



A STUDY ON CUSTOMER'S PERCEPTION TOWARDS DIGITAL PAYMENT WITH SPECIAL REFERENCE TO ERNAKULAM CITY

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ABSTRACT

The demonetization resulted in tremendous growth in digital payments. Technology has also become one of the most important factors for bringing changes in the business environment as well. The usages of internet and mobile phones have also increased in the past years, and this has also helped in the boost of digital payments. The slogan of "Faceless, Paperless, and Cashless" promoted by Digital India is the echo of e-commerce today. This project was done in Ernakulam City to determine the level to which people understood digital payment mechanisms and to know which form of digital payment is used the most by them.

The current study is focused towards understanding the perception of digital payments among the people and to establish the reasons as to why they use digital payments. It will also help ascertain the usage of digital payments. The continued growth in digital transactions since the rollout of demonetization in November 2016 is in line with the government's sustained efforts to turn India into a digital economy.

Key words- Digital Payment,

1.1 INTRODUCTION

Web Banking is an electronic payment framework that permits clients of a bank or other organization to direct an assortment of monetary exchanges through the money related establishment's site. The net banking industry will regularly attach with or be a part of the center financial industry worked by a bank and is rather than branch banking which was the standard way clients got to banking administrations. Digital payment could be a method of payment which is made through digital modes. In digital payments, the person who pays and the person who gets, both utilize advanced modes to send and get cash. It is a quick and helpful approach to make payments.

A major reason for the evolution of digital payment is Demonetization and also the emergence of the many competitive applications like Google Pay, Paytm and Phone Pe. Another reason is the worldwide use of smartphone where everything became handy. The youth living far away from home finds very hard to travel to bank and collect money from the bank especially students. A payment gateway is a web-based business administration that processes card payments for on the web and conventional physical stores. Payment gateways encourage these exchanges by moving key data between payment portals like web-empowered cell phones/sites and furthermore the front-end processor/bank.

1.2 STATEMENT OF THE PROBLEM

The purpose of examination that is investigated during this research is digital payments in general and digital payments in Ernakulam especially. As digital payment mechanisms have shown it's amazingly quick and productive pace of development, it has permitted people and furthermore organizations to direct their financial organizations from their homes or workplaces in a very savvy way. Studies have demonstrated that with this new innovation, it has gotten feasible for both the banks and clients to possess a quick knowledge about the status and tasks of their records.

This study is centered around the chances and difficulties that the introduction of digital payment mechanisms has brought in Ernakulam. On a more profound level the examination plans to secure better comprehension of the components affecting the digital payment systems.

1.3 OBJECTIVES OF THE STUDY

1. To discover the demographic factors, attitude, perception and assessment of individuals towards appropriation of digital payment mechanisms in Ernakulam.
2. To study the advantages that rise to the customers from utilizing digital payment mechanisms.
3. To discover the issues looked by the individuals in making digital transfers.
4. To discover the most mainstream method of digital payments.
5. To discover the elements influencing the adoption of digital payments by customers.
6. To examine the frequency level of customers using digital payment.
7. To analyze the fulfillment level of customers towards digital payment mechanisms.

2. REVIEW OF LITERATURE

Dr. Jesu Kulandairaj and R. Nihila Stephy's (2020) STUDY ON ATTITUDE AND PERCEPTION TOWARDS DIGITAL PAYMENTS APPS WITH SPECIAL REFERENCE TO COLLEGE STUDENTS IN CHENNAI CITY explained on how Government of India up surged the use of mobile and internet, in turn which paved the way for the exponential growth in the usage of digital payments. Digital payments is a method of relocating money or conducting transactions either through internet or in an electronic form. The study mainly focuses on the attitude and perception towards the digital payments system among the college students along with their behavior about the usage of most preferred mode of digital payments and their frequency in usage of the payment method with respect to their total spending on it.

Kishore Da Rupsa Mahapatra (2020), article on CUSTOMER PERCEPTION TOWARDS PAYMENT BANK: A CASE STUDY OF CUTTACK CITY focused on the last decade has seen tremendous growth in use of internet and mobile phone in India. Increasing use of internet, mobile penetration and government initiative such as Digital India are acting as catalyst which leads to exponential growth in use of digital payment. But still many people are there who were not ready to accept this system of banking as they have a thinking of being cheated. This paper helps to identify the customer perception towards payment bank.

Manjul Vaidya Sandhir Sharma Akhilesh Ojha, (2020) researched on DIGITAL PAYMENT AS A KEY ENABLER OF E-GOVERNMENT SERVICES: A CASE STUDY OF CHANDIGARH CITY (INDIA) The research is primarily focused on evaluating citizens awareness, perception and concerns about the adoption of digital payment system in the domain of e-government services. Primary data is collected and empirically tested. The study also focused on role of govt in reinforcing digital modes by Chandigarh citizens It has been observed that digital payment space is been increasingly occupied by non-traditional players offering next generation products and services. Citizens services are focused in the research. Study found that people prefer digital payments over traditional ways because of convenience primarily. The study concluded that age, education and profession have significant impact over awareness and usage of digital payment platform in Chandigarh City.

