CUSTOMER'S UTILITIES TOWARDS ONLINE PAYMENTS

P.Amali Fathima
Research scholar
Department of commerce
The americancollege madurai
amalianu3@gmail.com

Abstract

Technology has come to play a significant role in the area of development of newer modes of payment and settlement. The Covid -19 pandemic forced many people to use the digital payment systems. Digital payments has been the predominant mode of e-banking in India with the internet offering itself as a new delivery mechanism for the banks in reaching the customer. In India to become , cashless economy takes long time to develop it after proper implementation and help the people to understand the concept of cashless transaction to build faith in the digital transaction, it can be achieved in short span of time. The introduction of many digital payment applications to the smartphone users is convenient for most of people with the introduction of innovative online payment service providers in India such as PayPal India, PayUmoney, Paytm, CCAvenue, Razor pay, Instamojo, cash free, EBS. A user or customer makes payment instantly from anywhere and anytime without physical presents. With the growing number of people who are been increasing pressured for time, online utility bill payment has become a graceful solution for the consumers with busy life styles. Through online payment of utility bills, consumers are able to save time, hassle and therefore make their lives much easier. Although online utility bill payment has become one of the fastest growing trends in the world particularly in India. This study will highlight the most preferable utilities of sample respondents have the ability to pay their bills through online by giving customer satisfaction to provide 24/7 payments at any time on any device.

Keywords : Digital Payments, online payments, utilities

Introduction

Cashless society describes an economic state where financial transactions are not conducted with money in the form of physical bank notes or coins, but rather than digital currency, crypto currency is used. The Digital payment system is now became the essential part of banking transaction. The Digitalization is need of country because it is important to develop the financial sector as per the modern age requirement and to face the competitions with developing countries. The PM Narendra Modi started a mission Digital India in 2017 for removing hidden money and black money from the country. The digital payment system is a part of the mission from this cashless transaction will made all over the India and the progress black money or money laundering can be reduce. It is also important that development of techniques influences the traditional system and there also have to face some problems while newly adaption. In India ICICI bank stated the online banking services and Digi bank is also ahead in digitalization of transaction digital services provides to customer. SBI is a public sector bank

5270

•

which is enriched of digitalization. SBI launched green Channel to promote digital system and save environment.

The traditional system is replacing by the digital system. The traditional payment systems are Cheques , withdrawals, drafts, money orders, letters of credits, travel cheques etc. Payment systems also turning into electronic payment system using computer and internet there are several reasons of adaption. The most common reason is that the traditional system has some leakages and inefficiency and that's overcome by the digital payment system. But in India digital system is in emerging trend and not so popular and generalized. Today India is using most common electronic payment systems include Debit Cards, Credit Cards, but the use of Electronic Fund Transfer, Internet Banking, Unified Payment System (UPI), e-commerce payment system, internet banking, and Unstructured Supplementary Service Data (USSD) based payment system are not in popular use the problems of digital payment system and its progress in India .In customers' perspective, e-commerce provides a platform on which they can easily carry out the necessary transactions at their convenience. This allows customers to make their utility bill payments directly through utility companies' websites or through a third party website such as banks, financial institutions and aggregators.

Online utility bill payment is when the customer makes his or her payment transactions online for the utility services obtained from a particular company. By paying utility bills via online, consumers have the benefits of avoiding crowds, queuing, parking problems, and cutting their travelling costs and Hence consumers could simply get their utility bills paid with just a click of their mouse.

Objectives:
1. To study an overview of Digital payment system and cashless transactions.
2. To examine the advantages of cashless transactions.
3. To examine the Customers utilities towards online payments in India.
4. To know the opportunities and challenges of e- payment system in India

Literature Review

M Sudhir and P Narayanamma in their study found that the majority of the respondents agreed with the benefits of mobile wallet/digital payment in the purchase of products, improving the quality of the decision, helpful in buying products as compared to traditional methods. (Sudhir et al., 2018)

Akhila Pai conducted a study on consumer perception towards digital wallets and concluded that though digital payment modes were on the rise, people still had fear of making online payments due to lack of awareness and security issues. (Pai, 2018).

R Goel, S Sahai, and et al. made a study on consumer perception on digital transactions and found that there was an increase in the use of digital payment transactions due to improved technological infrastructure and favourable policy changes. (Goel et al., 2019).

