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A Study On The Impact Of Income And Education On Mobile Wallet Behaviour Of Auto Drivers In Mumbai

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Abstract
This study explores the impact of income and education on the adoption and usage of mobile wallets among auto drivers in the Mumbai Metropolitan Region. Using a survey-based approach, data were collected from 216 auto drivers through a structured questionnaire. The statistical methods used to analyse the data included the Kruskal-Wallis Test, the Shapiro-Wilk Test, and Pairwise Comparisons with Bonferroni correction. The findings revealed that both income and education significantly shape mobile wallet behaviour among the auto drivers. Higher income and education levels are associated with greater adoption and usage of mobile wallets. It demonstrated that the higher-income group exhibited greater adoption and usage of mobile wallets compared to the middle- and lower-income groups. Similarly, the findings revealed that graduates exhibited more adoption and usage compared to those with secondary, primary, and no formal education. These results offer significant insights to service providers, financial institutions, and policymakers for developing strategies that can enhance the adoption and usage of mobile wallets among workers in the unorganised sector.

Keywords: Mobile Wallets; Auto Drivers; Income; Education; Digital Payment Systems

1. Introduction
The digital payment ecosystem in India has undergone a major transformation over the past few years. The Indian economy, once popularly known as a cash-based economy, is shifting towards a cashless economy, thanks to government initiatives such as Digital India and demonetisation. Digitalisation was further boosted by the COVID-19 pandemic, which prompted people to transact using digital tools due to fears surrounding the virus. Digital transactions in India have seen remarkable growth from just 127 crores in 2013-14 to 12,735 crores in 2022-23, an almost a hundredfold increase(PIB Chennai, 2023). This growth reflects the significant transformation occurring in India's financial sector.

Among the various digital payment methods, mobile wallets have emerged as a convenient and affordable alternative to cash transactions. The well-known mobile wallets in India include Google Pay, PhonePe, Paytm, BHIM, Axis Pay, MobiKwik, Amazon Pay, Airtel Money, Jio Money, and others. According to the Global Data report, mobile wallet payments in India are expected to rise at a staggering CAGR of 18.3% between 2024 and 2028, reaching 531.8 lakh crore (FortuneIndia.com, 2024). It is not surprising that mobile wallets have completely changed the financial landscape of India. People widely utilise mobile wallets for their daily transactions as they are a convenient, quick, and safe method of conducting transactions. Though the popularity of mobile wallets has increased, many people still hesitate

to adopt mobile wallets due to various barriers such as a lack of literacy, a lack of trust, internet connectivity issues, and a preference for cash.

Among such people are the unorganised sector workers, who make up about 90% of India's labour force and play a significant role in the economy by contributing to approximately 50% of the GDP(NCEUS). Despite their contribution, the unorganised sector workers are often excluded from formal financial institutions, and they rely on informal sources for credit and other financial requirements(Rout, 2024). Mobile wallets have surfaced as a potential solution to close this gap by offering affordable and accessible financial services.

Auto drivers, a prominent subgroup within the unorganised sector, are vulnerable to these problems. They often face significant financial challenges, such as irregular income, lack of savings, and limited access to formal financial services. As per a study conducted by the (Mumbai Live Team, 2021), during the COVID-19 pandemic, the number of autos increased to around 2 lakhs, but the daily income of the drivers was reduced by 40%, which made it difficult for them to make ends meet. Also, the emergence of popular cab services like Ola and Uber is posing a great threat as consumers are preferring them over the traditional auto rickshaws. A study conducted in Tirupattur revealed that the earnings of the auto drivers were not enough to fulfil their basic requirements, and they usually rely on informal sources of credit(Elango et al., 2018). Another study conducted in Bangalore also states that auto drivers come from economically disadvantaged backgrounds and do not have access to savings or insurance. These findings indicate that traditional banking systems have overlooked the financial needs of this segment. In light of these challenges, greater attention should be paid to the adoption of digital financial tools such as mobile wallets to enhance their financial inclusion and overall well-being.

