

**Vol. IX
Number-29**

**ISSN 2319-5282
Jan.-Dec. 2020**

Edu Care

**A Multidisciplinary International
Peer Reviewed/Refereed Journal**

APH PUBLISHING CORPORATION

ISSN : 2319-5282

EDU CARE

A Multidisciplinary International
Peer Reviewed/Refereed Journal

Vol. IX, Number - 29

January-December, 2020

Chief Editor

Dr. S. Sabu

Principal, St. Gregorios Teachers' Training College, Meenangadi P.O.,
Wayanad District, Kerala-673591. E-mail: drssbkm@gmail.com

Co-Editor

S. B. Nangia

A.P.H. Publishing Corporation

4435-36/7, Ansari Road, Darya Ganj,

New Delhi-110002

(iv)

(Contribution of the Missionaries in the field of Development of Boro Language, Culture and Literature : A Descriptive) <i>Binoy Kherkatary</i>	81
Acid Attack <i>Dr. Neelam Verma</i>	84
A Review of Research on Digital Literacy Framework <i>Dr. B. Padma</i>	89
Comparison and Relationship of Maximum Oxygen Consumption, and Body Mass Index of Female Students of Physical Education <i>Kalyani Dwivedi</i>	98
Current Trends in Eating Out Practices of Young Adults Residing in Delhi NCR <i>Dr. Shabnam Chhabra</i>	101
An Evolution of Technology Adoption Models in Predicting Digital Payment Acceptance: A Comparative Analysis <i>Dr. Musheer Ahmed and Laxmi Narayan Yadava</i>	106
Guidelines for Contributors	119

An Evolution of Technology Adoption Models in Predicting Digital Payment Acceptance: A Comparative Analysis

Dr. Musheer Ahmed* and Laxmi Narayan Yadava**

ABSTRACT

This article has dual purposes. This study uses a literature review process to collect and analyze research on digital Payment adoption and growth. This review covers a variety of sources, including scientific journals, conference proceedings, and industry publications. We analyzed selected data to understand the effectiveness of identified practices and existing technology models in explaining digital spending patterns. Synthesizing available data reveals a variety of factors influencing digital payments adoption. Personal considerations such as PE, EE, SI, FC, HM, PV, reliability, trust, and safety play an important role. Additionally, macro factors such as the economy, government policies, and regional differences play an important role in India. Evaluating a technology model reveals its strengths and weaknesses, providing a foundation for better understanding the changes transforming digital payments. This article provides original information through a comprehensive analysis of the interplay of different factors influencing the adoption of digital payment systems in India. Evaluating various technology models in this context provides a new perspective and implications for researchers, policy makers, and business professionals who want to improve the understanding and ease of using digital money.

Keywords: Digital Payment, adoption of technology, digital payment adoption, factors influencing digital payment, innovation of technology".

INTRODUCTION

The digital revolution is changing the way we interact with technology, and this change is happening most notably in the financial sector. The use of digital technologies represents a fundamental shift that is transforming the way people and organizations engage with financial services. This model provides a framework for understanding user decisions and implementation decisions. These models have helped researchers gain a better understanding of how technology functions, starting with Everett Rogers' Diffusion of Innovations theory and continuing with Davis' general acceptance of technology (TAM) (Rogers, 1995; Davis, 1989). With assistance, these technologies can boost economic resilience, promote financial inclusion, and enhance general well-being. In today's context UTAUT-2 model, it expands our understanding by including factors such as "PE, EE, SI, FC, HM, PV, HA," impact on the community, and good work (Venkatesh et al., 2012). Regular updates and improvements to these models allow researchers to delve deeper into the complexity of technology. However, research is clearly ongoing, which is an important part of the evolution of this model

*Associate Professor, Department of Business Administration, Khwaja Moinuddin Chishti Language University, Lucknow, U.P., INDIA.

**Research Scholar, Department of Business Administration, Khwaja Moinuddin Chishti Language University, Lucknow, U.P., INDIA.