D, Chawla, and H, Joshi through their study found that perceived ease of use (PEOU), perceived usefulness (PU), trust, security, facilitating conditions, and lifestyle compatibility had a significant impact on the consumer attitude and intention to use mobile wallets. (Chawla & Joshi, 2019)

K, Kamatchi Eswaran in his study concluded that digital transfers using apps have brought behavioural change and helped in the adoption of digital payment. This facilitated ease of transfer of money in rural areas, which was not touched earlier by the digital payment method. (Kamatchi Eswaran, 2019).

R Saxena and S Chaudhary in their study concluded that security, necessity, time, the satisfaction of the services used are the factors that influence the consumers towards M-wallets as the respondents also feel that they save time and have made life easier. (Saxena & Chaudhary, 2019).

M Somasundaram in his study concluded that the digital payment system should be strengthened to improve the safety and security of financial transactions of consumers and it must be simplified and make user-friendly.(Dr.M. Somasundaram, 2020).

M Abraham in his study remarked that Internet connectivity issues and payment restrictions for huge amounts are the common problems faced in digital payments. (Abraham, 2020)

STATEMENT OF THE PROBLEM

Online customer and merchants alike expect online buying and selling to be easy, efficient and safe. Digital transactions trigger complex automated processes that involve downstream players such as banks and payment processors. In addition technological advances in smartphones and e-wallets, shifting purchase patterns and demand for cross – border multi - currency electronic payments have fueled PSP competition to maintain and increase market share. There are countless methods to pay online such as UPI, bank transfer, debit/ credit card payments, mobile wallets, social payments and real time international payments.

However with the benefits of the latest technologies, there are greater challenges as well. Despite the fast pace of technological innovations, every now and then customers across unique challenges. Although with the growing number of people who are been increasing pressured for time. Online bill payment has become a graceful solutions for the customers. The fundamental utility services include gas, water and electricity Customers can pay their electricity bill, Water bill, gas bill and phone bills using e-wallet. Through that customer can earn commission for every bill payment.

 Customers would no longer need to stand in queues to pay their essential bills. Online utility bill payment is when the customer makes their payments through online for the utility services obtained from a particular company. By paying utility bills via online customers have the benefits of avoiding crowds, queuing, parking problems and cutting their travelling costs. The growing preference for online payment is due to its convenience and ease of use. Though online payments are perceived as increasingly secure and fast there are challenges as well. Online complaints, notification of outages or technician visits, self-service, deploy multiple channels due to these inconvenience there is still a large part of customers not comfortable with is mode.

This study will helps to know about the challenges and problems in online payments of the selected sample respondents. Hence the researcher made an attempt to find various utilities towards online payments.

Payment Gateways in India

Payment gateways are one of the most important technologies that were created. Earlier, there was no reliable and secure way to transfer payments or to make online payments. But with the advent of payment gateways, online financial transactions are fast and secure. According to the Economic Times, Indian customer's demand for Digital Payments has increased by 106% in the last 9 monthss.

1. PayPal India

PayPal India is a renowned e-commerce platform that helps individuals and companies to accept and make payments. The company ensures that it follows bank-level technology to offer a secure transaction experience for customers using debit/credit cards that PayPal supports.

Through the platform, you can also send the invoice via email. Overall, it is a platform that can attend to the transaction needs of businesses of any size.

2. PayUmoney

PayUmoney is an online payment gateway software that offers state-of-the-art payment gateway solutions through its groundbreaking technology. The platform can handle the transaction needs of startups, small businesses, and enterprises. It also accepts online payments from individuals. All the transactions done through this platform are safe and secure. Above all, the personal details of the users will remain confidential.

3. Paytm

  Paytm is one of India's leading full-stack payments & financial solution provider. It offers services for consumers, offline merchants, and other online platforms. It is currently available in 11 Indian languages and also offers other services such as mobile recharges, utility bill payments, grocery payment, fruits & vegetable payment, pharmacies, and more.

4. CCAvenue

CCAvenue is a payment gateway provider that validates internet payments via debit cards, credit cards, mobile wallets, and net banking. They serve many types of businesses including hospitality, education, event management, retail, travel, and others.
The platform also has the ability to process multi-currency payments. If you are into taking online payments for goods or services CCAvenue is an excellent platform.

5. Razorpay

Razorpay is another famous payment solution provider in India which accepts, processes, and disburse payments within the product suit.It accepts payment credit card, debit card, net banking, UPI, and other popular wallets.

6. Instamojo

Instamojo was started to address the biggest pain points of digital entrepreneurs in India. The platform

has simplified the process of getting paid.

