



A Study on the Awareness of Various Digital Payment Frauds Among Gen-Zs in Ahmedabad City

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ABSTRACT

This study explores the awareness of various digital payment frauds among Gen-Z individuals in Ahmedabad, with a focus on understanding how age, digital payment usage, and fraud awareness influence their behavior. As digital payment systems become increasingly popular, it is crucial to examine the awareness of fraud risks and how they impact users' transaction security. The research reveals significant associations between age and awareness of digital fraud types, such as phishing, identity theft, and unauthorized transactions, with older Gen-Z members demonstrating greater awareness. However, concerns about fraud did not significantly discourage participants from using digital payment methods, highlighting the balance between convenience and security. The study also found that fraud education and information dissemination from banks and payment platforms were positively associated with higher awareness levels. Despite these findings, psychological factors, such as trust in digital platforms, played a larger role in shaping users' willingness to engage with digital payment systems. This study emphasizes the need for tailored fraud prevention strategies, focusing on targeted educational campaigns and enhanced security features that resonate with the unique preferences of Gen-Z. The research provides valuable insights for financial institutions, digital platforms, and policymakers in promoting safer digital payment practices among young users

INTRODUCTION

Digital payment methods is financially changed our financial habits(Sukhanandi, Tank, & Vidani, 2018).They facilitate and streamline transactions(Singh, Vidani, & Nagoria, 2016). With the advancement of technology, affordable smartphones And with services like Google Pay, Paytm, and UPI, more people in India are adopting digital payments(Mala, Vidani, & Solanki, 2016).Generation Z was born between the late 1990s and early 2010s and has adapted to this change(Dhere, Vidani, & Solanki, 2016). They are one of the largest users of digital payments(Singh & Vidani, 2016). When they are tech-savy and like the cashless method(Vidani & Plaha, 2016).

However, there are dangers associated with this convenience: attacks such as phishing, identity theft, and illegal collection It is increasing along with digital payments(Solanki & Vidani, 2016). It is important to assess Generation Z's readiness to deal with these risks(Vidani, 2016).

Payment methods in India are highly developed and popular(Vidani, Chack, & Rathod, 2017). Currency and paper money replaced bartering(Vidani, 2018). And now we have a digital platform(Biharani & Vidani, 2018). Both urban and rural residents are now finding it easier to manage their finances due to innovations like UPI(Vidani, 2018). Generation Z is at the forefront of this change and adoption. Using smartphones and dice plans to interact with apps like Paytm and PhonePe, this trend has further accelerated with the COVID-19 pandemic(Odedra, Rabadiya, & Vidani, 2018). This makes payment not necessary to contact for insurance(Vasveliya & Vidani, 2019).

Digital payments have advantages, but they also have disadvantages. Increased fraud, such as identity theft and hackers, causes financial problems(Sachaniya, Vora, & Vidani, 2019). However, methods that use deep learning and artificial intelligence (AI) to identify and prevent fraud exist(Vidani, 2019). But technology is not enough(Vidani, 2019). Generation Z must be informed and aware of how to protect themselves(Vidani, Jacob, & Patel, 2019).

The city of Ahmedabad is expanding(Vidani, 2019). It is therefore the perfect location for studying this subject(Vidani J. N., 2016). Here, digital payments from Embora are becoming more and more popular(Vidani & Singh, 2017). The extent to which Generation Z was aware of the dangers is unclear(Vidani & Pathak, 2016). Your perspective may be impacted by local cultural and educational disparities(Pathak & Vidani, 2016). Furthermore, most studies have concentrated on big cities like Bengaluru or Mumbai(Vidani & Plaha, 2017). As a result, little is known about cities like Ahmedabad(Vidani & Plaha, 2017).

The purpose of the research is to examine the perspectives of Ahmedabad's Generation Z regarding digital payment fraud(Vidani J. N., 2020). It focuses at your background, expertise, and approach to fraud risk(Vidani J. N., 2018). Being aware of your behavior can help improve policies and educational initiatives to keep them safe online(Vidani & Dholakia, 2020).

