

## THE ROLE OF TEMPLE TOURISM, PILGRIMAGE, AND UPI INTEGRATION IN PAVING THE WAY FOR VIKSIT BHARAT @2047: A CASE STUDY OF THE AWADH REGION, UTTAR PRADESH

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Shanti Mishra\*  
Dr. Punit Kumar Kanujiya\*\*

### ABSTRACT

*This study explores the use of TAM in the UPI system, consolidating perceived ease of use, perceived usefulness, and trust to strengthen user behaviour intention. A questionnaire on a five-point Likert scale assisted in gathering data. Google Form was used to build the questionnaire, and it was distributed by giving links to those who replied via social media. Out of 300 surveys sent, 250 were deemed valid for further analysis. Using the SEM-PLS version 4.1, the study demonstrates that perceived usefulness and trust have a major influence on the decision to utilize UPI, which in turn affects satisfaction and re-visit tourists. It implies that including UPI in payment processes might increase traveller business.*

**KEYWORDS:** UPI, TAM, Tourist, Perceived Usefulness, Trust, Satisfaction; Re-Visit.

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### Introduction

The use of mobile payments has the enormous potential to improve millions of people's lives in underdeveloped nations (Pushp P. Patil, 2018). Moreover, the development of unified payment interfaces (UPI) has brought about a significant shift in the business environment and ushered in a new era of seamless transactions. This distinct technique created a lasting impression on the business world as a whole, in addition to the tourist industry (Ms. Aditi Yadav, 2020); (Buhalis, 2003). Through digital channels, travellers may enjoy lucrative, secure, convenient, and safe experiences. Many travel planning applications, such as MakeMyTrip, Skyscanner, goibibo, and yatra.com, have been successful in India (Nishitha, 2023).

In 2014–2015, the Indian government established the PRASAD program under the Ministry of Tourism. "Pilgrimage Rejuvenation and Spiritual Augmentation Drive" is the full name of the PRASAD, its main goal is clearing the path for the growth and promoting for spiritual tourism in India (Ministry of Tourism, n.d.).

### Awadh: A Utopia for Pilgrims

Situated in the heart of Uttar Pradesh, Ayodhya is renowned for its abundant cultural heritage and its significance as a pilgrimage destination and the birthplace of Lord Ram whereas it is considered one of India's seven holiest towns (Tourism of India, n.d.). There are several temples in Ayodhya, but the Ram Janmabhoomi is among the most well-known. Ayodhya will see an enormous influx of tourists from

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\* Ph.D. Research Scholar, Department of Commerce, National PG College, Lucknow, U.P., India.

\*\* Assistant Professor, Department of Commerce, National PG College, Lucknow, U.P., India.

every state. Up to 1.70 crore pilgrims have toured the city since Ram Lalla's dedication as of April 3. There isn't a single religious site in the planet that can claim this many pilgrims (Service, 2024). Hanuman Garhi, the temple of Nageshwarnath, Ram ki Paidi, Kanak Bhawan, Deokaali, Birla Temple, Gulab Bari, and Jain Shwetamber Temple are Ayodhya's nine most important attractions, follows Ram Janmabhoomi (Ayodhya district, 2024).

A few centuries ago, travellers had to deal with a lot of problems, such as waiting in line to purchase tickets for trains and buses, expensive air travel, inadequate information about the intended tourist destination, outrageous costs and misuse by travel brokers, no guarantee of high-quality services at final destination, expensive international travel, and so forth. Still, the service business underwent a complete transformation due to the growing utilization of technology (Mr. Sachin Bhandarkar, 2021). However, the traveller can finish the digital booking process by comprehending and analysing all of the package's rules and restrictions. Another option is to compare the identical package provided by other firms before making a decision. (Mr. Sachin Bhandarkar, 2021). Research on the opinions of mobile payments in Ayodhya's tourists; with reference to UPI transactions, has notably been lacking. Therefore, the purpose of this study is to evaluate how the tourists in the Ayodhya region feels about the incorporation of UPI.