They offer payments, free online store, logistics, credit, and financing, across mobile & web. Any entrepreneur who has a bank account can sign up and start selling online.

7. Cashfree

Cashfree provides a wide range of payment options such as Visa, Mastercard, Maestro, Rupay, Amex), 75+ net banking options, and popular mobile wallets.

The platform is also India's leading API provider and allows to easily add the payment gateway to their product. It is also integrated with major platforms such as Shopify, Wix, Paypal, Amazon Pay, Google Pay, and Ola.

8. EBS

EBS is a PCI DSS 3.0 compliant payment gateway in India. The platforms helps you to collect payments from end customers through net banking, credit and debit cards etc. It is also audited by ISO 27001- 2013. So, you can rest assured that it is one of the most secure online service providers in India.

Digital payment method

1.Banking card: Banking sector provides various cards to avoid the time spend over the banking transaction. It offers consumers more security, convenience, and control than any other payment method. There are many types of cards Rupay, mastercard, visa etc. they provides more security to the customer while using it. Payment cards give people the power to purchase items in stores, on the Internet, through mail-order catalogues and over the telephone. They save both customers and merchants' time and money, and thus enable them for ease of transaction.

2.Unstructured Supplementary Service Data (USSD): The innovative payment service *99# works on Unstructured Supplementary Service Data (USSD) channel. This service allow to users mobile banking without internet. *99# facility available to make money transfer from one person to another without using internet and smart phones. *99# service has been launched to take the banking services to every common man across the country. The Common number across all Telecom Service Providers on their mobile phone and can make transaction using an interactive menu on the mobile screen. Using this customer can check balance, transfer money, can get mini statement etc.

3. Aadhar enabled Payment system: AEPS is a bank led model which allows online interoperable financial transaction at PoS (Point of Sale or Micro ATM) through the Business Correspondent or Bank Mitra of any bank using the Aadhar authentication.

4. Unified Payments Interface (UPI): UPI is a Unified Payments Interface system that allow to multiple bank accounts into a single mobile application, merging several banking features. It is use to transfer money receive money, bill payments and others. Now it is getting popularity among the Indian

people. It is interesting and easy to use and not need to remember frequently use beneficiary's account number. The customer can get transaction history quick payment

5. Mobile Wallets: There are several mobile wallets are available and each bank have their own application. The customer can carry digital cash trough mobile wallet. By use of wallet customer can link credit card or debit card in mobile device to make transaction. An individual's account is required to be linked to the digital wallet to add the money. The Paytm, Freecharge, Mobikwik, Airtel Money, Jio Money, SBI Buddy, Vodafone M-Pesa, Axis Bank Lime, ICICI Pockets, Speed Pay etc. are the mobile wallets use in India

6. Point of sales: A point of sale (PoS) is where sales are made. It allow to PoS holder to collect money from their customer by the way of swap Also and no need to go bank for making transaction of purchase and selling. On a micro level, retailers consider a PoS to be the area where a customer completes a transaction, such as a checkout counter. But its require GPS system internet and bank account of merchant.

7. Internet banking: Internet banking, also known as online banking, e-banking or virtual banking, is electronic payment systems that allow customers of a bank to make transaction using website of the bank using ID and password.

8. National Electronic Fund Transfer: (NEFT) National Electronic Funds Transfer is a nationwide payment system which provides funds transfer from any bank any branch to any bank. Using the system individual firms and corporate can electronically transfer funds from any bank branch to any individual, firm or corporate having an account with any other bank branch in the country. Not only account holders but also without having account people can sent money to others account by depositing money from anywhere. However, such cash transaction have limit of Rs. 50000/- using this service individual can deposit money on 50000/- and this facility can use in working days only.

9. Real Time Gross Settlement (RTGS): RTGS is settlement of funds transfers individually on an order by order basis. 'Real Time' means the processing of instructions at the time they are received rather than at some later time. Considering that the funds settlement takes place in the books of the Reserve Bank of India, the payments are final and irrevocable. Transferring large amount RTGS is used. Customers can send minimum 2 lakh and maximum have no limit. RTGS can use in banking hours.

10. Electronic Clearing System (ECS): ECS is an alternative method for the payment transactions like utility-bill-payments such as telephone bills, electricity bills, insurance premium, card payments and loan repayments, etc.,

11. Immediate Payment Service (IMPS): IMPS offers an instant, 24x7x365, interbank electronic fund transfer service through mobile phones. IMPS are a tool to transfer money instantly across India using

•

mobile, internet and ATM it is safe and cost-effective.