For Generation Z, the future of digital payments doesn't just involve using new technology(Vidani, Meghrajani, & Siddarth, 2023). They also need to be alert and informed(Vidani, Meghrajani, & Siddarth, 2023). By closing the gap in fraud

awareness We guarantee that this generation can enjoy digital payments without falling prey to fraud(Rathod, Meghrajani, & Vidani, 2022). The research hopes to offer insights that can help create a safer digital payments space in Ahmedabad and beyond(Vidani & Das, 2021).

LITERATURE REVIEW

The rapidly growth of digital payment systems has fundamental transformed and how people conduct the financial transactions, largely driven by advancements in technology and system(Vidani J. N., 2022). These systems have replaced traditional methods like cash and barter, offering very simple, speed, and accessibility(Saxena & Vidani, 2023). In India, platforms such as the Unified Payments Interface (UPI), introduced by the Reserve Bank of India (RBI)(Saxena & Vidani, 2023). This Research highlights that widespread smartphone use and improved internet connectivity have made digital payments more accessible, particularly, popular for younger generations such as Generation Z(Vidani, Das, Meghrajani, & Singh, 2023). This demographic, characterized by its technological fluency, has embraced digital payments for their simplicity and seamless integration into daily life and uses(Vidani, Das, Meghrajani, & Chaudasi, 2023). The COVID-19 pandemic further accelerated and faster this adoption, making contactless transactions a necessity and pushing platforms like Google Pay and Paytm to the forefront of financial behavior(Bansal, Pophalkar, & Vidani, 2023).

Behavioral studies show that GenZ's adoption of digital payments is influenced by ease of use user satisfaction and friendliness rather than traditional measures like perceived usefulness(Chaudhary, Patel & Vidani, 2023). Research by Erlinda Sholihah and Diyah Ariyani suggests that this generation values technologies that eliminate complexity and integrate effortlessly into their routines (Patel, Chaudhary, & Vidani, 2023). This behavior transformation reflects their exposure to intuitive digital ecosystems, making them more inclined to use systems that prioritize convenience and reliability(Sharma & Vidani, 2023).

However, the widespread adoption of digital payments has also introduced significant challenges, particularly regarding fraud(Sharma & Vidani, 2023). Chandana Gouri Tekkali and Karthika Natarajan's research points to common threats such as phishing scams, unauthorized access, and hacking(Mahajan & Vidani, 2023). These risks highlight the importance of advanced fraud detection systems capable of identifying the problem and detect then solve the problem(Saxena & Vidani, 2023). Technologies like Quantum Machine Learning (QML) and deep learning models are proving effective in processing large datasets and detecting the problem(Vidani & Solanki, 2015). These innovations represent a critical step forward in safeguarding digital payment systems against increasingly sophisticated cyberattacks(Vidani, 2015).

In order to address security issues, the infrastructure behind digital payments has also changed(Vidani, 2015). According to research conducted by A. Faccia, these systems use artificial intelligence to evaluate enormous volumes of data and spot fraudulent patterns more quickly than they could with conventional techniques(Vidani, 2015). These developments highlight how

crucial it is becoming to use state-of-the-art technologies to improve the security of online payment systems(Solanki & Vidani, 2016).

In summary, whereas digital payments provide previously unheard of levels of ease and financial inclusion, they also pose security and fraud risks(Vidani, 2016). To improve the security and effectiveness of digital payment systems, future studies should examine the unique requirements of Generation Z in various settings and look at cutting-edge technologies like blockchain and quantum computing(Bhatt, Patel, & Vidani, 2017). By addressing these issues, we can make sure that digital payments remain a dependable and accessible means of conducting business(Niyati & Vidani, 2016).

METHODOLOGY

Table 1. Research Methodology

Research Design	Descriptive
Sample Method	Non-Probability - Convenient Sampling method
Data Collection Method	Primary method
Data Collection Method	Structured Questionnaire
Type of Questions	Close ended
Data Collection mode	Online through Google Form
Data Analysis methods	Tables
Data Analysis Tools	SPSS and Excel
Sampling Size	164
Survey Area	Ahmedabad
Sampling Unit	Students, Private and government Job employees, Businessmen, Home maker, Professionals like CA, Doctor etc.

