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A Study on the Awareness of Near Field Communication (NFC) Technology

Ishita Bhatt[1]*, Jignesh Vidani[2]
L.J University
Corresponding Author: Ishita Bhatt, ishitabhatt004@gmail.com

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A B S T R A C T

The study seeks to assess the awareness levels of NFC technology across diverse demographic groups and to identify the factors influencing its adoption. Data were gathered through a structured questionnaire, and statistical analyses, including Chi-square tests, were conducted to evaluate the relationships between demographic factors and familiarity with NFC, perceptions of security, and usage patterns. The findings reveal that while NFC is gaining popularity, especially among younger individuals, considerable barriers to adoption remain. These barriers include security concerns, inadequate infrastructure, and limited knowledge, particularly among older demographics. Based on these findings, the study recommends strategies to increase NFC awareness, mitigate security concerns, and improve accessibility to ensure the technology is widely accepted and integrated into everyday life

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INTRODUCTION

In the contemporary digital era, technology has become a fundamental aspect of human life, dramatically altering the way individuals interact with devices and one another (Bhatt, Patel, & Vidani, 2017). Technological advancements have consistently reshaped the communication landscape, simplified processes and enhanced interactions to be faster, more efficient, and more secure (Niyati & Vidani, 2016). Among these innovations, Near Field Communication (NFC) technology stands out (Pradhan, Tshogay, & Vidani, 2016). As a significant component of the ongoing evolution of wireless communication, NFC is utilised in various applications, including mobile payments, ticketing systems, healthcare, and transportation, among others (Modi, Harkani, Radadiya, & Vidani, 2016). Despite the growing interest and adoption of NFC, public awareness of this technology, its applications, and its potential remains limited, particularly in developing countries like India (Vidani, 2016). This research aims to address this knowledge gap by examining the awareness of NFC technology among individuals in Ahmedabad, India (Sukhanandi, Tank, & Vidani, 2018) (Patel, Chaudhary, & Vidani, 2023).

Near Field Communication (NFC) is a short-range wireless technology that facilitates data exchange between devices over very small distances, typically just a few centimetres(Singh, Vidani, & Nagoria, 2016) (Sharma & Vidani, 2023). It is based on the principles of radio frequency identification (RFID) and is commonly employed for contactless transactions, data sharing, and device pairing (Mala, Vidani, & Solanki, 2016) (Saxena & Vidani, 2023). NFC allows for the effortless transfer of information between two compatible devices, such as smartphones or payment cards, when they are brought close together (Dhere, Vidani, & Solanki, 2016). The technology's intuitive nature and robust security features have contributed to its growing popularity in various sectors, including mobile payments, public transport systems, event ticketing, and personal identification (Singh & Vidani, 2016). Operating at a frequency of 13.56 MHz, NFC is built upon established smart card technology and employs electromagnetic induction for communication between two NFC-enabled devices through their integrated antennas (Vidani & Plaha, 2016). These devices can range from smartphones and tablets to smartwatches and other portable gadgets, making NFC a highly versatile and scalable solution for a myriad of everyday applications (Solanki & Vidani, 2016). The widespread adoption of NFC has led to the integration of contactless payment systems, enabling users to make purchases simply by tapping their NFC-enabled card or smartphone at a point-of-sale terminal (Vidani, 2016). This transformation exemplifies how NFC is reshaping the way individuals engage with their environments, providing a faster, safer, and more convenient user experience (Vidani, Chack, & Rathod, 2017).

India stands on the brink of a significant opportunity in NFC technology, supported by its rapidly advancing technological landscape and a large mobile-first user base (Vidani, 2018). In recent years, there has been a notable effort to embrace digital technologies, aligning with the government's commitment to developing a digital economy and smart cities (Biharani & Vidani, 2018). The

Digital India initiative, launched in 2015, is transforming the nation into a digitally empowered society and knowledge-based economy, creating a conducive environment for the growth of digital technologies like NFC (Vidani, 2018). The surge in mobile payments in India is particularly impressive, as an increasing number of users are adopting mobile wallets and contactless payment methods (Odedra, Rabadiya, & Vidani, 2018).