12. Mobile banking: Mobile banking is a portable system provided by banks to customer on their mobile phones, smart phones with a special application using software. It provided by the banks or financial institution for the purpose. Each Bank provides its own mobile banking App for Android, Windows.

13. Micro ATM: Micro ATM meant to be a device that is used by the million Business Correspondents to deliver basic banking services. The micro ATM enables Business Correspondents to make instant transactions. It helps to withdrawals, transfers transaction instantly.

Advantages of Digital Payment system:
1. Time Saver: using digital payment system customer can pay to merchant transfer money quickly and no need to make payment by cheque and waiting for clearing. Because Digital Payment system take less time than traditional payment system.
 2. Availabilities: Digital payment system can use by customer from anywhere and anytime there is no need to go banks for every transaction.
3. Easy Purchasing: The Digital payment system provides facility to user for purchasing by using ATM card Credit card and POS therefore it is easy for making transaction and no hard cash required to travel with us.
 4. Use of Wallet: The Digital Payment system includes digital wallets which make payment easy and with that wallet customer can get discount as well as cash back.
 5. Written record: You often forget to note down your cash spending. Or even if you note, it takes a lot of time. But you do not need to note your spending every time with digital payments. These are automatically recorded in your passbook or inside your E-Wallet app. This helps to maintain your record, track your spending and budget planning.
 6. Less Risk: In digital Payment system it provides us securities for every transaction it require MPIN or OTP which can be avoid frauds in the system.

 Barriers to Use Digital Payment:
1. People use of currency note money: In India people are using currency in High level. People in Rural area in India nearly made transaction 80% in cash. Because it is became traditional and habitual to the people.
2. Computer Illiteracy: There is only 6% people in India are computer literate and near about 90% Indian people don't understand the computer and internet that's why they cannot use the digital payment system.
 3. Use of ATM Card: There are many digital payment systems but Indian People still using ATM cards for withdrawal and give money to other. They didn't use M. wallet and digital payment for money transfer.
4. Mobile Internet Penetrations Rate: The use of mobile remains weak in rural India. For setting

transaction digitally internet connection is requires but the connectivity are not available in the rural area.

5. Risk and Security: The Indian people still don't believe in online transaction. And they feel that the traditional system is good and faithful. And also not believe in Security of the transaction.

6. Training: There is a communication gap between bank and their customer. It requires giving training about use of online and payment system but banks do not provides any training program to increase the digitalization.

7. Public sector banks: There are 80% share of finance sector is occupied by public sector banks and the public sector banks started the digitalization from 1996. That's why it is in progressive trend. Private sector banks are ahead in digitalization to public sector banks

Prospect:

1. The India banking sector is one of the best sector in India and it changes as per the requirement of the India country

2. There are large scope of digital payment system in India because of it is increasing trend. The growth in volume and value of transactions using payment issued banks entities has been significant.

3. There are several banks and near about all banks are in adaption of Digital banking and NPCI also promoted Adhar enabled payment system to involve all Indian in digital transaction.

4. UPI system the best system to make digital transaction and it is expected to give a progress in digital payment transactions

5. Debit and credit card are shows as usual to make transaction but it is increasing trend from Demonetization of money IN 2016.

6. With increasing mobile banking services, growth in e-commerce and use of mobile payment applications, the use of cash will decrease.

7. RTGS and NEFT volumes increase almost threefold between 2013 and 2016 reflecting greater adoption of the system.

8. The government of India is focus on digital infrastructure and it can encourage digital transactions culture in India there are almost every persons have Jan dhan yojana account and Aadhar card.

9. As per the research there are 320 above mobile users in India in 2018 and it is a good environment to motivate the Digital payment system.

METHODOLOGY AND SAMPLING DESIGN

Sample of 50 respondents were selected from Madurai District for this study. The Study has been made as a descriptive research. The sampling design adopted for this study is proportionate random sampling. Questionnaire were used to collect the primary data and the secondary data was collected from books , journals and websites etc.