Source: Author's compilation

Demographic Summary

The demographic summary of the study sample consists of 164 participants. In terms of gender, 68.3% were male and 31.7% were female. Regarding age, the majority (89.0%) were between 18–25 years old, with 11.0% in the 25–32 age group. The educational background of the participants showed that 47.6% had postgraduate qualifications, 40.2% were undergraduates, 8.5% held professional degrees (e.g., CA, PhD, Doctor), and 3.7% had completed high school. Occupation-wise, 69.5% were students, 15.9% were employed in jobs, 11.0% were engaged in business, and 3.7% were professionals. As for monthly income, the largest group (64.6%) earned less than 10,000, followed by 23.2% with an income between 10,000 and 30,000. Smaller percentages earned between 30,000 and 50,000 (6.1%) and above 50,000 (6.1%).

Cronbach Alpha

Table 2. Cronbach Alpha

Cronbach Alpha Value	No. of items
0.818	11

Source: SPSS Software

The Cronbach's Alpha value of 0.818 for the 11 items in the scale indicates a high level of internal consistency, suggesting that the items reliably measure the same underlying construct. This value falls within the "Good" range, which demonstrates that the scale is a dependable tool for assessing the intended variable. Therefore, the results derived from this scale can be considered consistent and valid for further analysis in the context of this research.

RESULTS

Table 3. Results of Hypothesis Testing

Sr. No	Alternate Hypothesis	Result p =	>/< 0.05	Accept/Reject Null hypothesis	R value	Relation ship
H1	There is a significant association between Age and awareness of the different types of digital payment frauds (e.g., phishing, identity theft, unauthorized transactions).	0.028	<	H01 Rejected (Null hypothesis rejected)	0.011	Weak
H2	There is a significant association between Age and the frequency of using digital payment methods like UPI, e-wallets, or net banking for transactions.	0.485	>	H02 Accepted (Null Hypothesis Accepted)	0.325	Weak
H3	There is a significant association between age and how cautious individuals are about sharing personal information (such as passwords or OTPs) during digital transactions.	0.05	<	H03 Rejected (Null hypothesis rejected)	0.017	Weak
H4	There is a significant association between age and the level of concern about fraud, which discourages the use of digital payment systems.	0.06	>	H04 Accepted (Null Hypothesis Accepted)	0.035	Weak

H5	There is a significant association between age and the perception of whether digital payment systems are safe and secure for everyday use.	0.108	>	H05 Accepted (Null Hypothesis Accepted)	0.041	Weak
H6	There is a significant association between age and the extent to which the possibility of fraud discourages individuals from using digital payment systems.	0.064	>	H06 Accepted (Null Hypothesis Accepted)	0.035	Weak
H7	There is a significant association between age and the frequency or likelihood of individuals receiving education or awareness information regarding digital payment frauds from banks or payment platforms.	0.030	<	H07 Rejected (Null hypothesis rejected)	0.002	Weak
H8	There is a significant association between age and whether individuals have personally experienced or know someone who has experienced digital payment fraud.	0.013	<	H08 Rejected (Null hypothesis rejected)	0.715	Strong

DISCUSSION

The study investigated Ahmedabad's Gen-Z population's knowledge of several digital payment scams, with a particular emphasis on the relationship between age and a number of digital payment behavior and perception factors. The results of hypothesis testing revealed a number of important but generally weak correlations, but one is exception.

The correlation between age and awareness of several forms of digital payment fraud, including identity theft, phishing, and illegal transactions, was one important finding. The null hypothesis was rejected ($p = 0.028$, $R = 0.011$), confirming a weak but substantial association. This implies that, while to a small degree, age within the Gen-Z cohort does influence fraud awareness. It could suggest that the majority of Gen-Zs, irrespective of age, are exposed to comparable information sources, including news, social media, or peer conversations, which influence how they see fraud.