### **Literature Review**

In their efforts (Shailesh Rastogi, 2021), since 2016, the UPI (Unified Payment Interface) is a locally produced digital invention from India that offers a quick payment alternative. It has been discovered that UPI has an effect on financial literacy. Moreover, studies illustrate that financial literacy has a major influence on financial inclusion, which in turn has a major impact on economic growth.

According to the study (Liguo Lou, 2017), in most nations, tourism has the ability to spur economic growth, making it one of the industries with the quickest rate of growth. Additionally, the verification revealed that existing use of QR code payments has the potential to improve visitors' happiness with both the transaction and their trip. To implement an empirical investigation for 247 responds of a field poll claim that mobile technologies can improve visitor happiness, this study examines the quick response (QR) code utilized in the tourism industry.

In their study (Indhumathi Gunasekaran, 2011), the sector with the fastest growth is tourism. A vacation experience is provided by a variety of business sectors and activities, including transportation, lodging, dining and drinking establishments, retail stores, entertainment venues, and various other hospitality-related facilities for individuals or groups departing from home. The distribution of responses according to factors. According to study with certain limitations such as expensive prices and limited currency conversion options, the tourists' satisfaction rate exceeded 50 %.

Researchers discovered that (Chand, 2019), among the most effective forms of tourism is temple tourism. According to the Dakshinkali Temple report, both the social and economic standing of the local population has been touched by tourism. Not only has temples tourism an influence on the local population, but it also generated income for the entire region, and increased revenue contributes for social and infrastructural improvement. 90 travellers participated in an exit survey. According to study both the amount of revenue that the stores and the temple itself serves receive from tourists has been rising.

According to the study (Asim Husain, 2019), the success of e-tourism depends on the cashless transaction techniques used to purchase products and services; without their incorporation e-tourism would have been difficult, to conduct. In e-tourism, credit and debit cards, e-wallets, online banking, and unified payments interfaces (UPIs) are the most popular cashless transaction options. Using a representative sample of 842, the study comes to the conclusion that e-satisfaction with cashless transactions rises with improving perceptions of goods convenience, site design, and financial security.

In their efforts (Mega Fitriani Adiwarna Prawira, 2023), the worldwide tourist sector is moving toward cashless travel, which is a result of ongoing advancements in payment technologies that shift traditional payment methods to digital ones. Through the participation of 198 visitors the study's conclusions advance our knowledge of how technology is adopted in the travel industry and highlight the necessity for stakeholders to implement digital payments.

With the changing requirements of society in recent years, the study of contactless tourism has become more vital. Nevertheless, this research deviates from an interpretation of (Davis, 1989) Technology Acceptance Model (TAM). This valid theory has been put to the test and examined

extensively in order to comprehend how people accept technology by looking at how easy and useful they think it is. According to that viewpoint, the attitude of visitors who perceive cashless transactions during their travels to be easy and useful might lead to cashless tourism (Mega Fitriani Adiwarna Prawira, 2023). The decision to utilize digital technology, whether directly or indirectly, has been affected by perceived ease of use (Annisa Denaputri, 2019); (Eko Susanto, 2022); (Wulandari, 2017). The provision of features, procedures for work, interface designs, manuals for users, and form designs are some examples of this conveniences. Therefore, although user skill level Perceived ease of use can also be significantly influenced by the physical component of technology (Mega Fitriani Adiwarna Prawira, 2023).

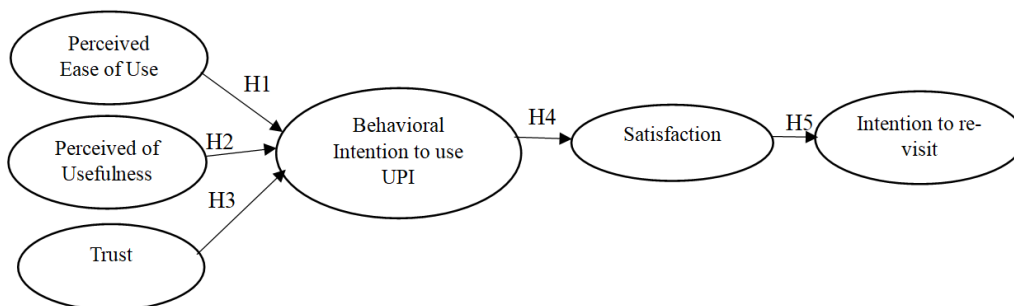
According to the study (Arun Prasad G.S, 2021), public trust is essential for any system managing financial transactions. Consumers ought to feel confident in the knowledge that technology is more regulated and trustworthy. The results of this study show that whenever the product is recommended by authoritative groups, trust levels will undoubtedly rise. According to the survey (Arif Hasan, 2020), when it comes to visitors' behavioural intentions about mobile payments, trust has a significant effect.