Table 1.1

CUTOMERS PERCEPTIONS TOWARDS ONLINE PAYMENTS

PERCEPTIONS	NUMBER OF RESPONDENTS	PERCENTAGE (%)
SAFE & SECURE	14	28
CONVENIENCE	11	22
PRIVACY	7	14
PAYMENT ON TIMING	13	26
RECORD KEEPING	5	10
TOTAL	50	100

Source : Primary Data

It is analyzed from the table 1.2 that out of the total respondents taken for the study, 28 percent of the respondents said that safe and secure, 22 percent of the respondents under convenience, 14 percent of the respondents under privacy, 26 percent of the respondents under payment on timing and 10 percent of the respondents under record keeping.

Table 1.2

CUTOMERS FACEING PROBLEMS IN ONLINE PAYMENTS

PROBLEMS	NUMBER OF RESPONDENTS	PERCENTAGE(%)
FRAUD	9	18
LOW SECURITY	11	22
STEP BY STEP PROCESSING	18	36
TECHNICAL INTEGRATION	12	24
TOTAL	50	100

Source : Primary Data

It is examined from the table 1.3 that out of the total respondents taken for the study, 18 percent of the respondents stated that the problems were fraud, 22 percent of the respondents under low security, 36 percent of the respondents under step by step processing and 24percent of the respondents under technical integration.

Table 1.2

CUTOMERS UTILITIES TOWARDS ONLINE PAYMENTS

SERVICES	NUMBER OF RESPONDENTS	PERCENTAGE (%)
PREPAID &POST PAID MOBILE RECHARGE	8	16
ELECTRICITY BILL PAYMENTS	15	30
GAS BILL PAYMENTS	20	40
ONLINE SHOPPING	7	14

TOTAL	50	100

Source : Primary Data

It is clear from the table 1.4 that out of the total respondents taken for the study, 16 percent of the respondents preferred for Prepaid and post paid mobile recharge , 30 percent of the respondents preferred for electricity bill payments, 40 percent of the respondents preferred for gas bill payments and 14 percent of the respondents preferred for online shopping.

Table 1.3

GARRET RANKING METHOD OF ONLINE PAYMENT SYSTEM

LEVELS	Total	Rank
Poor availability of internet services	6	5
Lack of awareness on such services	12	2
Lack of consistency on the service available	15	1
Unwillingness to adopt technology	7	4
Follower of traditional banking method	10	3

Source: Primary Data

From the above table 1.1 shows that 1st rank is Lack of consistency on the service available, 2nd ranking is Lack of awareness on such services, 3rd rank is follower of traditional banking methodology, 4th rank is Unwillingness to adopt technology, and finally the 5th rank is Poor availability of internet services.

Conclusion

Present study has made an attempt to understand customer's utilities towards Online payment. It was found that the majority customers accepts the adoption of the digital payments for their day to day activities. Percentage analysis supported this finding as On time Payment was perceived by the perception towards online payments. Step by step process was the main difficult that the respondents highly faced the problems in online payments. It indicates that adoption of digital payment highly used for their gas and electricity bill payments.

Digital Payment system is easy to use to the customer as well as bank officers and there are several option are available in the financial system in India, but there are large amount of people in India don't know how to use the system. The Digital literacy of Indian people is low level, Therefore digital payment system is not pure developed and spread all over the India. The social and infrastructure barriers are there influences to use of digital payment system. But Now a day's mobile banking are becoming famous in the India because it is easy to use and anytime can use. It is also required to improve the digital literacy among the people. There are also issues relating to the risk and security

Customer's needs to know utilities are using new technologies to provide them better services and conveniences. Today is an era in which technology is threaded through essentially every part of our lives. Utility customers use technology in their own personal businesses to benefit these who use their services and they expect utilities do the same. Customers want hyper –personalized interactions and meaningful experiences that align with their lifestyles. Utilities need to provide services and communications that are relevant to each customer customers who are increasingly aware

environmentally can help them to reduce the consumption of resources that customers also expect to immediately receives the information. Achieving these requirements that the companies can predict the customers future behavior and provide the services or information before the customers even aware of their need.

Whatever technologies utilities adopt, it needs ensure that they consistently encage digitally with their customers and not just when it's time for monthly bill. Importantly these communications must be relevant, useful and personal to each individual customer.