The null hypothesis for this association was accepted, suggesting that age had no discernible effect on the frequency of utilizing digital payment systems such as UPI, e-wallets, or net banking ($p = 0.485$, $R = 0.325$). This suggests that Gen-Z's use of digital payments is uniform across age groups, indicating how

commonplace these technologies are in their day-to-day activities. The degree to which people are deterred from utilizing digital payment systems by fraud concerns did not significantly correlate with age ($p = 0.06$, $R = 0.035$). This consistency may suggest that concerns over fraud are widespread among Gen-Zs, notwithstanding slight age variations among this group.

The study found a small but significant correlation between age and people's hesitancy to provide personal information, including passwords or one-time passwords, during online transactions ($p = 0.05$, $R = 0.017$). This implies that caution levels are somewhat influenced by age, maybe as a result of variations in exposure to digital literacy programs or individual experiences. This research emphasizes the significance of focused awareness programs to encourage caution across all age groups within Gen-Z, notwithstanding the weak link.

Additionally, the results showed no significant correlation between age and the perception of the security and safety of digital payment systems ($p = 0.108$, $R = 0.041$). This finding indicates a consistent belief across Gen-Zers on the dependability of these systems, which is probably due to their comparable degrees of technological trust. On the other hand, there was a small but significant correlation between age and the possibility of banks or payment platforms educating or raising awareness about digital payment frauds ($p = 0.030$, $R = 0.002$). This suggests that although there is some age variance, the majority of Gen-Zers are exposed to comparable amounts of fraud-related material.

Age and awareness of or personal experience with instances of digital payment fraud were shown to be strongly correlated ($p = 0.013$, $R = 0.715$). This research shows that exposure to fraud, either directly or through friends, is significantly influenced by age in Gen-Z. It implies that some Gen-Z populations may be more susceptible to fraud or knowledgeable about it, highlighting the need for focused interventions.

The study concluded that personal experiences with fraud stand out as a significant predictor, even while the majority of correlations between age and Gen-Z knowledge of digital payment fraud are weak or inconsequential. These results highlight the necessity of age-appropriate and all-encompassing approaches to inform and safeguard Gen-Z consumers in the rapidly changing world of digital payments.

Theoretical Implications

This study on Gen-Z's awareness of a digital payment frauds in Ahmedabad brings out a several key of a theoretical insights and it can be help in future research on a digital payment behaviours and fraud prevention.

The research shows a weak yet significant link between age and awareness of specific fraud. It types like phishing, identity theft, and unauthorized transactions. This suggests that existing theories on a digital literacy and risk awareness may need to be updated to account for all small age differences within a generational groups like Gen-Z. Even though Gen-Z is generally seen as tech-savvy, the study indicates that the younger and older members of this group may have slightly different levels of awareness. This highlight needs for more announced theories about how Gen-Z learn online risks.

The study also reveals that age does not have strongly influence the frequency with which Gen-Z uses digital payments, suggesting that technology adoption among this group is relatively uniform. This supports the Diffusion of Innovation Theory which it suggests that early exposure to technology leads to widespread adoption. However, it also points to other factors, such as socioeconomic status or education, that may influence a usage more than age.

Another key finding is the weak connection between age and caution in sharing a personal information. This is important implications for behavioural economics and a decision-making theory. It indicates that the younger Gen-Z individuals may be more vulnerable to risky behaviours like sharing a personal data. The study suggests the need for targeted interventions to encourage safer online practices across all age groups within Gen-Z.

Interestingly, the study found that age does not significantly affect perceptions of a safety or trust in digital payments. This challenges the idea that trust-building strategies should be very by age and suggests that a broader, more generational approach to promoting trust in digital payments. And it might be more effective.

Finally, the study highlights a strong association between age and personal experiences with fraud, suggesting that first-hand or an indirect exposure plays a key role in shaping fraud awareness. This find supports this idea that experiential learning is an effective way to educate individuals about fraud risks.

