MCOP-001 sample synopsis: survey design

Read this page first. It is not part of the sample.

What this file is

A sample synopsis for the IGNOU M.Com project course MCOP-001, written on a fresh topic so you can see how the seven parts the guidelines ask for fit together in a survey-based field study.

Every place where your own facts belong is left in [square brackets]: your city, the studies you review, your sample size and your guide's details. There are no results in this file, because a synopsis is a plan; findings come only from the data you collect.

It is study reference. Do not submit it, and do not submit a copy with only the brackets filled. The MCOP-001 report carries a Certificate of Originality (Annexure-II) that you and your guide sign, and the guidelines say a plagiarised report is dealt with under the University's policy.

How to use it

- Read it part by part next to the MCOP-001 guidelines. The side notes in shaded boxes explain why each part is there; they are not text for your synopsis.
- Choose your own topic. If you like this area, change at least the population, the place or the angle so the study is yours, and agree it with your guide.
- Fill Annexure-I (the official proforma) with the same title, word for word. The guidelines allow no change to the approved title in the final report.
- Send the synopsis with the signed Annexure-I and your guide's signed bio-data to the Regional Director of your Regional Centre (online students use the LMS portal).

Who made it, and how

Prepared in October 2026 by the editorial desk of ignoumcomproject.com from the MCOP-001 guidelines of the Commerce Discipline, School of Management Studies, IGNOU (file dated February 2023, read in full in October 2026). Drafted with AI assistance, every part checked against the seven synopsis parts those guidelines list, and published under BK Sahni's editorial responsibility. The NPCI and RBI facts in the introduction were checked against the source documents on npci.org.in and rbi.org.in in October 2026.

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Use of UPI AutoPay Mandates for Recurring Payments among Salaried Individuals in [City]: A Survey-Based Study

Synopsis for MCOP-001: Project, Master of Commerce (M.Com)

Submitted by [Name of the Student], Enrolment No. [ ]; Proposed guide: [Name of the Guide]

Subject area (as entered in Annexure-I): Any Other, Banking and Digital Payments [or Marketing, if your guide prefers to treat the study as consumer adoption; decide this with your guide].

1. Introduction

India's Unified Payments Interface (UPI) is now used for everyday transfers and bill payments. In July 2020 the National Payments Corporation of India (NPCI) introduced AutoPay on UPI, which lets a customer set up an e-mandate for recurring payments such as mobile and electricity bills, loan EMIs, insurance premiums, mutual fund instalments and subscriptions from any UPI app (NPCI, 2020). A customer approves the mandate once, later debits run on the agreed schedule, and the customer can modify, pause or revoke the mandate from the app (NPCI, 2020).

The rules for such mandates are set by the Reserve Bank of India. Its Digital Payments E-mandate Framework, 2026, issued on 21 April 2026, covers recurring transactions made with cards, prepaid instruments and UPI. It allows recurring debits without an additional factor of authentication up to Rs 15,000 per transaction (Rs 1,00,000 for insurance premiums, mutual fund subscriptions and credit card bill payments) and requires the customer to be notified at least 24 hours before each debit (Reserve Bank of India, 2026).

This study looks at how salaried individuals in [City] use UPI AutoPay mandates for their recurring payments: how widely they use them, for which payments, why some do not, and how the pre-debit notification and the ease of cancelling a mandate relate to their continued use.

Introduction: two or three short paragraphs of background are enough. The facts above are dated and sourced so your evaluator can check them; replace or update them if the rules change before you

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submit.

2. Rationale of the study

Recurring payments are a large share of a salaried household's monthly outflow, and a missed bill or EMI carries late fees and, for loans, a credit record. Mandate-based payment through UPI changes who remembers the due date: the system does, after a single approval. Whether salaried users in [City] trust this, and what keeps them using it or makes them cancel, is not known from published national figures, which report transaction volumes rather than user reasons. A local survey can answer that for one clearly defined group.

[Add one or two sentences on why this matters in your own city or workplace, for example the share of salaried employees in [City] who receive salary by bank transfer, with a source.]

3. Review of literature

The review is organised in three strands. Write four to six studies under each strand that you have actually read, with the author, year, place, sample and main finding, and end each strand with one sentence on what the studies leave out.

3.1 Adoption of digital payments

Davis (1989) proposed that perceived usefulness and perceived ease of use explain whether people accept a new information technology; later studies of mobile payments in India have used this model. [Author (Year)] studied [ ] among [population] in [place] and found [ ]. [Author (Year)] ... [ ].

3.2 Recurring payments and mandates

[Author (Year)] examined [ ] ... [ ]. [Author (Year)] ... [ ].

3.3 Trust, control and notification

[Author (Year)] ... [ ]. [Author (Year)] ... [ ].

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Research gap: [one or two sentences naming what the reviewed studies have not covered, for example salaried users in a particular city, or the role of pre-debit notification under the 2026 framework].

> Keep the review and the reference list in step: every study named here must appear in the references, and every reference must be cited here. The MCOP-001 guidelines ask for APA style in the report; using it in the synopsis too saves rework.

4. Objectives of the study

The objectives of this study are to:

1 examine the extent and pattern of use of UPI AutoPay mandates for recurring payments among salaried individuals in [City];

2 explore the reasons why salaried individuals do not set up, or later cancel, UPI AutoPay mandates;

3 analyse the factors affecting the continued use of UPI AutoPay mandates, such as perceived usefulness, perceived ease of use, trust and sense of control; and

4 investigate the influence of the pre-debit notification and the ease of pausing or revoking a mandate on users' satisfaction with UPI AutoPay.