2. Literature Review

Numerous studies have explored the factors that affect users' behaviour in adopting mobile wallets. For instance, a study conducted by Karthik Ram & Selvabaskar (2023) examined the adoption of mobile wallets among unorganised sector workers, finding that factors such as cost, knowledge, entrepreneurial ambition, consumer acceptance, perceived utility, and innovativeness influence behavioural intention. The study states that increasing customer demand and supportive government policies have made mobile wallets widely accessible to unorganised businesses. Another study by Aydin (2016) revealed that the usefulness and ease of use of mobile wallets significantly shape consumers' attitudes. This study suggests that consumers need to believe that mobile wallets offer more benefits than other payment options, as a lack of understanding of these benefits may impede their intent to use them. Similarly, Tabeck (2024) highlighted that mobile wallets have gained popularity among unorganised vendors due to the availability of smartphones and affordable internet access. The research indicates these vendors prefer mobile wallets over conventional payment methods due to advantages such as simplicity and trialability Chawla & Joshi (2018) examined the factors influencing users' intentions and attitudes towards mobile wallet usage. Their findings demonstrated that users' attitudes and intentions are strongly influenced by trust, security, conducive conditions, perceived utility (PU), perceived ease of use (PEOU), and lifestyle compatibility. A study by Chauhan et al. (2023) noted that mobile wallet usage continues to ascend due to increased smartphone penetration and government pushes for digitalisation. Additionally, it stresses that usage is further driven by factors such as security, usefulness, and convenience. The results indicated that while there are opportunities for mobile wallets, concentrated efforts are needed to build trust and confidence among users in the unorganised sector. Another study by Lonare et al. (2018) investigated mobile wallet adoption

among unorganised vendors and found that the adoption rate is lower than expected in this demographic. It states that ease of use is the only significant factor affecting their adoption intention. The study found that mobile wallets are primarily used by vendors in urban areas, illustrating a considerable disparity in adoption rates. The research revealed that even though mobile wallet representatives approach vendors to use the technology, it may not suffice without the vendors' intrinsic motivation to adopt these technologies. Sharma & Kulshreshtha(2019) also identified crucial factors influencing mobile wallet adoption intention, including secrecy, ease of use, trial opportunities, compatibility, security, usability, difficulty, and data availability. Their study indicates that customers' preferences for mobile wallets can change over time, emphasising that some features or services may not be as enduring as others. Another study by Mishra et al. (2022) highlighted the rising adoption of mobile payments among unorganised merchants, attributing this growth to an evolving mobile payment ecosystem that encompasses technological advancements and regulatory influences. It emphasised the essential role of regulatory agencies in promoting mobile wallet usage among unorganised merchants and their decision-making processes. The study found that mobile wallets help these merchants enhance efficiency while improving relationships with low-income customers and contributing to economic growth.

Though understanding the adoption factors is crucial, it is also important to identify the obstacles that hinder users' adoption intentions. Studies have highlighted the challenges users face when adopting mobile wallets. For instance, Rana et al. (2023) explored the barriers to mobile wallet adoption in India. The study's findings indicate that several challenges hinder the adoption of mobile wallets, including regulation compliance, poor infrastructure, lack of reasonably priced service providers, poor internet connectivity, a highly fragmented economy, absence of a well-defined strategy, issues linking mobile wallets with cutting-edge technologies, and the costs associated with integrating recent technology into the mobile wallet system. Similarly, Chopra (2019) examined mobile wallet usage among unorganised vendors, such as milk and vegetable sellers, street vendors, and small repair shops. This study identified data privacy, secure transactions, and trust issues as obstacles that impede mobile technology adoption among unorganised sector workers. Additionally, Ghosh (2017) highlighted various barriers to mobile wallet adoption in India, including low technological awareness, safety concerns, and a preference for cash among daily wage workers who often lack bank accounts. The study suggests that the government should develop plans and policies to bolster technology adoption and improve financial inclusion for these workers, helping transform India into a cashless economy. A study by Di Castri & Muthiora (2013) primarily focused on the regulatory hurdles that restrict the proliferation of mobile payments. While mobile money serves as a viable alternative to cash transactions and informal financing, mobile network operators (MNOs) struggle to provide improved services due to regulatory constraints. Examples of these challenges include anti-competitive practices, restrictions on transaction volumes, and the requirement for pre-authorisation of wallet-to-wallet interoperability methods. Jakhiya et al. (2020) highlight how the government's Digital India initiative and increasing smartphone penetration have spurred significant growth in mobile payments in India, particularly since the demonetization period. However, the study identified that a significant drawback of mobile wallets is their non-acceptance by local retailers, which complicates consumer adoption of these technologies. It also notes that the continued prevalence of cash transactions presents additional challenges, such as raising awareness and fostering user acceptance of mobile wallets.