Dr. C. Gajalakshmi (2020) in her STUDY ON CONSUMER PERCEPTION TOWARDS DIGITAL MARKETING IN VELLORE CITY emphasized the needs of investors and financial service users become more complex, there's a requirement for effective tools to simplify the processes and transactions administered by the end-users. The digital payments in our country received a major push with government's cashless India initiative-launched under the Digital India campaign. To transform the country into a "less cash" society, the government has been promoting the use of digital payment methods such as banking cards, Unstructured Supplementary Service Data (USSD), mobile wallets, internet banking, mobile banking, Aadhar-enabled payment systems (AEPS)and micro ATMs. (USSD), mobile wallets, internet banking,

mobile banking, Aadhar-enabled payment systems (AEPS) and micro ATMs. Hence, this paper focuses on the opinion of 100 respondents towards digital marketing.

Dr. Sunanda Vincent Surabhi Solanki , (2020) article on DIGITAL PAYMENT SYSTEMS - PERCEPTION AND AWARENESS AMONG THE URBAN POPULATION focused towards understanding the perception of digital payments among the people and to establish the reasons as to why they use digital payments. It will also help ascertain the usage of digital payments. The study also aims at establishing facts regarding non usage of digital payments and the reasons for the same. The study will determine which form of digital payment is used the most and the level to which people understand digital payments. Cashless payments are taking off in India, and have gathered momentum.

3. RESEARCH METHODOLOGY

Research design utilized in the study is descriptive. The research is conducted to review the customer's perception towards digital payments in Ernakulam city. Sample population is the list of people who use digital payment mechanisms as a whole. A sample of 140 respondents were approached with questionnaire through online via google forms due to current situation of Covid-19 crisis to collect primary data. To study about the demographics, percentage analysis is used. Factor analysis is used to identify the major factors which influence digital payment. Chi-square was also used for the study.

HYPOTHESIS OF THE STUDY

H₀₁: Education of the respondent has no impact over the usage and mindfulness of digital payments.

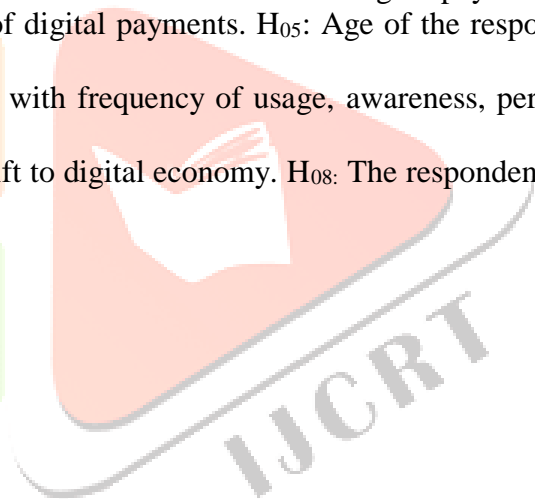
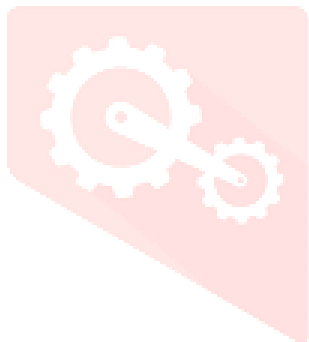
H₀₂: Income of the respondent doesn't affect the utilization and awareness of digital payments.

H₀₃: Occupation of the respondent doesn't impact the utilization and mindfulness of digital payments.

H₀₄: Gender of the respondent won't impact the usage of digital payments. H₀₅: Age of the respondent won't impact the use of digital payments.

H₀₆: The utilization of digital payments isn't connected with frequency of usage, awareness, perception and security of the same.

H₀₇: The usage of digital payments is not linked with shift to digital economy. H₀₈: The respondent is satisfied with the digital payment mechanism.



4. DATA ANALYSIS AND INTERPRETATION

DEMOGRAPHIC PROFILE

CLASSIFICATION	PERCENTAGE
1. Gender	
Male	64.3%
Female	34.3%
Prefer not to say	1.4%
2. Age	
Below 18	1.4%
18-25	62.9%
25-30	12.1%
30-40	12.9%
40-20	5%
Above 50	5.7%
3. Occupation	
Student	47.9%
Private sector employee	19.3%
Public sector employee	2.1%
Self-employed	23.6%
Others	7.1%
4. Education	
Post-graduation	40.7%
Graduation	52.9%
10+2	5.7%
Matriculation and below	0.7%
5. Annual Income	
Upto 1 Lac	42.9%
1-2.5 Lacs	14.3%
2.5-5 Lacs	14.3%
5-7.5 Lacs	10%
7.5-10 Lacs	8.6%
Above 10 Lacs	10%

