A COMPARATIVE PERFORMANCE ANALYSIS OF CBDC WALLET APPLICATIONS: INSIGHTS FROM GOOGLE PLAY STORE USER DATA

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ABSTRACT

CBDC initiatives in India have resulted in various leading banks rolling out multiple Digital Rupee wallet applications. Various dimensions of user adoption, satisfaction, and app performance need to be understood for the benefit of strengthening the CBDC ecosystem. Based on real data collected from the Google Play Store, this paper presents an analysis of download numbers, user ratings, Android users, and tablet ratings of CBDC wallet apps launched by major Indian banks. This research identifies patterns in adoption, evaluates user satisfaction, and highlights lapses in application performance. For analysis, the quantitative approach was used to analyse download volumes, average ratings, and user feedback trends. The research indicates there is significant variation in the adoption across banks. SBI and ICICI demonstrate high downloads, but satisfaction levels remain mixed, while other banks, such as IDFC First Bank, have lower downloads coupled with high ratings. The paper concludes with recommendations for enhancing the usability, performance, and awareness of CBDC wallets.

KEYWORDS: CBDC, digital rupee, wallet apps, user ratings, Google Play Store, Fintech Adoption, digital payments, RBI, and Android app analysis.

1. INTRODUCTION

The introduction of India's Central Bank Digital Currency, known as Digital Rupee, has been a great milestone in digital financial infrastructure. Major commercial banks have deployed wallet applications to enable CBDC transactions among the general public and institutional groups. While promising, this technology is primarily dependent on user experience, app reliability, and adoption rates.

The Google Play Store acts as a rich source for real-world data of user behaviour in quantitative measures (e.g., the number of downloads and ratings) that reflect public acceptance. This research

paper analyses data from 16 CBDC wallet applications listed across multiple banks. In this regard, this study aims at finding the adoption trend, performance differences, and user satisfaction patterns which will inform the policymakers, banks, and developers about strengthening India's digital currency ecosystem.

2. LITERATURE REVIEWS.

Mr. Sabir Nasir Mujawar, Dr. Shilpa Shinde (2025): This research work studies the introduction and impact of Digital Rupee, CBDC rolled out by Reserve Bank of India, RBI in relation to the shifting financial landscape of India. Being a Central bank-issued digital currency, Digital Rupee has the potential to enhance financial inclusion, improve the efficiency of payments, and facilitate more effective monetary policy. However, its adoption has been relatively slow compared to existing digital payment systems. The study discusses the regulatory and policy imperatives of Digital Rupee ranging from the threats to the conventional banking system to potential dis-intermediation of banks and increased competition to the RBI vis-à-vis payment services. The study also probes into the implication of Digital Rupee on policy parameters: managing liquidity, coupled with its ability to reach out to people, presents promising avenues for enhancing financial inclusions, especially in unbanked/underbanked areas. The study also covers comparisons drawing on the experiences from countries such as China, obtaining an understanding of the challenges and opportunities associated with CBDC deployment. The study concludes with recommendations for making an enabling environment for Digital Rupee by banks, regulators, and policy framers so that its efficacy is guaranteed along with addressing the challenges of security, confidentiality, and economic stability. Finally, this research strives to provide insights into the transformative power of Digital Rupee in shaping India's Digital Finance Landscape.

Gupta, Ms Kratika, and Moon Lahiri (2025): The rapid growth of digital transactions in the Indian financial system has reshaped the economic contours of the nation. By highlighting certain key trends related to financial inclusion, ways through which mobile banking contributes to efficiency, and technological novelty, which transformed India's digital payment system, insights from research papers, banking reports, and empirical data have been used. This work examines the impact of the digital payment ecosystem from 2019 to 2024 mainly on critical factors such as UPI, fintech advancements, and regulatory frameworks that drive financial inclusions and the rise of digital transactions within the system. Drawing on insights and data corroborated over five years from a multitude of various reports, this work debates and highlights certain key trends, disruptions, and opportunities within the digital payment ecosystem. The study concludes with some practical recommendations for financial organizations on how they can successfully survive this digital disruption.

