

The Rise of QR Code Payment Systems Among Gen Z: A Case Study of Prayagraj's FMCG Industry

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Abstract: *This research explores the key factors driving the adoption of QR code payments among Generation Z consumers in Prayagraj, particularly in the context of FMCG (Fast-Moving Consumer Goods) purchases. Using correlation and regression analysis, the study identifies overall satisfaction and security concerns as the most significant determinants of QR code payment usage, whereas factors like convenience and perceived benefits showed relatively lesser influence. The analysis also highlights demographic variations, with males and individuals aged 22-24 demonstrating higher usage rates and satisfaction levels.*

The findings emphasize the importance of improving user satisfaction and addressing security issues to promote QR code payment adoption. Additionally, the study recommends targeted marketing strategies and educational campaigns to effectively engage this demographic. By shedding light on Gen Z's digital payment preferences, this research provides actionable insights for businesses and policymakers aiming to accelerate the widespread adoption of QR code payment systems.

Keywords: QR Code Payments, FMCG, Digital Payments, Mobile Payments, Cashless Transactions, Security Concerns, Contactless Payments, India Payment Trends, Consumer Preferences

