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

<b>Payment Enablers</b>	<b>Payment Infrastructure (Demand-side factors)</b>	<b>Payment Infrastructure (Supply-side factors)</b>	<b>Payment Performance</b>	<b>Consumer Centricity</b>
Internet	Banking card	Bank and financial institutes	Digital Payment Systems: Volume and Value	Awareness and education
Mobile	Prepaid Payment Instrument (PPI)	Business Correspondents	Unique users	Security grievance
Aadhaar	Registered Mobile and Internet Banking	ATMs	Paper Clearing	Complaints
Bank Account	FASTags	PoS Terminals	Currency in Circulation	Cyber fraud
Merchant		QR Codes	Cash Withdrawals	System Glitches and downtime
Participants		Common Service Centres		Transaction declines