In their efforts (Fahad, 2022), any product or service's degree of satisfaction determines how long people will utilize it. Contentment stems from more than just using a good or service in the end. It must succeed at every phase of its application. The results of the study indicate a favourable correlation between satisfaction and behavioural intension of UPI. While different research (Liguo Lou, 2017) looks into how quick response (QR) code payment technologies in the travel industry might improve visitor satisfaction. Whereas, (Eko Susanto, 2022); (E.K. Jayampathi, 2019) found that customer satisfaction with digital payments has a major impact on travellers' intentions to re-visit the tourist places.

It is commonly acknowledged that UTAUT (Viswanath Venkatesh, 2003) and its expanded model UTAUT-2 (Viswanath Venkatesh J. Y., 2012) may be used to analyse and forecast travellers' behavioural intentions about the adoption of digital payments. Technologies have an enormous impact on behavioural intensions of travellers regarding the use of digital payments (S. K. Gupta, 2023); (Viswanath Venkatesh J. Y., 2012).

### Hypothesis Development

The research concept is based on earlier study's findings, in which ease is a measure of people's satisfaction and trust in their ability to freely accept new technologies. Similarly, expediency is perceived as a person's conviction that he can use technology to simplify his life (Davis, 1989). This study aims to investigate how visitors perceive UPI payment options in tourist areas in relation to trust, satisfaction, and return visitor interests. Measurement items used in the study were adapted from the literature. We will determine the research hypothesis based on these factors.



**Figure 1: Proposed Layout**

Source: Adaptation from (Davis, 1989); (Arun Prasad G.S, 2021); (Viswanath Venkatesh J. Y., 2012); (Fahad, 2022); (Eko Susanto, 2022)

Researchers concluded with the following hypothesis based on the model mentioned previously:

- H<sub>1</sub>:** Perceived ease of use has a significant influence on behavioural intension to use UPI.
- H<sub>2</sub>:** Perceived usefulness has a significant influence on behavioural intension to use UPI.
- H<sub>3</sub>:** Trust has a significant influence on behavioural intension to use UPI.
- H<sub>4</sub>:** Behavioural intension has a significant influence on satisfaction level of UPI.
- H<sub>5</sub>:** Satisfaction has a significant influence on intention to re-visit.

## Methodology

By using TAM, visitor satisfaction, trust, and intention in returning as variables, this study aims to identify the factors impacting the behaviour intention of cashless tourists. Nineteen evaluation questions using the words "Strongly Agree" (category 1) to "Strongly Disagree" (category 5) on a 5-point Likert scale were created for the study framework, which was then separated into six dimensions: two dimensions for the Technology Acceptance Model, one dimension for measuring trust, one dimension for behavioural intention from UTAUT2, and two dimensions for measuring User Satisfaction and intention to re-visit. Attribute the Technology Acceptance Model (TAM) adaptations are utilized to evaluate the uptake of digital payments in tourist areas (Davis, 1989); (Mega Fitriani Adiwarna Prawira, 2023). In order to ascertain the impact of trust that the technology is safer and more protected, attribute User trust (Arun Prasad G.S, 2021). Give recognition to the (UTAUT2) unified theory of acceptance and use of technology. Adjustments are used to assess the adoption of digital payments in tourism locations (Viswanath Venkatesh J. Y., 2012); (Bijeta Shaw, 2019). The association between visitor satisfaction and the intention to return was discovered through the examination of attribute user satisfaction and intention to revisit (E.K. Jayampathi, 2019); (Fahad, 2022); (Eko Susanto, 2022). Online survey execution took place in April 2024. 250 responses were received in the survey. The distribution of respondent profiles was described using descriptive statistics. Out of the 250 responders that were gathered, 72% of them were men and 28% were women. According to the respondents' ages, 41.6% of them were between the ages of 16-25, 40.8% were between the ages of 26-35, and 12.8% were between the ages of 36-45, while 4.8% of those surveyed were above the ages of 45. Based on reside 39.2% live in Lucknow, while 60% live in other districts of Uttar Pradesh. "Are you using UPI payment while travelling in Awadh region?" was the selection question those who answered "No" to the question were 17.6% not making use of UPI; 87.5% of tourists cited the reasons as to "Digital Payments are not accepted everywhere", while 12.5% cited "transaction charges, don't know how to use, transparency, habit and trust". This profile shows that 82.4% of tourists use UPI in the Awadh region.