Though there has been a plethora of research on understanding the consumer adoption of technology and mobile wallets, the role of socio-economic factors—particularly income and education—in shaping the adoption and usage of these tools has received limited attention. Furthermore, there has been insufficient focus on the unorganised sector workers and understanding their financial behaviours. To address this gap, this study focuses on understanding the mobile wallet behaviour of one specific group within the unorganised sector: auto drivers.

3. Research Objectives & Hypothesis Objectives:

i. To identify the educational backgrounds and distribution of income levels among the auto drivers.
ii. To examine the differences in adoption and usage of mobile wallets across various income categories of auto drivers.
iii. To investigate the differences in adoption and usage of mobile wallets across various education categories of auto drivers.
iv. To analyse the role of income in shaping mobile wallet behaviour among auto drivers.
v. To evaluate the impact of education on mobile wallet behaviour among auto drivers.
vi. To assess the overall relationship between income, education, and mobile wallet behaviour among auto drivers.

Hypotheses:

$H0_1$: There is no significant difference in the adoption of mobile wallets across different income categories of auto drivers.
HA_1: There is a significant difference in the adoption of mobile wallets across different income categories of auto drivers.
$H0_2$: There is no significant difference in the usage of mobile wallets across different income categories of auto drivers.
HA_2: There is a significant difference in the usage of mobile wallets across different income categories of auto drivers.
$H0_3$: There is no significant difference in the adoption of mobile wallets across different education categories of auto drivers.
HA_3: There is a significant difference in the adoption of mobile wallets across different education categories of auto drivers.
$H0_4$: There is no significant difference in the usage of mobile wallets across different education categories of auto drivers.
HA_4: There is a significant difference in the usage of mobile wallets across different education categories of auto drivers.

4. Material And Methods

The study employs a quantitative research methodology to examine the relationship between the independent and dependent variables. It focuses on the role of income and education in influencing the adoption and usage of mobile wallets among auto drivers. The target population comprises auto drivers operating in the Mumbai Metropolitan Region. The study utilises a simple random sampling method to collect data from respondents to ensure representativeness and minimise bias. A total of 216 samples were selected from various locations across the Mumbai Metropolitan Region. Respondents were surveyed using a structured questionnaire to gain valuable insights into the adoption and usage of mobile wallets. The questionnaire was translated into the vernacular languages, namely Hindi and

Marathi. The researcher conducted face-to-face interviews with the target respondents to gather their responses. Participants were informed about the purpose of the study, and their identities were kept anonymous. Data were analysed using various statistical techniques, including frequency distribution, the Kruskal-Wallis Test, the Shapiro-Wilk Test, and Pairwise Comparisons with Bonferroni correction.

5. Results And Discussion

5.1. Frequency Distribution

Table 1: Education level

Education level					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Illiterate	35	16.2	16.2	16.2
	Primary	32	14.8	14.8	31.0
	Secondary	82	38.0	38.0	69.0
	Higher Secondary	46	21.3	21.3	90.3
	Graduate	21	9.7	9.7	100.0
	Total	216	100.0	100.0	

Source: Researcher's compilation from primary data

The frequency distribution of education levels in the dataset shows that the majority of individuals have completed secondary education (38%), followed by those with higher secondary education (21.3%). A smaller proportion of individuals have primary education (14.8%) or are illiterate (16.2%), while graduates make up the lowest percentage (9.7%). The cumulative percentage indicates that individuals with educational levels up to higher secondary education account for 90.3% of the population, with graduates comprising the remaining 9.7%.