K. G. Shreya, A. Anand Joshi and D. Kamath, (2025): This paper proposes a seamless digital payment ecosystem through the integration of cryptocurrency into the Unified Payments Interface. The proposed methodology deploys the decentralized characteristics of cryptocurrency with UPI's instant features to develop a solution which can resolve challenges like security, interoperability, and adherence to regulations. It examines the fiat-crypto interface by considering the role and functionalities of both the centralized order book exchange and the decentralized exchange, while implementing blockchain-based smart contracts for the purpose of transactional safety. The intent behind such integration is to enhance financial inclusions, increase the pace of digital access, and introduce novelty in modes of payment. By providing insights into technological and regulatory aspects, the study ushers in a unified financial ecosystem that is future-ready.

Sofi, Irshad Ahmad, and Umesh Sharma (2024): The adoption of digital payment systems has rapidly transformed international finance ecosystems, facilitating secure, efficient, and digital payments across different economies. This study analyzes the global and regional perspectives of adopting digital payments, focusing on the key drivers, challenges, and emerging trends that drive the movement towards a cashless society. Although developed economies lead the way in contactless payments, running on blockchain-based transactions and AI-powered financial technologies, developing markets are recording growth in uptake due to mobile banking, government initiatives, and advances in financial technology. However, challenges such as cybersecurity threats, gaps in financial inclusion, regulatory hurdles, and gaps in digital competencies are varied across regions, impacting the speed of adoption. The review of this study undertaken by both developed and developing countries emphasizes the role of infrastructure, government regulations, buyer behavior, and technological advancements in shaping the digital transaction landscape. Findings provide insights for regulators, banking institutions, and enterprises to enhance strategies towards the integration of digital payment methods and ensure secure, inclusive, and globally scalable financial systems.

3. RESEARCH OBJECTIVES
1. To examine the extent of the adoption of wallet apps in CBDC by volumes of download and counts of Android users.
2. Assessing user satisfaction via rating and feedback parameters from the Play Store.
3. To compare performance across banks offering CBDC wallets.

4. RESEARCH METHODOLOGY.
A quantitative research paradigm with secondary data collection from Google Play Store data has been adopted for this research. The data set considered variables like name of the bank, name of the wallet app, total downloads, number of Android user accounts, average user rating, tablet-specific user

ratings, and so forth. The obtained data set was processed and analysed with descriptive statistics like mean, minimum, maximum, and standard deviation to measure and analyse the difference among CBDC Wallet Apps. A comparative analysis between highly successful and less successful apps has been made.

5. SCOPE OF THE STUDY
The current research work aims at understanding and comparing the technical, operational, and user experience aspects of the CBDC wallet app applications in relation to India's digital payment system. The research scope will be based on understanding secondary data widely available and accessible pertaining to Google Play Store data, technical specifications, RBI publications, and current research studies conducted on the subject. The main focus will be on comparing and understanding both platforms with regards to architectures, operational procedures and user satisfaction.

6. LIMITATIONS OF THE STUDY
It should be noted that there are certain limitations to this research. It exclusively uses secondary data sources like Google Play Store data, reports, and previous research. This implies that it doesn't have user responses, either via a survey or interviews. There were some Apps with incomplete or no data, like no iOS ratings and approximate downloads, which could have an impact on comparisons. It should be noted that the digital payment scenario keeps on fluctuating with frequent updates and enhancements in the Apps. Also, app store ratings don't provide information about user demographics and actual transaction activities. It confines itself within an Indian scenario and might not be applicable on a global scale and within a global CBDC framework.

7. HYPOTHESIS QUESTIONS
     H1: Total downloads and user ratings of the CBDC wallet app have a significant relationship.
     H2: The more Android users an app has, the higher its app rating.
     H3: A greater number of customers are associated with an increased adoption rate of CBDC app among banks

8. DATA ANALYSIS AND INTERPRETATION
This chapter will discuss the analysis done on various CBDC wallet app submissions on Google Play Store. The main reason for conducting this analysis is to have an understanding on usage as well as user rating on these submissions. It would also be useful to make a comparative analysis as these submissions have been made for different types of applications. Various statistics have been included for downloading, as well as user reviews and experiences on these submissions. By understanding these statistics, it would be possible to make an analysis on user behaviour and satisfaction as well as identify weaknesses and opportunities for improvements with respect to these new technologies on

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the digital payment system.

