Adjusted	R-	0.9979	Prob (F-statistic)	0.00
squared				

Table 6: Parameters and sub-parameters of RBI-DPI

Infrastructure (Demand-side factors)Banking cardBanking cardPrepaid Payment Instrument (PPI)Registered Mobile	Infrastructure (Supply-side factors)BankandfinancialinstitutesBusinessCorrespondentsATMsATMs	Performance Digital Payment Systems: Volume and Value Unique users	Centricity Awareness and education Security grievance
(Demand-side factors)Banking cardPrepaid Payment Instrument (PPI)Registered Mobile	(Supply-side factors) Bank and financial institutes Business Correspondents ATMs	Digital Payment Systems: Volume and Value Unique users	Awareness and education Security grievance
factors)Banking cardPrepaidPaymentInstrument(PPI)RegisteredMobileand	factors)BankandfinancialinstitutesBusinessCorrespondentsCorrespondentsATMs	Digital Payment Systems: Volume and Value Unique users	Awareness and education Security grievance
Banking card Prepaid Payment Instrument (PPI) Registered Mobile and	Bank and financial institutes Business Correspondents ATMs	Digital Payment Systems: Volume and Value Unique users	Awareness and education Security grievance
Prepaid Payment Instrument (PPI) Registered Mobile and	financial institutes Business Correspondents ATMs	Systems: Volume and Value Unique users	education Security grievance
PrepaidPaymentInstrument(PPI)RegisteredMobileand	institutes Business Correspondents ATMs	and Value Unique users	Security grievance
PrepaidPaymentInstrument(PPI)RegisteredMobileand	Business Correspondents ATMs	Unique users Paper Clearing	Security grievance
PaymentInstrument(PPI)RegisteredMobileand	Correspondents ATMs	Paper Clearing	grievance
Instrument (PPI)Registered Mobileand	ATMs	Paper Clearing	~
(PPI)RegisteredMobileand	ATMs	Paper Clearing	~
Registered Mobile and	ATMs	Paper Clearing	~ 1 !
Mobile and		i aper clearing	Complaints
-		•	
Internet	λ^{\vee}		
Banking		· ·	
FASTags	Pos Terminals	Currency in	Cyber fraud
	OD Codes	Circulation	Sustan Clitabas
N	QR Codes	Utith drawala	System Gritches
	Common	vv iului awais	Transaction
X	Service Centres		declines
Version			
	Banking FASTags	Banking FASTags PoS Terminals QR Codes Common Service Centres	Banking OS Terminals Currency in Circulation FASTags PoS Terminals Currency in Circulation QR Codes Cash Withdrawals Common Service Centres Vertex of the service Centres