LITERATURE REVIEW

A literature review for your research on the awareness of Near Field Communication (NFC) technology will offer a comprehensive understanding of existing studies, theories, and applications across various sectors. This review can emphasize NFC's technical aspects, its applications in industries such as mobile payments, transportation, healthcare, and public services, as well as the factors influencing its adoption in different regions and demographic groups. Below is an in-depth literature review focusing on these areas.

1. **Introduction to NFC Technology**

   Near Field Communication (NFC) is a short-range wireless communication technology that facilitates data exchange between devices over very short distances, typically just a few centimeters. Built on the principles of Radio Frequency Identification (RFID), NFC operates within the frequency range of 13.56 MHz. This technology enables two devices to communicate effortlessly by simply bringing them close together, allowing for automatic information exchange without the need for a physical connection. Its simplicity and convenience position NFC as a vital component in the ongoing digital transformation, particularly in sectors such as mobile payment systems, public transport ticketing, healthcare, and smart city initiatives.

   Over the past decade, NFC technology has gained widespread acceptance, with smartphones, smartwatches, and contactless credit and debit cards increasingly incorporating NFC capabilities. The rising popularity of mobile payment options like Apple Pay, Google Pay, and Samsung Pay highlights NFC's effectiveness in enhancing transaction security, speed, and overall user convenience.

2. **NFC Applications in Mobile Payments**

   One of the most recognized applications of NFC technology is in mobile payments. Research conducted by Kim, Park, and Jeong (2017) indicates that NFC-based mobile payment systems have gained significant traction in developed countries, particularly in regions such as North America and Europe. These systems enable consumers to make payments simply by tapping their smartphones or NFC-enabled credit/debit cards at a point of sale terminal. The growth of mobile payments can be attributed to various factors, including the increasing prevalence of smartphones, the convenience provided by NFC technology, and the demand for secure and speedy payment methods.

   NFC mobile payment systems depend on a combination of technology standards, including EMVCo (Europay, MasterCard, and Visa), as well as

secure elements embedded in mobile devices to ensure that payment data remains protected during transactions. A study by Swaminathan and Bawa (2020) highlighted the rising adoption of NFC-based mobile payments in India, noting that these solutions offer a secure, quick, and convenient alternative to traditional cash transactions.

3. **NFC in Transportation**

NFC technology has significantly influenced public transportation systems. NFC-enabled smart cards, such as London's Oyster card and Hong Kong's Octopus card, are now widely utilized for contactless fare collection. Research by Goodall and Bernard (2016) indicated that NFC technology can streamline public transport operations, reduce transaction times, and enhance the overall commuter experience.

In India, cities like Delhi and Mumbai have begun implementing NFC-based ticketing systems within their metro networks, providing commuters with a faster and more efficient mode of travel. This technology eliminates the reliance on paper tickets or tokens, which are often plagued by issues such as counterfeiting, loss, and delays. A study conducted by Chaturvedi and Sharma (2019) found that adopting NFC-based systems in Indian cities can significantly enhance user experience in public transportation, lower operational costs, and improve overall efficiency.

4. **NFC in Healthcare**

In the healthcare sector, NFC technology has emerged as a valuable tool for patient identification, managing electronic health records, and ensuring secure access to healthcare facilities. For instance, NFC-enabled wristbands are utilized to store patient data, allowing healthcare professionals to easily access crucial information during consultations or emergencies. This innovation not only minimizes human error but also enhances the efficiency of medical record-keeping and streamlines the delivery of care. A study conducted by Sharma et al. (2019) illustrated the capability of NFC-enabled devices in managing patient data, enabling healthcare providers to swiftly retrieve medical information, prescriptions, and test results.

NFC technology also plays a significant role in promoting medication adherence, as NFC tags are affixed to medication bottles to remind patients of their dosages and monitor usage. This feature has the potential to decrease medication errors and improve patient outcomes. Furthermore, NFC technology ensures secure access to healthcare facilities, restricting entry to authorized personnel only. According to research by Gupta and Gupta (2020), the implementation of NFC-based solutions within healthcare settings enhances patient care and contributes to greater operational efficiency in hospitals.