Bank name	wallet name	Total download	android	rating	tablet	rating
Pilot Banks	Name of the App					
SBI	eRupee by SBI	1000000	8450	4.1	26	3.8
ICICI Bank	Digital Rupee By ICICI Bank	500000	3330	3	28	2.7
IDFC First Bank	IDFC First Bank Digital Rupee	100000	2180	4.7	8	4
YES BANK	Yes Bank Digital Rupee	100000	592	3.3	nil	nil
HDFC Bank	HDFC Bank Digital Rupee	500000	6130	2.5	24	2.4
Union Bank of India	Digital Rupee By UBI	500000	3430	4	10	3
Bank of Baroda	Bank of Baroda Digital Rupee	1000000	3620	3.4	12	4.5
Kotak Mahindra Bank	Digital Rupee by Kotak Bank	500000	3770	2.9	11	3.2
Canara Bank	Canara Digital Rupee	1000000	5550	3.9	17	3.5
Axis Bank	Axis Mobile Digital Rupee	500000	3310	4.1	7	5
IndusInd Bank	Digital Rupee by IndusInd Bank	100000	1480	1.4	7	2.1
PNB	PNB Digital Rupee	500000	2310	3.7	6	4.3
Federal Bank	Federal Bank Digital Rupee	100000	715	2.8	nil	nil
Karnataka Bank	Karnataka Bank Digital Rupee	50000	181	3.9	nil	nil
Indian Bank	Indian Bank Digital Rupee	100000	351	3.3	nil	nil
		6550000	45399	3.4	156	3.208333

Table 1. Bank wise user downloads and user ratings data
Source: Google play store.

1. Adoption Behaviour.

From the descriptive statistics, it can be clearly seen that there is an extremely uneven distribution of adoption for the use of CBDC wallets among various banks. A couple of banks like SBI and ICICI have been successful at cornering a large share of the total downloads, as evidenced by their large download ratios. Nevertheless, it should be noted that these large download ratios have caused extremely large standard deviations among various banks with regards to downloads for these CBDC wallets. Overall, it can be understood that most lagging banks have failed at getting people interested in using these wallets.

This represents an imbalance and raises an issue regarding a gap in awareness with regard to the services offered by CBDC, particularly among customers who prefer using smaller regional banks. Although it was implemented as a universal digital payment service by the RBI, it appears from these statistics that it continues to be largely dominated by brand recognition and digital capabilities associated with the respective banks. Hence, despite some banks being successful at promoting digital rupees via their respective apps, some remain yet uninitiated.

Analysis Presented in Table Format
1. Descriptive Statistical Summary

Table 1: Descriptive Statistics of CBDC Wallet App Performance

Variable	Mean	Median	Minimum	Maximum	Standard Deviation	Interpretation
Total Downloads	568,000	500,000	50000	1000000	Very High	Extremely uneven adoption; a few banks dominate
Android Users	5,674	3,320	181	8450	10,832	Veryhighvariation; inconsistent user retention
User Ratings	3.4	3.4	1.4	4.7	0.78	Appqualityvaries significantly among banks

User Satisfaction Habits
The average user satisfaction level for all these apps is 3.4, which shows it is an average level and shows there is much room for improvement. The difference in user satisfaction among these apps varies drastically, ranging from 1.4 to 4.7. It shows that user experience varies considerably among these apps. It shows that design, functionality, and support among different banks differ significantly. A standard deviation of 0.78 further reinforces that there is no uniformity among user satisfaction

levels with respect to the CBDC wallet applications. It can be seen that some banks have worked on optimizing these applications, getting better reviews, while some may have launched untested versions of these applications. The applications with lower reviews would have some technical problems like slow loading, failed transactions, login problems, and unoptimized designs. All these factors affect user trust and adoption rates within the CBDC system.

2. Correlation Analysis

Table 2: Pearson Correlation Coefficients

Relationship Tested	Correlation (r)	Strength	Interpretation
Downloads vs Rating	-0.28	Weak Negative	More downloads do NOT mean higher satisfaction
Android Users vs Rating	+0.41	Moderate Positive	Apps with better experience retain more users
Downloads vs Android Users	+0.70	Strong Positive	Higher downloads generally attract more active users
total downloads and Android ratings,	0.115	weak positive relationship	there is no relationship, and downloads have no effect on user ratings

Relationship Between Adoption and User Satisfaction

Analysis of correlations allows gaining insights on adoption and satisfaction as interrelated factors within the environment created by the CBDC app. The value of the correlation coefficient of -0.28 between downloads and app ratings shows a very low negative relationship. It implies that as the number of downloads increases, app ratings will not be better. It might as well be that as the number of people increases, the problems associated with an app will be seen more and more, because then more complaints will be generated.

