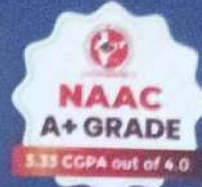




SANKARA
COLLEGE OF SCIENCE & COMMERCE
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Sankara Campus, Saravanampatty, Coimbatore - 641035



Book Chapters on Sustainable Blue Economy in Commerce: A Data-Driven Approach

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***SUSTAINABLE BLUE ECONOMY IN COMMERCE:
A DATA-DRIVEN APPROACH***

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Digital Payments and Upi: Shaping India's Role in the Global Fintech Ecosystem

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ABSTRACT

This study analyzes the growth of digital payments in India with special reference to the Unified Payments Interface (UPI) and its contribution to strengthening India's position in the global FinTech ecosystem. Primary data were collected from 150 respondents in Coimbatore district using a structured questionnaire, and the analysis was carried out through percentage analysis, descriptive statistics, and factor analysis. The findings indicate that UPI has significantly accelerated digital payment adoption owing to its ease of use, cost efficiency, transparency, and transaction speed. Higher adoption is observed among educated, urban, and middle-income groups, with notable participation from business and self-employed users, reflecting UPI's relevance for both personal and commercial transactions. Factor analysis reveals four key dimensions influencing UPI's global relevance: financial inclusion and cost efficiency, interoperability and global benchmarking, international adoption and cross-border remittance facilitation, and scalability with global FinTech influence, together explaining 56.24 percent of the total variance. The study concludes that UPI represents a robust digital public infrastructure model with strong domestic impact and significant potential for global replication. With sustained policy support and international collaboration, UPI can further enhance India's leadership in the global digital economy.

Keywords: UPI, business, Fintech Ecosystem.

INTRODUCTION

The quick development of digital technologies has completely changed the way financial services are provided, payments are processed, and economic involvement is made possible. With their speed, simplicity, cost-effectiveness, and transparency, digital payments have become an essential component of contemporary FinTech ecosystems. With the launch



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