5. **Public Services and NFC in India**

In India, NFC technology holds considerable promise for enhancing public services in various ways. A key area of impact is government welfare programs, where NFC-enabled smart cards can streamline the distribution of benefits and ensure that eligible individuals receive the support they deserve. Research conducted by Bhattacharya and Chatterjee (2021) suggests that the Indian government's Digital India initiative could

significantly benefit from the adoption of NFC technology to improve the delivery of public services.

For instance, NFC-based smart cards can facilitate the disbursement of subsidies, pensions, and other government benefits, thereby reducing opportunities for fraud and promoting the efficient allocation of resources. Furthermore, NFC technology can be utilized for authenticating individuals in public services such as voter identification, national ID cards, and social security programs, helping to mitigate issues like identity theft and forgery

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	**115**
Survey Area	**Ahmedabad**
Sampling Unit	Students, Private and government Job employees, Businessmen, Home maker, Professionals like CA, Doctor etc.

Demographic Summary

The demographic profile of the sample includes 114 participants. In terms of gender distribution, 60.5% were male (69 participants) and 39.5% were female (45 participants). Regarding age, the majority of participants fell within the 18-25 age range (64%), followed by those aged 26-32 (27.2%), and while 8.8% were aged 33-38. In terms of occupation, the largest group consisted of students, representing 49.1% (56 participants), followed by individuals in various jobs (21.1%, 24 participants), business professionals (16.7%, 19 participants), homemakers (7%, 8 participants), and other professionals (6.1%, 7 participants).

Cronbach Alpha

Table 2. Reliability Statistics

Cronbach's Alpha	N of Items
.971	12

The reliability of the scale used in this study was assessed using Cronbach's Alpha, which resulted in a value of 0.971 for the 12 items. This indicates an excellent level of internal consistency, as values above 0.90 are

considered to represent very high reliability. The high Cronbach's Alpha suggests that the items are consistently measuring the same underlying construct, providing strong evidence for the scale's reliability in this research context.

RESULT

Table 3. Results of Hypothsis Testing

Sr. No	Alternate Hypothesis	Result p =	>/< 0.05	Accept/ Reject Null hypothesis	R value	Relation ship
H1	Familiarity with NFC Technology and Its Applications	0.238	>	H01 Accepted(Null hypothesis is Accepted)	0.245	Weak
H2	Understanding of How NFC Works (e.g., Contactless Payments, Ticketing)	0.185	>	H02 Accepted (Null Hypothesis Accepted)	0.348	Weak
H3	Perception of NFC Technology's Security and Reliability for Everyday Use	0.167	>	H03 Accepted (Null Hypothesis Accepted)	0.023	Weak
H4	Usage of NFC-enabled Applications (e.g., Google Pay, Apple Pay, NFC Tags)	0.523	>	H04 Accepted (Null Hypothesis Accepted)	0.344	Weak
H5	Comfort with Using NFC for Contactless Payments	0.331	>	H05 Accepted (Null Hypothesis Accepted)	0.060	Weak
H6	Preference for NFC-based Ticketing Systems Over Traditional Methods	0.040	<	H06 Rejected (Null Hypothesis rejected)	0.515	Weak
H7	Perception of NFC Technology Improving Convenience in Daily Tasks (e.g., Payments, Healthcare Access)	0.413	>	H07 Accepted (Null Hypothesis Accepted)	0.179	Weak
H8	Perception of NFC-based Solutions Positively Impacting Public Services in India	0.022	<	H08 Rejected (Null Hypothesis rejected)	0.199	Weak
H9	Concern About the Security of Personal Information When Using NFC-enabled Devices	0.005	<	H09 Rejected (Null Hypothesis rejected)	0.444	Weak

H10	Perception of Lack of Awareness and Infrastructure as a Barrier to NFC Adoption in India	0.159	>	H10 Accepted (Null Hypothesis Accepted)	0.560	Weak
H11	Belief that NFC Technology Will Play a Key Role in India's Smart City Initiatives and Digital Transformation	0.002	<	H11 Rejected (Null Hypothesis rejected)	0.888	Weak
H12	Likelihood of Adopting More NFC-enabled Solutions If Availability and Accessibility Improve	0.176	>	H12Accepted (Null Hypothesis Accepted)	0.425	Weak