Table 2: Monthly income

Monthly income					
		Frequency	Percent	Valid Percent	Cumulative Percent
	Less	64	2	2	29.6
Valid	than 15,000		9.6	9.6	
	15,000-	116	5	5	83.3
	30,000		3.7	3.7	
	30,000-	36	1	1	100.0
	45,000		6.7	6.7	
	Total	216	1	1	
			00.0	00.0	

Source: Researcher's compilation from primary data

The frequency distribution of monthly income levels indicates that the majority of individuals fall within the 15,000-30,000 income range (53.7%), followed by those earning less than 15,000 (29.6%). A smaller proportion of individuals belong to the 30,000-45,000 income bracket (16.7%). The cumulative percentage shows that individuals with an income level up to the 15,000-30,000 range account for 83.3% of the population, with the remaining 16.7% belonging to the highest income group.

5.2. Hypothesis testing:

$H0_1$: There is no significant difference in the adoption of mobile wallets across different income categories of auto drivers.

HA_1: There is a significant difference in the adoption of mobile wallets across different income categories of auto drivers.

Table 3: Normality Test for the adoption of mobile wallets across different income categories of auto drivers

	Monthly_income	Shapiro-Wilk		
		Statist ic	Df	Sig.
Avg_Adopti on	Less than 15,000	.868	64	.000
	15,000-30,000	.800	116	.000
	30,000-45,000	.836	36	.000

Source: Researcher's compilation from primary data

Table 4: Samples Kruskal-Wallis Test for the adoption of mobile wallets across different income categories of auto drivers

Independent-Samples Kruskal-Wallis Test Summary	
Total N	216
Test Statistic	6.496[a]
Degree of Freedom	2
Asymptotic Sig.(2-sided test)	.039
a. The test statistic is adjusted for ties.	

Source: Researcher's compilation from primary data

The Independent-Samples Kruskal-Wallis test was conducted to assess the relation between adoption and income levels. With a total sample size of 216, the test produced a statistic of 6.496 with two degrees of freedom. A statistically significant difference between the income groups is suggested by the asymptotic significance value of 0.039, suggesting that adoption patterns may be influenced by income. Hence, the null hypothesis is rejected, suggesting that there is a significant difference in the adoption of mobile wallets across different income categories of auto drivers.

Table 5: Pairwise Comparisons for the adoption of mobile wallets across different income categories of auto drivers

Pairwise Comparisons of Monthly Income					
Sample 1-Sample 2	Test Statistic	Std. Error	Std. Test Statistic	Sig.	Adj. Sig.[a]
30,000-45,000-Less than 15,000	21.272	12.652	1.681	.093	.278
30,000-45,000-15,000- 30,000	29.488	11.587	2.545	.011	.033
Less than 15,000-15,000-30,000	-8.216	9.457	-.869	.385	1.000
Every row examines the null hypothesis that the Sample 1 and Sample 2 distributions are the same. Displayed are asymptotic significance (2-sided tests), and .050 is the significance level.					
a. The Bonferroni correction for multiple tests has been used to adjust significance values.					

Source: Researcher's compilation from primary data

The pairwise comparisons of monthly income levels reveal significant differences in adoption patterns among certain groups. The 30,000-45,000 income group differs significantly from the 15,000-30,000 group (p = .011, adjusted p = .033), suggesting an income-related variation in adoption. However, the difference between the 30,000-45,000 and less than 15,000 groups is not statistically significant (p = .093, adjusted p = .278), and the comparison between the 15,000-30,000 and less than 15,000 groups also lacks significance (p = .385, adjusted p = 1.000). These results imply that mid-range income levels show distinctive adoption behaviours compared to higher income groups, whereas lower income groups exhibit more similarities with mid-range levels. The Bonferroni correction was applied to adjust for multiple comparisons. Hence, the null hypothesis is rejected, suggesting that there is a significant difference in the adoption of mobile wallets across different income categories of auto drivers.

$H0_2$: There is no significant difference in the usage of mobile wallets across different income categories of auto drivers.

HA_2: There is a significant difference in the usage of mobile wallets across different income categories of auto drivers.