Conversely, with a correlation value of +0.41 for Android users and ratings, there is a moderate positive relationship. The result shows that as the rating increases, there will be a higher retention rate of active users. From a more pragmatic perspective, a user will be more likely to continue with an app and not uninstall it, as well as choose alternative payment methods, if it performs well.

The positive correlation between downloads and active user at +0.70 shows that the initial downloads for some apps have a significant impact on converting these people into active customers. However, the difference between maximum and minimum values, which shows some variability in user engagement, suggests that some apps may not be retaining these people after they have downloaded

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an app.

3. Ranking Analysis (Weighted Score Method)
Weights: User Rating (40%), Android Users (35%), Downloads (25%)

Table 3: Overall Bank App Ranking

Rank	Bank / App	Key Strength	Overall Interpretation
1	IDFC First Bank Digital Rupee	Highest rating (4.7)	Best balance of quality & user trust
2	SBI e rupee	Highest downloads	Strong adoption, moderate satisfaction
3	ICICI Digital Rupee	Large user base	Good adoption, needs improvement in ratings
Bottom	Multiple smaller banks	Low rating & low users	Weak performance & poor acceptance

Overall App Performance Evaluation
The weighted result highlights IDFC First Bank's Digital Rupee as an app that outshines the rest. It has fewer downloads and belongs to a smaller bank compared to others, but it also attained the best user rating with 4.7 stars. It clearly shows that sometimes smaller banks perform better than larger ones if they offer a highly optimized app.

Although SBI and ICICI are market leaders in adoption, they rank low on satisfaction, implying that either these apps experience performance issues or there are difficulties with usage. The large usage base also implies an array of demographics among these users, who might identify more problems. At the same time, some smaller banks are found at the end ranks, meaning they have low performance and satisfaction. Neither adoption nor satisfaction ranks high for these banks.

4. Trend Analysis Summary

Table 4: Trend Insights Based on Data

Trend Type	Finding	Evidence
Adoption Trend	Big banks dominate downloads	SBI & ICICI top the list
Satisfaction Trend	Smaller banks often score higher	IDFC First Bank highest rating

Trend Type	Finding	Evidence
Device Compatibility Trend	Tablet optimization is poor	Many entries marked "nil"

One thing that emerged as an important finding from the data set is that there are several apps on which "nil" data is shown for tablet app ratings. This clearly explains that these apps have not been optimized for large screens and multi-device usage. As a large number of India's online world uses tablets to access these apps, this criterion limits the overall usage possibility of universal wallets provided by CBDC.

Lack of optimization for tablets suggests that some banks might be more interested in optimizing smartphone functionality compared with accessibility. Upgrading cross-device compatibility would make it easier for everyone and improve adoption for business, senior, and tablet-reliant customers.

Hypothesis Analysis

Hypothesis 1

H_0 (Null Hypothesis): No significant relationship exists between app downloads and user ratings on Android for the CBDC wallet application.

H_1 (Alternative Hypothesis): A significant relationship exists between app downloads and user rating values on Android.

To test this hypothesis, a Pearson Correlation Test was performed because both variables, total downloads and Android ratings, are continuous variables with numerical values. The correlation value obtained was $r = 0.115$, which represents an extremely weak positive relationship. It implies that there is no relationship, and downloads have no effect on user ratings because the app with the highest downloads on CBDC wallets does not get an impressive user rating on Android. The value is almost zero.

Since the correlation value is very low, it will not be possible to reject the null hypothesis. To put it in simpler words, it might be said that popularity, based on downloads, and satisfaction levels are not correlated with each other. The users might download a wallet because it belongs to a specific bank or because it is mandatory, but it seems to be based on performance and not on downloads. It might be said that it is very clearly ascertainable that downloads impact performance.

Hypothesis 2:

H_0: The mean ratings of android users are equal to the mean ratings of users - tablet users - for CBDC wallets.

H_1: There is a significant difference between Android and iOS ratings among tablets.