This study employed the Partial Least Square technique to produce a conceptualization of the proposed cashless tourist research model. The PLS technique is well-known for creating a structural equation model and route analysis in the face of unusual circumstances pertaining to sample size and the growth of new compositions (Joseph F. Hair, 2019). The significance values for the loadings, weights, and path coefficients were determined using the PLS technique. Next, we derived the hypothesis using the bootstrapping approach. Furthermore, Blindfolding techniques were used to establish and assess the study hypothesis's validity.

## Case Studies

### Measurement Model

The cut-off values for each loading are 0.7, Cronbach alpha is 0.8, composite reliability is 0.7, and average variance extracted (AVE) is greater than 0.5 for the total construct. These metrics are used to assess the validity and reliability of each reflective construct (Joe Hair, 2017). According to the study findings shown in Table 1, every build item passes the predefined criteria.

**Table 1: Reliability and Convergent Validity**

Measure	Factor Loadings	Cronbach Alpha	CR	AVE
<b>Perceived Ease of Use (PEU)</b>		0.814	0.890	0.730
PEU1: I have no technical problems in using cashless transactions while travelling in Awadh region.	0.762			
PEU2: Cashless transactions make it easier for me to transact while travelling in Awadh region.	0.899			
PEU3: Cashless transactions are easier to use than cash payments when travelling in Awadh region.	0.895			
<b>Perceived of Usefulness (PUS)</b>		0.821	0.894	0.737
PUS1: Cashless transactions provide technical benefits over cash payments when travelling in	0.863			

Awadh region. PUS2: Cashless transactions provide convenience when transacting in tourist destinations in Awadh region.	0.849			
PUS3: Non-cash transactions have a better benefit value than cash payments	0.863			
<b>Perceived trust (PT)</b> PT1: I feel UPI is more secured and trusted while travelling in Awadh region.	0.860	0.856	0.912	0.776
PT2: I feel UPI is more secured than my physical wallet while travelling in Awadh region.	0.873			
PT3: UPI is very reliable and I am confident of making payments while traveling in Awadh region.	0.909			
<b>Behavioral Intention (BI)</b> BI1. I intend to continue using UPI in the future while travelling in Awadh region. BI2. I will always try to use UPI in my travelling life.	0.894	0.853	0.911	0.772
BI3. I plan to continue to use UPI while travelling in Awadh region.	0.876			
<b>Satisfaction (ST)</b> ST1: I am generally pleased using UPI while travelling in Awadh region.	0.873	0.826	0.897	0.743
ST2: I am happy with the way UPI handled the transactions in Awadh region.	0.804			
ST3: In general, I am pleased with the UPI while travelling in Awadh region.	0.906			
<b>Intention to Re-Visit (ITV)</b>		0.907	0.935	0.782
ITV1: Tourism businesses that provide attractive digital payment services to revisit.	0.891			
ITV2: Digital payment services tourism business becomes an interesting consideration for my visit in the future.	0.872			
ITV3: Tourism business digital payment services facilitate the following visit plans.	0.908			
ITV4: I will still use digital payment services on my next visit.	0.867			

Source: research data, 2024

To verify discriminant validity, apply the Fornell and Larcker criteria (Claes Fornell, 1981). The activity's findings are displayed in Table 2, where the square root of AVE's superior correlations with other latent components are displayed. Additionally, this is described as meeting preset requirements.