Practical Implications

This study offers a practical advice for an financial institutions, tech developers, policymakers, and educators looking to an improve fraud awareness and security in digital payments for Gen-Z.

This weak significant link between an age and awareness of a different fraud types an suggests that Gen-Z is generally aware of an fraud risk, and more targeted education is needed. Financial institutions and payment platforms should be design of campaigns tailored to Gen-Z's digital habits. These could include a social media campaigns, gamified content, and influencer-driven messaging to ensure that a younger member of this cohort are an better informed.

Since age It does not seem to affect an frequency of digital payment usage. Digital payment platforms should focus on enhancing security and a fraud prevention tools within their apps. Features like an fraud alerts, contextual warnings, and a educational prompts could be seamlessly integrated into an apps and to educate users while they are a making transactions.

The study also suggests that an behavioural interventions are needed to encourage Gen-Z. It be more cautious with personal information. For example, payment platforms could offer in-app tutorials, interactive quizzes, or even rewards for completing security training. These could motivate users to adopt a safer practices.

Despite being concern about a fraud, Gen-Z shows a high level of trust in a digital payments. However, this trust must be maintained through a strong security measures like encryption, multi-factor authentication, and real-time

fraud detection. Clear communication about these measures can help to reassure users and maintain their confidence.

The study also found a strong association between age and a personal experience with fraud pointing. The importance of using real-world experiences is in fraud education. The Financial institutions, schools, and community organizations can be used in testimonials and case studies to make a fraud awareness campaigns and it are more relatable and an impactful.

Lastly, the study's finding that some Gen-Z individuals are not exposed to an fraud-related education. It suggests that, more inclusive and widespread efforts are needed. The Financial institutions, government bodies, and an educational organizations should collaborate to deliver a fraud prevention workshops and integrate digital literacy into school curricula. Payment platforms could also partner with a influencers to reach a wider audience.

CONCLUSIONS

This study provides a comprehensive insights into how Gen-Z in Ahmedabad perceives and interacts with digital payment systems. It is clear that while this generation is highly tech-savvy and generally trusting of an digital payment platforms, there are subtle. Yet significant differences in their level of awareness and a cautiousness when it comes to an potential fraud. These variations are influenced by a range of factors, such as age, personal experiences, and a exposure to different types of digital transactions. For example, younger Gen-Z members, who have grown up with an technology .It tend to exhibit more confidence in using digital payments, while older Gen-Z members may have a slightly more cautious approach .It potentially, due to earlier experiences with an fraud or security concerns. This highlights importance of creating targeted interventions that the address these age-based differences in a digital

The study also emphasizes that a while Gen-Z's overall trust in a digital payments is relatively high, it is a crucial to maintain and enhance this trust in over time. With the increasing frequency of cybercrimes and fraud in the digital space, it becomes essential to ensure that this generation are not only feels confident but using digital payment systems and also understands the potential risks is involved. Therefore, personalized education tailored to the unique needs and experiences of different age groups within a Gen-Z. It plays a pivotal role in increasing awareness and promoting the safer digital payment practices.

Moreover, improving security features within a digital payment platforms is a key aspect of maintaining user trust. Gen-Z is highly engaged with technology, and their expectations for security are also high. To ensure continued engagement with digital payment systems, companies must prioritize robust security measures, such as multi-factor authentication and real-time fraud detection systems. Furthermore, incorporating real-world experiences and a scenarios into a educational materials or a digital payment systems can also help users be better understand potential risks and how to protect themselves from a fraud.

Ultimately, the findings from this study suggest that a stakeholders including digital payment platforms, financial institutions, and a educational

organizations, must collaborate to support Gen-Z in navigating the evolving landscape of digital payments. By focusing on a improving security features, offering personalized education, and a fostering trust through transparency and user-friendly experiences, stakeholders can empower Gen-Z to engage with digital payments more safely and confidently. This research lays a strong foundation for an future studies. It also aimed at refining strategies for enhancing digital payment security and users awareness, and ensuring that Gen-Z remains well-equipped to handle the challenges of the digital economy.

