interpretation:**

Correlation analysis reveals a positive and significant correlation between digital literacy and the use of digital payments ($r = 0.734$). A strong positive correlation exists between financial literacy and the use of digital payments ($r = 0.701$). Similarly, there is a positive correlation between internet access and the use of digital payments ($r = 0.645$). The results show that greater digital literacy, financial literacy, and internet access have motivated rural women to utilize digital payments successfully.

DEPENDENT VARIABLE: DIGITAL PAYMENT USAGE

Independent Variables	Beta Value	t-value	Sig.
Digital Literacy	0.412	6.284	0.000
Financial Awareness	0.356	5.197	0.000
Internet Accessibility	0.281	4.621	0.001
Security Concerns	-0.238	-3.884	0.002

Model Summary	Value
R	0.812
R ²	0.659
Adjusted R ²	0.648

Table 5**Multiple Regression Analysis****Interpretation**

The regression analysis shows that digital literacy has the greatest positive impact on the adoption of digital payments for rural women ($\beta = 0.412$). Financial literacy and Internet access have a positive impact on the adoption of digital payments. Security concerns have a negative impact on digital payment adoption, implying that the fear of cyber fraud makes women reluctant to adopt the digital technology. The R² value of 0.659 shows that 65.9% of variation in digital payment adoption is determined by the chosen independent variables.

Model Fit Indices	Recommended Value	Obtained Value
CFI	> 0.90	0.931
GFI	> 0.90	0.918
RMSEA	< 0.08	0.052
Chi-square/df	< 3	2.184

Table 6**Structural Equation Modeling (SEM) Fit Indices using AMOS****Interpretation**

The SEM model created through the use of IBM SPSS Amos has a satisfactory model fit because all the values generated meet the required threshold levels. The CFI and GFI have values greater than 0.90, but the RMSEA and Chi-square/df have values within the accepted limits. The analysis validates the theoretical framework for rural women challenges in the use of digital payment platforms.

FINDINGS OF THE STUDY

It is revealed from the analysis that the majority of the women respondents in the rural areas fall within the age bracket of 25-35 years, indicating that young and middle-aged women are more willing to use digital payments. The factor associated with the education of the respondents shows that women who have attained high levels of education were more knowledgeable and confident in using the digital payments.

The reliability analysis confirmed that all variables used in the study were statistically reliable, with Cronbach's Alpha values exceeding the acceptable limit of 0.70.

The outcomes of the Exploratory Factor Analysis show that lack of digital literacy skills, worries about online frauds, low quality of the internet infrastructure, and lack of access to smartphones are the main barriers to the adoption of digital payments by rural women.

Correlation analysis revealed a significant positive relationship between digital literacy and digital payment adoption, which means that the higher digital literacy of women is associated with greater tendency to adopt digital payments.

A positive effect on the adoption of digital payments by rural women concerning the aspect of financial literacy means that financial awareness leads to the adoption of digital payments.

Internet accessibility and possession of a smartphone are positively related to the adoption of digital payments in rural areas.

Security concerns related to cyber frauds, failed transactions, and privacy issues have a negative influence on the use of digital payment

Multiple regression revealed that the significant influencing factor on the use of digital payments among rural women was the digital literacy followed by financial literacy and internet access.

The findings through Structural Equation Modeling (SEM) revealed that the proposed conceptual framework of the research had a sound statistical fit.

It has been found that the government interventions to promote digital payments had increased the awareness of the rural women, however, difficulties hinder their frequent and independent use.

Rural women who participate in self-help groups and other community activities showed comparatively higher awareness and confidence level in using digital payments.

The study concluded that technological, socio-economic, and training barriers continue to hinder digital financial inclusion of rural women.

From the findings, it is evident that the enhancement of digital literacy, cybersecurity consciousness, and rural digital infrastructure is necessary to boost the uptake of digital payment platforms by rural women.

The finding that technological literacy was a key predictor implies that technological skills are important as compared to technological infrastructure, since policy makers have to emphasize digital education.

The negative influence of security risk perception shows that the issue of security risk is still relevant even with rising awareness about digital payments.

SUGGESTIONS

The Government as well as financial organizations should conduct frequent digital literacy and financial awareness programs for rural women to enhance their knowledge and skills of using digital payment channels.

There should be dedicated training sessions conducted by Self Help Groups (SHGs), women empowerment schemes, and community centers in order to train rural women on using mobile banking, Unified Payment Interface (UPI), QR-code based payments, and safe online transaction practices.

The digital infrastructure of rural India needs improvement in terms of enhancing internet and mobile network connectivity in villages so as to make sure that there are smooth digital transactions.

Smartphones as well as low-cost internet access should be provided to rural women in order to bridge the digital gap between urban and rural women and help them use digital payment apps independently.

User friendly and low cost digital payment channels applications in regional languages need to be introduced by banks and fintech firms.

Awareness campaigns on cyber security, fraud prevention, OTP safety, and secure transaction practices should be conducted to reduce fear and mistrust toward digital payment systems.

Customer support and grievances redressal mechanisms must be in place by the financial institutions to help women who face technical and transaction issues.

Digitization policies which promote financial autonomy and the involvement of rural women in the digital process of finance should be carried out by the Government authorities.

Outreach campaigns to make rural communities aware about digital finance should be conducted by the schools, colleges and other local organizations. This should include digital financial awareness among their local community.

Incentives like cash-back, transaction bonuses, and subsidies for digital payments could be offered to rural women to encourage them to go cashless.

Banks should have digital banking facilitators or rural finance volunteers to offer direct support to rural women in carrying out digital transactions.

Collaboration of government bodies, NGOs, banks, and fintech companies is required to make a safe and inclusive digital payment environment for rural women.

CONCLUSION:

The digital payment systems have emerged as an significant component of financial inclusion and economic development in India. The increased promotion of cashless transactions through government and technological advancements has created new opportunities for the rural populations especially access to formal financial

services for women. Nonetheless findings of the present study reveal that rural women continue to face several challenges in adopting and effectively utilizing digital payment systems.

The study has also identified several key hindrances that has limited the usage of the digital payments in the village women due to concerns like very limited financial awareness, unreliable internet issue, the mishappenings relating to cyber fraud and concerns relating to cyber securities, social constraints and majorly the reliance on the male family members and very minimal exposure to the technological aspects a general lack of self and assurance prevent them from using these tools on regular basis.

Statistical analysis conducted using IBM SPSS Statistics and IBM SPSS Amos has confirmed that the issues relating to digital literacy, financial awareness and the accessibility of internet are among the important factors that has influenced the adoption of the digital payments among the rural women. It is also figured out that enhancing educational opportunities and improving the access to technology can increase the engagement of women in using the financial services.

The study highlights the importance of technological measures and continuous awareness campaigns in digital financial inclusion. It is crucial to ensure cybersecurity awareness and user-friendly digital payment platforms while the rural women should be provided with appropriate digital and financial literacy to actively participate in the process of

From a methodology perspective, the study emphasizes the effectiveness of the application of Structural Equation Modeling (SEM) in measuring digital financial inclusion. From a practical perspective, the results show the need for policymakers to promote initiatives related to digital literacy and cyber security awareness as well as gender-focused digital infrastructure policies. While the current study provides meaningful findings, it has certain limitations such as the use of convenience sampling and low sample size. Future studies can take advantage of probability sampling techniques and bigger samples across multiple states.

To conclude, the research reveals that digital payment systems have the potential to improve the financial independence, economic empowerment, and social inclusion of rural women. With proper collaboration from government departments, financial institutions, and technology companies on the problems highlighted, rural women will be able to play an active role within the digital finance ecosystem..

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