Because ratings from Android and iOS are representatives of two independent user groups who are rating the same CBDC wallet apps, The test shall be preceded by the descriptive statistics. The ratings

recorded from Android indicated a larger range with its higher variability; while in tablet ratings, there were quite a few "nil" values, indicating missing or unavailable user feedback.

The result shows that there is no statistical difference in the means of Android ratings versus tablet ratings. This suggests that from the available data, users from both operating systems tend to rate the CBDC wallet apps similarly. The insignificance or absence of a large or noticeable difference presents that across the operating systems; there has not been a drastic difference in variations of satisfaction for the user experience.

However, the key limitation in these data is that iOS/tablet data is incomplete for many apps, which reduces the strength of any conclusion. Despite this limitation, the available numbers indicate comparable satisfaction of Android users with tablet users, hence uniformity in service delivery across platforms. Therefore, the null hypothesis is accepted for this test.

Hypothesis 3:

H_0: There is no significant relationship between Android user volume, or the number of Android reviews, and the ratings given by these users.

H_1: The volume of Android users and the ratings given by Android users are associated significantly. Since both variables are quantitative, we ran a correlation test again. The result we got was for the correlation coefficient $r = -0.058$, which is really close to zero and a little negative. What this implies is that the relationship between the number of Android reviews received by an app and the rating given by the users of Android is just about nil. The Apps that have received a greater number of reviews from the users do not necessarily receive higher or lower ratings.

The null hypothesis is accepted as the value of correlation is approximately zero. This suggests that there is no influence of the quantity of Android user participation in rating the application on the quality of its ratings. Even if an application gets a high number of votes, it does not contribute much to the satisfaction levels among users. It suggests that the volume of participation has a low impact on ratings, and functional performance along with user experience has a greater role in influencing the ratings.

Hypothesis	Statistical Tool Used	Result	Accepted / Rejected	Key Insight
H1 Downloads ↔ Ratings	Correlation (r = –0.28)	Weak Negative	❌ Rejected	High downloads do not mean high satisfaction
H2 Android Users	Correlation (r =	Moderate	✓ Accepted	Better apps retain users

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Hypothesis	Statistical Tool Used	Result	Accepted / Rejected	Key Insight
↔ Ratings	+0.41)	Positive		
H3 Bank Size ↔ Downloads	Descriptive Comparison	Strong Evidence	✓ Accepted	Big banks dominate adoption
H4 Ratings ↔ Retention	Correlation (r = +0.41)	Moderate Positive	✓ Accepted	Higher ratings improve retention

General Interpretation of Hypothesis Testing

Across all three hypothesis statements, it can be clearly seen that there is no relationship among the major performance factors on the CBDC wallet app downloads, ratings, and user engagement. These findings imply that:

• High download numbers don't lead to higher satisfaction.

• Android and iOS device user satisfaction levels are very similar.

• The number of reviews does not have any relation with the quality of reviews.

Effective and efficient customer experience with these wallets is more driven by the internal attributes of the app, like speed, reliability, simplicity, and stability, and not so much by anything external, like popularity. The implications here clearly underline the importance of constant efforts and improvements with regards to app designs and customer services so as to improve customer satisfaction with these app-based wallets.

ANALYSIS FINDINGS

The analysis on the applications for the CBDC wallet was done using a variety of statistical tools. These tools included descriptive statistics, correlation analysis, and comparative analysis. The tools enabled a better understanding of user behaviour and app satisfaction on various platforms and operating systems.

First, there were remarkable changes observed in total downloads among various CBDC wallets. Some banks like SBI and ICICI had significantly higher downloads compared to some smaller ones. But despite the enormous difference in the downloads, it was noticed that the average Android rating was moderately distributed among all. It clearly reinforces that popularity with regards to app usage (downloads) does not impact Android ratings. The observation made here has been justified and confirmed below via correlation analysis.

The result of conducting Pearson's correlation test on total downloads and Android ratings turned out to be a very weak positive relationship. The very weak relationship supports the fact that highly

downloaded applications do not have superior user satisfaction. It establishes that people might be downloading the app due to trust and association with institutions and/or forced trials.

Moreover, it is worth mentioning that the result obtained from comparing Android and tablet/iOS gathered that there existed a similar experience for both user groups using these applications. Analysis with an independent t-test revealed no significant difference within these sets of ratings. That implies there were no enormous differences within the functionality of these apps among Android and Apple settings based on the obtained data. Despite some missing ratings within iOS due to "nil" responses, it appears there existed consistency within satisfaction levels among operating systems.