**Table 2: Discriminant Validity**

	BI	ITV	PEU	PT	PUS	ST
Behavioural Intention(BI)	<b>0.879</b>					
Intention to Re-Visit(ITV)	0.809	<b>0.884</b>				
Perceived ease of use (PEU)	0.694	0.613	<b>0.855</b>			
Perceived trust(PT)	0.824	0.743	0.685	<b>0.881</b>		
Perceived usefulness (PUS)	0.713	0.678	0.783	0.642	<b>0.858</b>	
Satisfaction (ST)	0.864	0.790	0.635	0.777	0.636	<b>0.862</b>

### Structural Model

The structural model and presumptions of this inquiry were tested using Smart PLS 4.1.0.6. Using a bootstrapping method with 5000 iterations, the statistical significance of the path's coefficients and sub-construct weights was examined (Wynne W. Chin, 2008). Since PLS does not provide general goodness-of-fit indices, R2 is the main method used to assess the model's explanatory ability. Conversely, the goodness-of-fit (GoF) index was introduced by (Michel Tenenhaus, 2005) as a diagnostic

tool for assessing model fit. The GoF measure (for endogenous constructs) uses the geometric mean of average communality and average R2. GoF small equals 0.1, GoF medium equals 0.25, and GoF large equals 0.36 are the cut-off values that (Arvid O.I. Hoffmann, 2012) published in order to assess the GoF analysis findings. The anticipated GoF value of 0.729 for the study's model indicated a decent model fit.

Testing the associations that structural model implied came after the measurement model and goodness of fit. Figure 2 displays the analysis's findings. The explanatory power (s) of the predictor variable on the relevant concept is shown by the adjusted R2. 74% of behavioural intentions to use are explained by perceived trust, perceived usefulness, and perceived ease of use. User satisfaction is predicting 75% of behavioural intentions to use, and user satisfaction accounts for 62% of intention to revisit tourism destinations. According to the R2 values of 0.67, 0.33, or 0.19, respectively, (Wynne W. Chin, 2008) categorized the endogenous latent variables as substantial, moderate, or weak in terms of model validity. Thus, Table 3 illustrates high behavioural intents to use (R2=0.737), user satisfaction (R2=0.749) is substantial and intention to revisit (R2=0.624) is moderate.

In addition to the magnitude of R2, the researchers employed the predictive sample reuse strategy (Q2) as a criterion for predictive relevance (Wynne W. Chin, 2008). Q2 shows how properly, using the model and the PLS parameters, the provided data can be empirically rebuilt using the blindfolding procedure. As recommended by (Wynne W. Chin, 2008), the researchers employed cross-validated redundancy approaches to generate Q2 for this study. A model is predictively relevant if its Q2 value is more than zero, and it is not predictively relevant if its Q2 value is less than zero. Table 3 indicates that behavioural intents to use, user satisfaction, and intention to revisit are, respectively, 0.718, 0.612, and 0.559, indicating adequate predictive relevance.

**Table 3: Results of R2 and Q2 Value**

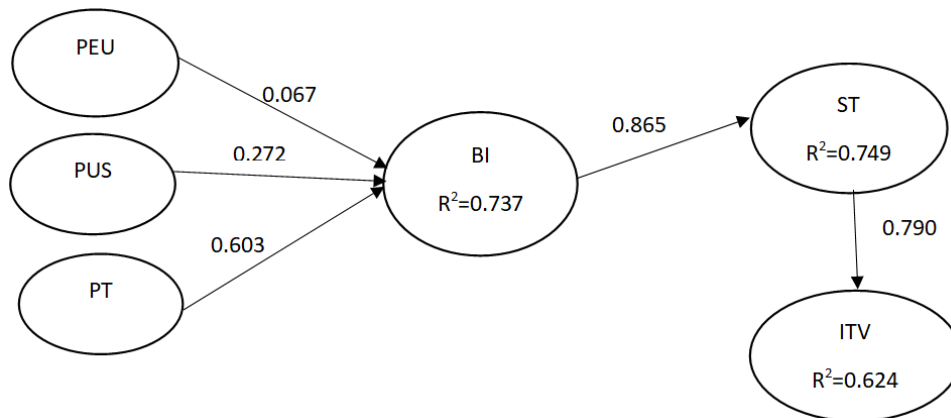
Endogenous Constructs	R 2	Q2
Satisfaction (ST)	0.749	0.612
Behavioural intention to use (BI)	0.737	0.718
Intention to revisit (ITV)	0.624	0.559