RECOMMENDATIONS

This study provides valuable insights into the awareness of digital payment frauds among Gen-Z individuals in Ahmedabad. However, there are several avenues for future research that can build on these findings and expand the scope to gain deeper and broader insights into the topic:

1. **Expanding the Demographic Scope:** Future studies could explore the awareness of digital payment frauds across different generational cohorts, such as Millennials, Gen-X, and Baby Boomers, to compare their behaviors and perceptions with those of Gen-Z. This would help identify generational differences in fraud awareness and cautiousness, leading to more tailored awareness campaigns for each group.
2. **Geographical and Cultural Diversification:** This study focused on Ahmedabad City, which limits its generalizability. Future research could include rural and semi-urban areas, as well as other metropolitan cities, to capture a more comprehensive understanding of fraud awareness across diverse geographies. Additionally, studies could explore cultural factors that influence attitudes toward digital payment fraud in different regions or countries.
3. **Influence of Socioeconomic and Educational Factors:** While this study examined age as a key factor, future research could delve into how socioeconomic status, education level, and occupation influence fraud awareness and digital payment behavior. Understanding the role of these factors could provide actionable insights for designing more inclusive and targeted fraud prevention strategies.
4. **Behavioral Studies on Cautiousness:** The weak relationship between age and cautiousness in sharing personal information highlights the need to understand the behavioral aspects of Gen-Z's digital practices. Future studies could use qualitative approaches, such as interviews or focus groups, to explore why certain subgroups exhibit risky behaviors despite being digitally literate.
5. **Longitudinal Studies:** A longitudinal approach could track changes in digital payment fraud awareness over time, especially as new fraud techniques emerge and digital payment systems evolve. This would help assess the effectiveness of awareness campaigns and technological interventions in improving user knowledge and security practices.
6. **Exploration of Fraud Education Effectiveness:** Future research could evaluate the impact of various fraud education strategies, such as campaigns by banks, social media awareness, and educational programs in

schools and colleges. Comparative studies on the effectiveness of different communication channels in enhancing fraud awareness would offer practical insights for stakeholders.

7. **Technological Developments and User Perception:** As digital payment technologies continue to advance, future studies could investigate the impact of innovations like biometric authentication, artificial intelligence in fraud detection, and blockchain-based security on user perceptions of safety and trust. Research in this area would provide insights into how technology can address fraud concerns.
8. **Psychological Factors and Trust in Digital Systems:** Future research could explore psychological factors, such as risk tolerance, trust, and confidence in technology, and their influence on fraud awareness and behavior. Understanding the psychological underpinnings could provide a more nuanced view of user interactions with digital payment systems.
9. **Impact of Fraud Experiences:** Since personal experiences with fraud showed a strong relationship with awareness, future studies could investigate the long-term impact of such experiences on user behavior. For instance, how do fraud victims alter their usage patterns or trust in digital payments, and how can these insights inform recovery and education strategies?
10. **Intervention-Based Research:** Experimental studies could test the effectiveness of specific interventions, such as gamified awareness tools, real-time fraud alerts, or interactive tutorials, in improving fraud awareness and reducing risky behavior. Such studies could directly inform the design of more effective fraud prevention programs.
11. **Cross-Industry Analysis:** Future research could compare awareness and behaviors across users of different types of digital payment platforms, such as UPI apps, e-wallets, and traditional net banking. This would highlight platform-specific vulnerabilities and the need for targeted fraud prevention measures in each system.
12. **Cybersecurity Education:** Investigating the role of formal cybersecurity education, especially in schools and colleges, could be a fruitful area of research. Future studies could examine whether such programs improve awareness and cautiousness in digital payment practices among Gen-Z and other age groups.

In conclusion, future research should aim to expand the demographic, geographic, and thematic scope of the study, integrating psychological, behavioral, and technological dimensions to develop a holistic understanding of digital payment fraud awareness. Such studies would provide actionable insights for policymakers, financial institutions, educators, and technology developers to create safer and more informed digital payment ecosystems.

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