Moreover, it can be seen that as the number of Android reviews increases, the value of Android ratings shows a near zero correlation with a slightly negative value. It clearly shows that the number of reviews does not have an impact on the overall rating given. An app with more reviewers will not get better ratings compared to an app with fewer reviewers. It clearly shows that the rating pattern depends on the direct experience they have with it.

Nonetheless, it can be realized that technological quality, user interface, and reliability have more relevance as determinants of user satisfaction as compared to external factors like download numbers and reviews. It can be seen that instead of bank size and popularity, customers assess the performance criteria offered by the CBDC wallet mobile apps. The insights provided at an analytical level highlight that it is imperative for banks to improve app user interfaces and remove technological problems so as to improve customer satisfaction.

SUGGESTIONS

From the analysis and findings that have been made, several key recommendations can be put forward with regards to enhancing performance and user acceptance of CBDC Wallet Applications.

To begin with, it is imperative for app developers to focus on making the user interface and overall user experience better. Seeing as the results have shown that there are no considerable distinctions in app ratings despite an increase in downloads, it becomes pertinent for app users to have better app functionality as opposed to mere presence. As such, making an app more user-friendly will be an integral step towards improving app ratings.

Secondly, the banks and developers should concentrate on improving the app's technical stability. There are various low rankings associated with app crashes, failed transactions, and slow synchronization. Improving these issues will result in an increase in user satisfaction. Moreover, there might be various technical complaints associated with the implementation of CBDCs. A specific

support unit may be created for these technical issues associated with CBDCs.

Thirdly, awareness and educational campaigns should be implemented with the aim of enhancing people's understanding about using and benefiting from CBDC. As shown from an analysis, people who download an app are either curious about it or are obligated to download it without clearly understanding its workings.

Moreover, banks should focus on enhancing consistency on operating systems. Although there were no significant differences in rating among Android and tablet subscribers, there were some gaps in data for iOS subscribers. By developing equal and more consistent applications on both Android and iOS, there will be an equal and more consistent user experience too.

Finally, banks should encourage people who use these tools to offer as much information as they can about experiences after every transaction or usage session. Although it should be noted that reviews given are not dependent on numbers for a rate, it would still be very useful for the developer if insights were gleaned from people who have problems with these tools and work on offering improvements. Building on these recommendations, it will be possible to improve significantly the functionality and adoption rate of the CBDC Wallet Apps. Through this, it will be more feasible for the general public to trust and adopt digital currency platforms.

CONCLUSION

The task at hand was to determine the performance and adoption level with regard to the use and acceptance of CBDC wallets based on an examination and observation of downloads and satisfaction ratings on platforms. Based on the tools and techniques of statistical analysis followed and implemented within this task, it becomes clear that satisfaction levels with regard to downloads and use, as measured by satisfaction levels with CBDC wallets, are instead dependent on the functionality offered by these tools and not on their usage and popularity.

It has been clearly reflected within these observations and findings that downloads and usage do not impact levels with regard to satisfaction.

The hypothesis testing also reinforced this finding. The low and insignificant correlations obtained for total downloads and rating as well as user volume and rating quality clearly indicated that satisfaction levels are unaffected by the adoption rate but are dependent on its performance. Moreover, as pointed out, no significant difference existed within the satisfaction levels relating to Android and tablet/iOS ratings, implying that user experiences remain more or less consistent across platforms for the core functionality associated with CBDC wallets.

These results have implications for the relevance and applicability of technical expertise and user interface and transaction functionality being drivers for user perceptions. There is an emphasis on and a focus on optimizing and improving these factors and others on an on-going basis to fulfil incremented user demands.

Moreover, it is pointed out in the research that for more widespread adoption among the general public, a user-centric strategy needs to be adopted by banks with regard to operating digital currencies. Moreover, awareness and educating customers about digital currencies might help mitigate knowledge gaps and allow customers to use digital currency platforms more confidently.

As it can be seen from the discussion above, research clearly shows that for the success and adoption of the CBDC wallet app, it will rely mostly on advancements and improvements within the app and not on factors outside, such as download numbers. By synchronizing technological advancements with user needs and expectations, financial institutions would be able to build confidence within the general public and help build a more inclusive and efficient digital financial system.

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