DISCUSSION

The findings of this study on the awareness of Near Field Communication (NFC) technology offer valuable insights into how various factors shape individuals' perceptions and usage of NFC in Ahmedabad, India. The analysis of the hypotheses reveals a mixed pattern regarding acceptance and rejection of the null hypotheses, ultimately enhancing our understanding of the awareness levels and attitudes toward NFC technology among respondents.Starting with H1, which examined familiarity with NFC technology and its applications, the result ($p = 0.238$) indicates that there is no statistically significant relationship between age and familiarity with NFC. Thus, the null hypothesis was accepted, suggesting that age does not significantly influence one's familiarity with NFC. However, the relationship strength is weak ($R = 0.245$), indicating that while age may not have a substantial impact on familiarity, a slight correlation still exists. This suggests that other factors, such as exposure to technology, may play a more critical role in shaping familiarity than age alone.

Regarding H2, which focused on understanding how NFC operates (e.g., contactless payments, ticketing), the result ($p = 0.185$) again led to the acceptance of the null hypothesis. There is insufficient evidence to assert that age significantly affects the understanding of NFC technology. Similarly, the weak relationship ($R = 0.348$) suggests a slight association, but it is not robust enough to reject the null hypothesis. This indicates a general lack of understanding of NFC functionality across age groups, highlighting the need for enhanced educational outreach.

In the case of H3, which investigated perceptions of the security and reliability of NFC technology, the findings ($p = 0.167$) support the acceptance of the null hypothesis, indicating that age does not significantly influence concerns about NFC's security. However, a weak correlation ($R = 0.023$) was observed, suggesting that while age may not be a critical factor, there could be slight variations in perception across different age groups regarding the security of NFC.

H4 focused on the usage of NFC-enabled applications, revealing a result ($p = 0.523$) that demonstrates no significant association between age and usage. The null hypothesis was accepted, reinforcing the notion that age does not play a significant role in determining the usage of NFC applications like Google Pay or Apple Pay. This is further supported by a weak relationship ($R = 0.344$), implying that other factors, such as familiarity or personal preference, hold greater influence over NFC app usage than age.

For H6, which addressed the preference for NFC-based ticketing systems in comparison to traditional methods, the result ($p = 0.040$) was statistically significant, leading to the rejection of the null hypothesis. This suggests that age does have an impact on preferences for NFC-based ticketing. The relatively stronger relationship ($R = 0.515$) indicates that younger age groups are more likely to prefer NFC-based ticketing systems, aligning with the trend of increased digital adoption among younger individuals.

Similarly, H8, which explored perceptions of NFC-based solutions positively impacting public services in India, also demonstrated statistical significance ($p = 0.022$), resulting in the rejection of the null hypothesis. The weak relationship ($R = 0.199$) suggests that while age does have some influence on perceptions, it is not strong enough to drive significant changes in the adoption of NFC within public services.

H9, which focused on concerns regarding the security of personal information, revealed a highly significant result ($p = 0.005$), leading to the rejection of the null hypothesis. This outcome indicates that age does indeed influence concerns about the security of NFC-enabled devices, with older respondents potentially exhibiting greater apprehension. The weak relationship strength ($R = 0.444$) suggests that while the impact is noticeable, it is not a strong determinant.

For H11, which examined the belief in NFC's role in India's smart city initiatives and digital transformation, the result ($p = 0.002$) was also statistically significant, resulting in the rejection of the null hypothesis. A weak relationship ($R = 0.888$) was observed, indicating that age has a moderate influence on this belief, with younger age groups demonstrating a stronger conviction in NFC's role in digital transformation.

Lastly, H12 investigated the likelihood of adopting more NFC-enabled solutions if their availability and accessibility were to improve. With a result ($p = 0.176$), which exceeds the threshold of 0.05, the null hypothesis was accepted, signifying that age does not significantly impact the likelihood of adoption based on availability and accessibility. The weak relationship ($R = 0.425$) suggests that other factors, such as user experience and infrastructure, may play a more critical role in shaping adoption behavior.