Table 6: Normality Test for the usage of mobile wallets across different income categories of auto drivers

	Monthly income	Shapiro-Wilk		
		Statistic	Df	Sig.
Avg_Usage	Less than 15,000	.835	64	.000
	15,000-30,000	.850	116	.000
	30,000-45,000	.843	36	.000

Source: Researcher's compilation from primary data

Table 7: Independent-Samples Kruskal-Wallis Test for the usage of mobile wallets across different income categories of auto drivers

Independent-Samples Kruskal-Wallis Test Summary	
Total N	216
Test Statistic	11.249[a]
Degree Of Freedom	2
Asymptotic Sig. (2-sided test)	.004
a. The test statistic is adjusted for ties.	

Source: Researcher's compilation from primary data

The Independent-Samples Kruskal-Wallis test was conducted to examine the variations in usage across income groups. With a total sample size of 216, the test produced a statistic of 11.249 with two degrees of freedom. The asymptotic significance value of 0.004 indicates a statistically significant difference between the groups, suggesting that income levels have a meaningful impact on usage patterns. Hence, the null hypothesis is rejected, suggesting that there is a significant difference in the usage of mobile wallets across various income categories of auto drivers.

Table 8: Pairwise Comparisons for the usage of mobile wallets across different income categories of auto drivers

Pairwise Comparisons of Monthly Income					
Sample 1-Sample 2	Test Statistic	Std. Error	Std. Test Statistic	Sig.	Adj. Sig.[a]

30,000-45,000-15,000-30,000	34.009	11.792	2.884	.004	.012
30,000-45,000-Less than 15,000	41.719	12.876	3.240	.001	.004
15,000-30,000-Less than 15,000	7.710	9.624	.801	.423	1.000
Every row examines the null hypothesis that the Sample 1 and Sample 2 distributions are the same. Displayed are asymptotic significance (2-sided tests), and .050 is the significance level.					
a. The Bonferroni correction for multiple tests has been used to adjust significance values.					

Source: Researcher's compilation from primary data

The pairwise comparisons of monthly income levels indicate significant differences between certain groups. The 30,000-45,000 income group shows statistically significant differences compared to both the 15,000-30,000 group (p = .004, adjusted p = .012) and the less than 15,000 group (p = .001, adjusted p = .004). However, the difference between the 15,000-30,000 and less than 15,000 groups is not significant (p = .423, adjusted p = 1.000). These results suggest that higher income groups exhibit notable differences in distribution compared to lower income groups, while mid-range and lower income groups show more similarity. The Bonferroni correction was used to account for multiple comparisons and adjust the significance values.

$H0_3$: There is no significant difference in the adoption of mobile wallets across different education categories of auto drivers.

HA_3: There is a significant difference in the adoption of mobile wallets across different education categories of auto drivers.

Table 9: Normality Test for the adoption of mobile wallets across different education categories of auto drivers

	Education level	**Shapiro-Wilk**		
		Statistic	Df	Sig.
Avg_Adopti on	Illiterate	.858	35	.000
	Primary	.808	32	.000
	Secondary	.815	82	.000
	Higher Secondary	.781	46	.000
	Graduate	.833	21	.002

Source: Researcher's compilation from primary data

Table 10: Samples Kruskal-Wallis Test for the adoption of mobile wallets across different education categories of auto drivers

Independent-Samples Kruskal-Wallis Test Summary	
Total N	216
Test Statistic	14.234[a]
Degree Of Freedom	4
Asymptotic Sig.(2-sided test)	.007
a. The test statistic is adjusted for ties.	

Source: Researcher's compilation from primary data

The Independent-Samples Kruskal-Wallis test was conducted to investigate the relationship

between adoption and education levels. With a total sample size of 216, the test generated a statistic of 14.234 with 4 degrees of freedom. A statistically significant difference between education groups is suggested by the asymptotic significance value of 0.007, revealing that adoption patterns may be influenced by educational background. Hence, the null hypothesis is rejected, suggesting that there is a significant difference in the adoption of mobile wallets across various education categories of auto drivers.