> These four objectives follow the four sample stems printed in the MCOP-001 guidelines (examine, explore, analyse the factors affecting, investigate the influence) and are worded neutrally, without assuming the findings. An objective such as "to prove that UPI AutoPay improves savings" assumes the answer and should be rewritten.

Hypotheses (optional; MCOP-001 does not require them, include them if your guide asks)

H01: There is no significant association between age group and the use of UPI AutoPay mandates.

H02: There is no significant difference in satisfaction with UPI AutoPay between users who find the pre-debit notification useful and those who do not.

H03: There is no significant relationship between users' sense of control over a mandate (ease of pausing or revoking) and their satisfaction with UPI AutoPay.

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5. Research methodology

5.1 Research design

Descriptive survey-based field study (an empirical study, the first of the study types the MCOP-001 guidelines list), using a structured questionnaire at one point in time.

5.2 Nature and source of data

Primary data from salaried individuals in [City] through the questionnaire. Secondary data from NPCI and RBI publications for the background, cited where used.

5.3 Population, sample and sampling technique

Population: salaried individuals aged 21 years and above, living or working in [City], who use at least one UPI app. Sample size: [n] respondents. For a large population, Cochran's formula, n = Z squared x p(1 - p) / e squared, with Z = 1.96 (95 percent confidence), p = 0.5 and e = 0.05, gives 384.16, rounded up to 385. If you take fewer respondents, state the margin of error your number gives and agree it with your guide. With a convenience sample, that margin of error is indicative only.

Sampling technique: [convenience / purposive / stratified by sector of employment], with the reason: [ ]. Rationale for [City] and the chosen group: [ ].

5.4 Tools for data collection

A structured questionnaire in [English / English and Hindi] with four sections, each tied to an objective:

Questionnaire section	What it asks	Objective served
A. Profile	Age group, gender, sector, monthly income band, UPI apps used	Classification for all objectives
B. Use of mandates	Whether any AutoPay mandate is active, for which payments, since when	Objective 1
C. Non-use and cancellation	Reasons for never setting up or for cancelling (multiple choice, with "other")	Objective 2
D. Perceptions	Five-point Likert statements on usefulness, ease of use, trust, control, notification and satisfaction	Objectives 3 and 4

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The questionnaire will be pre-tested on [10 to 20] respondents before the main survey, and the Likert scales checked for reliability with Cronbach's alpha (Cronbach, 1951). A blank copy of the final questionnaire goes into the annexure of the report.

5.5 Method of data collection

[Online form shared through workplace and residential groups / personal administration at workplaces in [areas]], during [month and year], with informed consent and no collection of names or account details.

5.6 Data handling and analysis

Objective	Analysis	Why this tool
1. Extent and pattern of use	Frequencies, percentages, cross-tabulation; chi-square test of independence between age group and use (H01)	Describes how many use mandates and for what, and whether use differs by age group
2. Reasons for non-use or cancellation	Frequencies and ranking of reasons	Shows which reasons are most common
3. Factors affecting continued use	Cronbach's alpha for each scale; mean scores; comparison of scale scores between current users and those who cancelled (independent samples t-test or Mann-Whitney U)	Checks the scales are reliable, then shows which perceptions differ between those who continue and those who cancel
4. Influence of notification and control	Independent samples t-test or Mann-Whitney U test on satisfaction scores (H02); Spearman correlation between the control scale and satisfaction (H03)	Compares two groups; the second test if the scores are not normally distributed

Software: [MS Excel / SPSS / jamovi]. Significance level: 5 percent.

Methodology is where the guidelines ask for the most detail: design, nature and source of data, sample and sampling with the rationale, the tool and its relevance to the objectives, the method of collection, and the statistical tools with their relevance. The two tables above make each link visible to the evaluator.

6. Implications of the study

For users, the study can show whether features such as notification, pausing and revoking affect how safe mandate payments feel. For banks and UPI apps serving [City], it can point to the reasons for cancellation that better communication might address. For students

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of commerce, it adds city-level evidence on a payment method that national data describe only in volumes.

7. Limitations of the proposed study

- The study covers salaried individuals in one city, so the findings cannot be generalised to self-employed users or other places.
- Responses are self-reported and may differ from actual use; no account data will be collected.
- [Convenience] sampling limits how far the sample represents all salaried users in [City].
- Rules on e-mandates may change during the study; the background will be dated to the rules in force when the data were collected.

References

Cronbach, L. J. (1951). Coefficient alpha and the internal structure of tests. *Psychometrika, 16*(3), 297-334.

Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *MIS Quarterly, 13*(3), 319-340.

National Payments Corporation of India. (2020, July 22). *NPCI introduces AutoPay facility on UPI for recurring payments* [Press release]. https://www.npci.org.in/PDF/npci/press-releases/2020/NPCI_Press_Release-NPCI_introduces_AutoPay_facility_on_UPI_for_recurring_payments.pdf

Reserve Bank of India. (2026, April 21). *Digital Payments: E-mandate Framework, 2026* (RBI/DPSS/2026-27/396). https://www.rbi.org.in/Scripts/BS_ViewMasDirections.aspx?id=13374

[Author, A. A. (Year). Title of the article. *Journal Name, volume*(issue), pages.] Add every study you cite in section 3, in APA style, in alphabetical order.

With the synopsis, send: Annexure-I filled in and signed and dated by you and your guide; your guide's bio-data, signed in original and dated (name and date of birth; residence and workplace addresses and phone numbers; degrees with specialisation, university or institution and its address, year and

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percentage; work experience in chronological order with designation, period and organisation address). The guidelines say a synopsis without these signed documents shall be rejected.

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