



“Enhancing Customer Experience: The Role of Digital Payments in India’s Economy”

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Abstract

Digital payments have revolutionized India's economy by enhancing customer experience, increasing financial accessibility, and driving economic growth. This paper examines the impact of digital payment solutions such as UPI, mobile wallets, and contactless transactions in transforming consumer interactions and business operations. The shift towards a cashless economy has led to faster, safer, and more transparent transactions, benefiting individuals and enterprises alike. However, challenges such as cybersecurity threats, digital literacy, and infrastructure gaps persist. The study also explores the role of government initiatives and regulatory frameworks in promoting digital payments, highlighting their significance in shaping India’s financial landscape and fostering inclusive economic development.