Table 11: Pairwise Comparisons for the adoption of mobile wallets across different education categories of auto drivers

Pairwise Comparisons of Education level					
Sample 1-Sample 2	Test Statistic	Std. Error	Std. Test Statistic	Sig.	Adj. Sig.[a]
Graduate-Primary	27.734	17.056	1.626	.104	1.000
Graduate-Illiterate	33.314	16.764	1.987	.047	.469
Graduate-Higher Secondary	39.717	15.994	2.483	.013	.130
Graduate-Secondary	52.774	14.853	3.553	.000	.004
Primary-Illiterate	5.580	14.854	.376	.707	1.000
Primary-Higher Secondary	-11.983	13.980	-.857	.391	1.000
Primary-Secondary	-25.040	12.659	-1.978	.048	.479
Illiterate-Higher Secondary	-6.403	13.622	-.470	.638	1.000
Illiterate-Secondary	-19.460	12.262	-1.587	.113	1.000
Higher Secondary-Secondary	13.057	11.188	1.167	.243	1.000
Every row examines the null hypothesis that the Sample 1 and Sample 2 distributions are the same. Displayed are asymptotic significance (2-sided tests), and .050 is the significance level.					
a. The Bonferroni correction for multiple tests has been used to adjust significance values.					

Source: Researcher's compilation from primary data

The pairwise comparisons of education levels indicate significant differences in adoption patterns across specific groups. Graduates exhibit notably different adoption behaviours compared to secondary-educated individuals (p = .000, adjusted p = .004), suggesting a strong influence of education on adoption. Additionally, graduates show moderate differences compared to illiterate individuals (p = .047, adjusted p = .469) and higher secondary graduates (p = .013, adjusted p = .130), though these do not remain significant after Bonferroni adjustment. The primary-secondary comparison approaches significance (p = .048, adjusted p = .479), indicating potential disparities. However, other comparisons, including those involving illiterate individuals and varying educational levels, do not reveal statistically significant differences.

$H0_4$: There is no significant difference in the usage of mobile wallets across different education categories of auto drivers.

HA_4: There is a significant difference in the usage of mobile wallets across different

education categories of auto drivers.

Table 12: Normality Test for the usage of mobile wallets across different education categories of auto drivers

	Education level	Shapiro-Wilk		
		Statistic	Df	Sig.
Avg_Usage	Illiterate	.856	35	.000
	Primary	.860	32	.001
	Secondary	.827	82	.000
	Higher Secondary	.864	46	.000
	Graduate	.823	21	.002

Source: Researcher's compilation from primary data

Table 13: Independent-Samples Kruskal-Wallis Test for the usage of mobile wallets across different education categories of auto drivers

Independent-Samples Kruskal-Wallis Test Summary	
Total N	216
Test Statistic	18.322[a]
Degree Of Freedom	4
Asymptotic Sig. (2-sided test)	.001
a. The test statistic is adjusted for ties.	

Source: Researcher's compilation from primary data

The Independent-Samples Kruskal-Wallis test was conducted to explore differences in usage across various education levels. With a total sample size of 216, the test yielded a statistic of 18.322 with four degrees of freedom. A statistically significant difference between the education groups is indicated by the asymptotic significance value of 0.001, indicating that education has a significant impact on usage patterns. Hence, the null hypothesis is rejected, suggesting that there is a significant difference in the usage of mobile wallets across various education categories of auto drivers.

Table 14: Pairwise Comparisons for the usage of mobile wallets across different education categories of auto drivers

Pairwise Comparisons of Education Level					
Sample 1-Sample 2	Test Statistic	Std. Error	Std. Test Statistic	Sig.	Adj. Sig.[a]
Graduate-Illiterate	50.414	17.060	2.955	.003	.031
Graduate-Higher Secondary	54.553	16.277	3.352	.001	.008
Graduate-Primary	61.967	17.357	3.570	.000	.004
Graduate-Secondary	62.930	15.116	4.163	.000	.000
Illiterate-Higher Secondary	-4.139	13.863	-.299	.765	1.000
Illiterate-Primary	-11.552	15.117	-.764	.445	1.000
Illiterate-Secondary	-12.516	12.479	-1.003	.316	1.000
Higher Secondary-Primary	7.414	14.227	.521	.602	1.000
Higher	8.378	11.385	.736	.462	1.000

Secondary-Secondary					
Primary-Secondary	-.964	12.882	-.075	.940	1.000
Every row examines the null hypothesis that the Sample 1 and Sample 2 distributions are the same. Displayed are asymptotic significance (2-sided tests), and .050 is the significance level.					
a. The Bonferroni correction for multiple tests has been used to adjust significance values.					