Theoretical Implications

The results of this study on the awareness of Near Field Communication (NFC) technology carry significant theoretical implications for the fields of technology adoption and diffusion. The findings illuminate the intricate relationship between individual perceptions, demographic factors (such as age), and the adoption of NFC technology. These insights enhance existing theories related to technology adoption, human-computer interaction, and innovation diffusion, particularly within the context of emerging technologies in developing economies like India.

1. Technology Acceptance Model (TAM): A key theoretical contribution of this study pertains to the Technology Acceptance Model (TAM), which posits that perceived ease of use and perceived usefulness are the primary determinants of technology adoption. The findings indicate that while individuals possess some familiarity with NFC applications, such as mobile payments, there exists a weak correlation between age and understanding of NFC's security, functionality, and potential advantages. This suggests that perceived ease of use, as theorized by Davis (1989), and perceived usefulness are likely influenced more by factors such as exposure to technology and education rather than by demographic factors like age alone. In the context of NFC, older populations may perceive barriers stemming from a lack of knowledge, underscoring the necessity for additional educational initiatives designed to enhance perceived ease of use of NFC technologies across various age groups.
2. Diffusion of Innovations Theory (DOI): Everett Rogers' Diffusion of Innovations Theory (2003) posits that the adoption of new technologies occurs in a predictable sequence, characterized by five categories: innovators, early adopters, early majority, late majority, and laggards. The results of this study, particularly concerning age, indicate that younger individuals are more inclined to be early adopters of NFC-based solutions, whereas older individuals tend to exhibit more cautious attitudes due to concerns about security and a lack of familiarity with the technology. The weak associations identified in the study support the notion that technology adoption is influenced not only by technical familiarity but also by social networks, communication channels, and perceived risks associated with the technology.
3. Unified Theory of Acceptance and Use of Technology (UTAUT): The UTAUT model, which synthesizes several theories of technology adoption, emphasizes key factors such as performance expectancy, effort expectancy, social influence, and facilitating conditions that contribute to technology adoption. The findings of this study suggest that perceived security and concerns regarding personal data significantly influence NFC adoption, thereby supporting the UTAUT framework's focus on the importance of effort expectancy and performance expectancy. The weak correlation between age and perceptions of NFC security—where younger respondents tend to feel more at ease—implies that security concerns are a notable barrier, particularly for older users.

Practical Implications

The findings of this study on the awareness of Near Field Communication (NFC) technology offer several practical implications for businesses, policymakers, and technology developers in India, particularly in the context of promoting NFC adoption and enhancing its integration into various sectors such as mobile payments, healthcare, public services, and smart city initiatives. The practical insights drawn from the study can inform strategies for overcoming adoption barriers and addressing concerns, ultimately enabling NFC to realize its full potential in the Indian market.

Educational Campaigns and Awareness Programs: The study reveals that a significant portion of the population, especially among older age groups, is unfamiliar with NFC technology and its applications. The lack of understanding of NFC's functionalities, such as contactless payments and ticketing, is a key barrier to its widespread adoption. Therefore, a targeted approach to educating the public—particularly older demographics—is essential. Companies, governmental agencies, and non-governmental organizations (NGOs) can collaborate to implement educational campaigns aimed at increasing awareness and providing practical demonstrations of how NFC works and its potential benefits.

Addressing Security Concerns: A key finding of the study is that security concerns are a significant barrier to NFC adoption, particularly regarding the protection of personal information. Despite the convenience and functionality of NFC technology, users, especially those from older age groups, may hesitate to adopt it due to fears about data breaches or identity theft. To address these concerns, companies and service providers should enhance their security measures and communicate them effectively to consumers. This could involve adopting advanced encryption technologies, two-factor authentication, and tokenization to ensure secure transactions. Moreover, educating users about these security measures through clear, transparent communication is crucial to building trust. Ensuring that the public feels confident about the safety of their personal data will encourage broader acceptance of NFC technology.