Results of evaluating the hypotheses and the structural model are shown in Table 4 and Figure 2. One hypothesis was rejected while four more were uncovered to be acceptable. Demonstrating that whilst perceived usefulness and perceived trust greatly impact behavioural intention; Behavioural intention was not substantially influenced by perceived ease of use. Additionally, the study found that behavioural intention has significant effects on user satisfaction. Subsequently, there is a significant connection between UPI customer satisfaction and the intention to re-visit to tourist places.

**Table 4: Structural Estimates (Hypothesis Testing)**

Hypothesis	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics ( O/STDEV )	P* values	Results
H1 Perceived ease of use-> behavioural intension	0.067	0.073	0.079	0.847	0.397	Not Supported
H2 Perceived usefulness -> behavioural intension	0.272	0.280	0.079	3.468	0.001	Supported
H3 Perceived Trust -> behavioural intension	0.603	0.591	0.084	7.157	.000	Supported
H4 Behavioural intension -> Satisfaction	0.865	0.865	0.024	36.596	.000	Supported
H5 Satisfaction -> Intention to re-visit	0.790	0.793	0.039	20.168	.000	Supported

\* P < 0.05



**Figure 2: Structural Model Results**

Source: Authors

## Discussion

Influenced by societal needs, financial inclusion, financial literacy, and information technology advancements, UPI has become a ubiquitous phenomenon in the worldwide financial community. Foreign visitors would, according to NPCI, have the “opportunity to immerse themselves in India’s rich culture, cuisine, and many diverse experiences with the ease of UPI payments” because of UPI One World (Tyagi, Curly Tales, 2024). Similar to this, one of the services being considered to expedite transactions in tourist attraction business units is UPI; including flights, hotels, travel agencies, and tour operators, as well as transportation services. This is how tourism destinations are developing. In this scenario, offering UPI in tourism-related business units frequently serves as visitors’ introduction to digital transactions.

The adoption process of UPI was investigated in the study. It connected to the behavioural intention that affects travellers’ post-experience satisfaction and intention to re-visit to the tourism place. It is proven, based on the development of theoretical frameworks, that perceived trust and usefulness are important factors in UPI acceptance, as reported in the research (Wai Han Wong, 2019); (Sanaji, 2021); (Akshita Jain, 2020). UPI that is helpful in the technology adoption cycle is trust and usefulness. Providers of digital payment services should prioritize their services’ usefulness and trustworthiness.

The study discovered that the behaviour intention to utilize UPI is antecedent to perceived usefulness and trust. This supports research (Stagian, 2022); (Akshita Jain, 2020) showing that users evaluate behaviour intention to use UPI based on perceived usefulness and trust. Tourism managers analyse UPI’s trustworthiness and usefulness, which affects travellers’ intents to use it and, in consequence, their level of satisfaction.

According to this study, usefulness and trust are valued by modern travellers, enhancing the appeal of a tourism establishment. Notably, research revealed that visitors’ inclinations to return are influenced by their level of satisfaction with UPI. The tourism industry may attract visitors and promote return business by utilizing payment technology alternatives.

## Conclusions

By expanding the TAM model to incorporate perceived usefulness, ease of use, and trust in order to better understand user intents, this study seeks to investigate UPI acceptability in India. When UPI is used effectively, it increases visitor satisfaction, which encourages return trips. Additionally, a model that links increasing visitors to UPI’s accessibility is strengthened by this study.

This study indicates that for travel managers, cashless travel is an imminent possibility. Accordingly, one of the key elements influencing competitive advantages in the travel and tourism sector is the ability of destination managers and other businesses to offer cashless products and services. In order to improve company performance, stakeholders must invest in digital payment technologies and upgrade the infrastructure for electricity and the internet, particularly in destinations for tourists that

extend outside metropolitan regions. This study's shortcomings include the absence of other components that may be used to supplement the cashless tourism outlook model by other researchers.

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