Source: Researcher's compilation from primary data

The pairwise comparisons of education levels indicate significant differences in usage patterns across specific groups. Graduates exhibit substantially different usage behaviors compared to illiterate individuals (p = .003, adjusted p = .031), higher secondary graduates (p = .001, adjusted p = .008), primary-educated individuals (p = .000, adjusted p = .004), and secondary-educated individuals (p = .000, adjusted p = .000). These results suggest that higher education levels strongly influence usage patterns. However, comparisons involving illiterate individuals and other education groups, as well as those between higher secondary, primary, and secondary education levels, do not show statistically significant differences.

6. Findings

The findings discovered significant insights into the influence of income and education on the adoption and usage of mobile wallets among auto drivers. It identified that both income and education play a significant role in shaping mobile wallet behaviour.

The analysis revealed that income significantly influences the adoption and usage of mobile wallets among auto drivers. The Kruskal-Wallis test identified significant differences in the adoption of mobile wallets across different income categories, with a test statistic of 6.496 and a p-value of 0.039. The results of the pairwise comparisons highlighted significant differences in the adoption patterns between middle-income and high-income groups. It was also observed that the adoption behaviours of the low and middle-income groups showed similar patterns.

Similarly, the Kruskal-Wallis test for usage demonstrated significant differences, with a test statistic of 11.249 and a p-value of 0.004, suggesting that income levels have a meaningful impact on usage patterns. The Pairwise comparison for usage indicated that the higher-income group exhibited greater mobile wallet usage. These findings reveal that high-income individuals are more likely to adopt digital payment tools due to their ability to afford necessary resources such as smartphones and reliable internet connectivity, setting them apart from low-income individuals who may face affordability and accessibility issues.

Education is another important factor that plays a vital role in shaping the adoption and usage of mobile wallets. The results of the Kruskal-Wallis test revealed differences in the adoption of mobile wallets across different education levels, with a test statistic of 14.234 and a p-value of 0.007. The highest adoption rates were observed among graduates, differing significantly from those with secondary, primary, and no formal education. The pairwise comparisons demonstrated similar results, highlighting that graduates are more likely to adopt mobile wallets due to a better understanding of technology.

The Kruskal-Wallis test for usage also showed significant differences, with a test statistic of 18.322 and a p-value of 0.001, suggesting that education plays a meaningful role in usage patterns. The pairwise comparison for usage demonstrated that graduates displayed the highest usage rates. These findings indicate the significant role played by education in shaping mobile wallet behaviour. Educated individuals are familiar with technology and possess the

necessary skills to operate digital tools. They often correlate with more digital literacy and trust digital platforms for their daily transactions. Whereas individuals with lower education levels often face challenges in understanding and operating these technologies, resulting in lower adoption and usage rates.

7. Conclusion & Suggestion

The study's findings highlighted the significant role played by income and education in shaping the adoption and usage of mobile wallets among auto drivers. It demonstrated that the higher-income group exhibited greater adoption and usage of mobile wallets compared to the middle- and lower-income groups. It indicates that the higher-income group has a better ability to possess essential technology, such as smartphones and reliable internet services, which makes them greater users of mobile wallets. Similarly, the findings revealed that graduates exhibited more adoption and usage compared to those with secondary, primary, and no formal education. It highlights the role of education in enhancing the understanding and confidence needed to navigate digital tools like mobile wallets, enabling graduates and more educated drivers to adopt mobile wallets with greater ease and readiness. Conversely, lower income and education levels pose barriers, highlighting the digital divide within the unorganised sector. While income provides the means, education equips people with the knowledge and understanding necessary to use these digital tools effectively. There is an urgent need for policymakers to focus on initiatives that will help bridge this gap, such as digital literacy programmes and providing affordable smartphones and internet access. By equipping unorganised sector workers, such as auto drivers, with the skills to use mobile wallets and other digital technologies, they can be integrated into the formal financial framework. This will not only improve their financial security but also grant them access to various financial services that can be accessed digitally, without the need to visit physical bank branches. Thus, the adoption of these digital technologies can lead to increased financial inclusion within this sector, resulting in improved livelihoods for many.

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