References:

1. https://colorwhistle.com/online-payment-providers-india/
2. http://www.iamwire.com/2016/11/list-of-mobile-wallets-upi-payment-apps-inindia/145172
3. http://www.ciol.com/indias-wallet-launched-2/
4. https://en.wikipedia.org/wiki/Digital_wallet
5. https://www.sumhr.com/digital-wallets-india-list-online-payment-gateway/
6. https://en.wikipedia.org/wiki/Digital_India
7. https://www.medianama.com/2016/11/223-cashless-india/
8. http://www.sinhaatul.com/2016/12/digital-india-types-of-digital-payment-mode.html
9. http://vikaspedia.in/e-governance/digital-payment/various-means-of-digitalpayments#section-3
10. https://www.rbi.org.in/scripts/BS_ViewBulletin.aspx?Id=13554
11. Sumathy, D. M., & KP, V. (2017). Digital Payment System: Perception and Concern among Urban Consumers. International Journal of Applied Research , 3 (6), 1118-1122.
12. Khan, B. U., Olanrewaju, R. F., Baba, A. M., Langoo, A. A., & Assad, S. (2017). A Compendious study of Online Payment system: Past Development, Present Impact and Future Consideration. International Journal of Advance of Computer Science and Applications , 8 (5), 256-271.
13. https://www.invoicevera.com/blog/entreprenurship/entreprenureshipbilling-challenges-faced-utility-companies/.
14. https://www.wateronline.com/doc/amra-2000-using-amr-to-offer-greater-customer-0002.
15. https://www.rapyd.net/resource/gartner-payment-acceptance-will-never-be-the-same-after-the-covid-19-pandemic/.
16. https://www.india-breifing.com/news/growth-of-digital-payment-systems-in-india-14797.html/.
17. https://www.consumer.ftc.gov/articles/0220-utility-services.
18. http://www.google.com/url?sa=t&source=web&rct=j7/url=http://www.ukessays.com/essays/information-technology/an-online-utility-bill-payment-system-information-technology-essay.
19. file:///C:/Users/nirma/Downloads/DigitalPaymentsMethodsinIndiaAstudyofProblemsandProspects%20(1).pdf
20. India - COVID-19 impact on digital payment apps 2020 | Statista. (n.d.). Retrieved March 10, 2021, from https://www.statista.com/statistics/1111087/india-coronavirus-impacton-digital-payment-app-usage/
21. Total internet users in India | Statista. (n.d.). Retrieved March 10, 2021, from https://www.statista.com/statistics/255146/number-of-internet-users-in-india/ Abraham, M. (2020).
22. Digital Wallets-Reinforcing the New India? Studies in Indian PlaceNames. Cashless India. (n.d.).

Retrieved March 11, 2021, from http://cashlessindia.gov.in/digital_payment_methods.html Chawla, D., & Joshi, H. (2019).

 23. Consumer attitude and intention to adopt mobile wallet in India – An empirical study. International Journal of Bank Marketing.

https://doi.org/10.1108/IJBM-09-2018-0256 Dr.M. Somasundaram, P. D. (2020).

24. A STUDY ON PERCEPTION OF CONSUMERS TOWARDS DIGITAL PAYMENT. Mukt Shabd Journal. Goel, R., Sahai, S., Vinaik, A., & Garg, V. (2019).

Moving from cash to cashless economy: - A study of consumer perception towards digital transactions. International Journal of Recent Technology and Engineering.

https://doi.org/10.17492/pragati.v7i1.195425

25. India Smartphone Market Share: By Quarter - Counterpoint Research. (n.d.). Retrieved March 10, 2021, from

https://www.counterpointresearch.com/india-smartphone-share/ Kamatchi Eswaran, K. (2019).

26. CONSUMER PERCEPTION TOWARDS DIGITAL PAYMENT MODE WITH SPECIAL REFERENCE TO DIGITAL WALLETS. RESEARCH EXPLORER-A Blind Review & Refereed Quarterly International Journal. Pai, A. . . (2018). Study on consumer perception towards digital wallets. International Journal of Research and Analytical Review (IJRAR).

27. Saxena, R., & Chaudhary, S. (2019). Consumer Perception Towards Mobile Wallet. International Journal of Advance and Innovative Research. Singh, N., Srivastava, S., & Sinha, N. (2017). Consumer preference and satisfaction of Mwallets: a study on North Indian consumers. International Journal of Bank Marketing.

https://doi.org/10.1108/IJBM-06-2016-0086

28.Study of Consumer Perception of Digital Payment Mode | Open Access Journals. (n.d.). Retrieved March 10, 2021, from

https://www.icommercecentral.com/open-access/studyof-consumer-perception-of-digital-payment-mode.php?aid=86419

30.Sudhir, M. D., Narayanamma, P. L., & Professor, A. (2018). Consumer Perception Towards Digital Payment. Journal of Emerging Technologies and Innovative Research.