Infrastructure Development and Accessibility: The study highlights the importance of infrastructure development in facilitating NFC adoption. Although urban areas like Ahmedabad are experiencing growth in NFC usage, rural areas and underserved communities still face significant barriers due to limited access to technology and digital infrastructure. Improving access to NFC-enabled devices and ensuring that supporting infrastructure (such as reliable internet connections, point-of-sale terminals, and public NFC-enabled ticketing systems) is available will be crucial in bridging the gap between urban and rural areas. Policymakers and businesses should prioritize the development of this infrastructure, particularly in regions where digital services are still in their nascent stages.

CONCLUSIONS

This study examines the awareness of Near Field Communication (NFC) technology in Ahmedabad, India, and offers valuable insights into the factors affecting the adoption and usage of NFC among various age groups. The findings suggest that, while NFC technology has significant potential to enhance convenience, security, and efficiency, its widespread acceptance is hindered by challenges related to public awareness, understanding, and infrastructure.

The analysis indicates that age does not play a substantial role in general familiarity or comfort with NFC technology. However, older individuals exhibit a slight hesitance towards adopting NFC solutions, primarily due to security concerns and a lack of familiarity with the technology. In contrast, younger demographics are more inclined to adopt NFC, particularly for mobile payments and ticketing. These variations underscore the need for targeted education and outreach initiatives aimed at bridging the knowledge gap, especially among older populations, to facilitate the seamless integration of the technology into daily life.

Additionally, the study highlights the importance of addressing security concerns, which pose a considerable barrier to adoption, particularly among those uncertain about the protection of their personal information when utilizing NFC-enabled devices. This finding suggests that businesses and policymakers must prioritize transparent communication regarding the security features of NFC and invest in robust security measures to foster consumer trust.

RECOMMENDATIONS

The findings from this study regarding the awareness of Near Field Communication (NFC) technology in Ahmedabad, India, offer valuable insights into the current landscape of NFC adoption and its associated challenges. Nevertheless, there are several avenues that warrant further exploration to deepen understanding and inform future initiatives designed to promote NFC adoption. Based on the study's results, the following recommendations for future research and potential areas for exploration are proposed:

1. Extended Geographic Scope: This study was confined to the city of Ahmedabad, which may not fully represent the diverse population of India in terms of digital literacy, infrastructure availability, and technology adoption. Future research could broaden the geographic focus to include other cities across India, particularly in rural and semi-urban areas, where adoption patterns and challenges might vary significantly. A national-level study would provide a more comprehensive understanding of the awareness and adoption of NFC technology across different regions, highlighting regional barriers and opportunities for growth.
2. Demographic and Socioeconomic Factors: While this study concentrated on age as a key variable influencing NFC adoption, future research could investigate how other demographic and socioeconomic factors—such as education level, income, occupation, and urban versus rural residency—impact awareness and usage of NFC technology. Understanding the

interplay of these factors will enable businesses, policymakers, and service providers to better tailor their strategies to specific target audiences, ensuring equitable access to NFC services.

3. Longitudinal Studies on NFC Adoption: This study provides a snapshot of the current landscape of NFC awareness and usage. However, to gain a deeper understanding of long-term trends and shifts in NFC adoption, future research could focus on longitudinal studies that monitor changes in consumer behavior, awareness, and attitudes over time. Such studies could yield insights into the evolution of adoption patterns, particularly as technology becomes increasingly integrated into daily life and as NFC infrastructure continues to develop.
4. Perception of NFC Technology's Security and Privacy:Security concerns emerged as one of the most significant barriers to the adoption of NFC technology in this study. Future research could investigate in greater depth how users perceive the security and privacy aspects of NFC, particularly regarding data breaches, identity theft, and the protection of personal information. This research might also delve into trust-building measures that NFC service providers can implement to alleviate consumer anxieties. Additionally, it would be valuable to explore the role of government regulations and standards in ensuring the security of NFC-enabled systems.
5. Usability and User Experience Studies: While this study highlighted the weak relationship between age and NFC familiarity, it underscored that ease of use and user-friendliness are critical factors for adoption. Future research could focus on usability studies to examine how different user groups interact with NFC-enabled applications and devices. This research could prioritize improvements in user interface (UI) and user experience (UX) design to make NFC technology more accessible, particularly for older and less tech-savvy individuals. Identifying design elements that minimize cognitive load and enhance overall user experience could facilitate higher adoption rates.

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