OTHER ANALYSIS

CLASSIFICATION	PERCENTAGE
1. Usage of online payment Users Non-Users	97.9 2.1
2. Most used online payment mechanism Google pay Debit card (Visa/Mastercard) Paytym BHIM Net Banking Phone Pe All of the above	46.4% 33.6% 1.4% 0.7% 10% 5% 0.2%
3. Frequency of using online payment To order groceries To book movie/train/flight tickets: To pay bills: To pay for medicines Other purposes	(Number of respondents) Daily: 10 2-3 times a week: 38 Once per week: 35 Once a fortnight: 8 Once every month: 49 Daily: 3 2-3 times a week: 12 Once per week: 31 Once a fortnight: 20 Once every month: 74 Daily: 11 2-3 times a week: 16 Once per week: 24 Once a fortnight: 10 Once every month: 79 Daily: 2 2-3 times a week: 10 Once per week: 28 Once a fortnight: 19 Once every month: 81 Daily: 25 2-3 times a week: 25 Once per week: 23 Once a fortnight: 12 Once every month: 55
4. Subscription for entertainment services using online payment. Respondents subscribed Respondents not subscribed	71.4% 28.6%

FACTOR ANALYSIS

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.694
Bartlett's Test of Sphericity Approx. Chi-Square	646.965
df	136
	Sig.
	.000

Interpretation: KMO Value is 0.694 which indicates that sample is moderate.

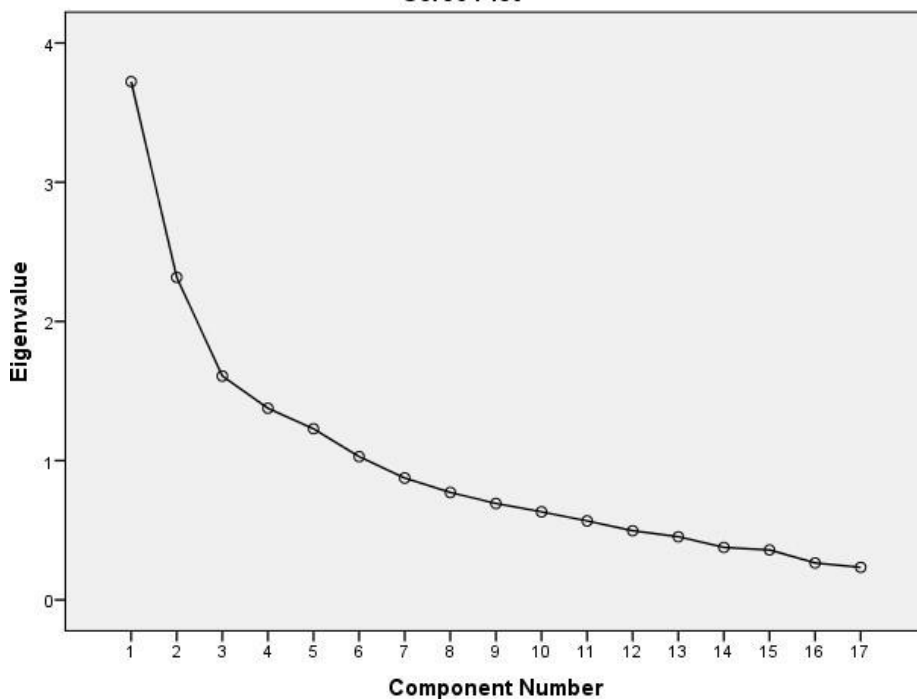
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative
1	3.722	21.895	21.895	3.722	21.895	21.895	2.549	14.995	14.995
2	2.316	13.626	35.521	2.316	13.626	35.521	2.132	12.542	27.537
3	1.608	9.456	44.977	1.608	9.456	44.977	1.945	11.441	38.978
4	1.376	8.094	53.072	1.376	8.094	53.072	1.767	10.394	49.372
5	1.229	7.227	60.298	1.229	7.227	60.298	1.643	9.666	59.038
6	1.029	6.050	66.349	1.029	6.050	66.349	1.243	7.311	66.349
7	.875	5.147	71.496						
8	.771	4.537	76.033						
9	.692	4.073	80.106						
10	.632	3.718	83.824						
11	.567	3.334	87.158						
12	.496	2.920	90.078						
13	.453	2.666	92.744						
14	.377	2.216	94.961						
15	.359	2.110	97.071						
16	.265	1.557	98.627						
17	.233	1.373	100.000						

Interpretation: 6 factors are identified out of this table. Rest all are not significant. Total variance is explained in the above table.

Communalities

	Initial	Extraction
Education	1.000	.713
Age	1.000	.797
Income level	1.000	.684
Convenience	1.000	.803
Saves Time	1.000	.755
Difference between men and women adopting technology	1.000	.445
Benefits	1.000	.746
Quality of decision making	1.000	.677
Secured and Trustworthy	1.000	.474
Technical Problem	1.000	.743
Interaction	1.000	.624
Peer Pressure	1.000	.707
Reviews and Reputation	1.000	.705
Providing Information	1.000	.515
Demonetization	1.000	.581
Covid-19 Pandemic	1.000	.717
Satisfaction level	1.000	.592

Scree Plot



Extraction Method: Principal Component Analysis. Interpretation:

79.7% variance in “Influence of age” is accounted from the table. 75.5% variance in “Time saving” is accounted from the table.

Interpretation: First 4 points can be accepted from the graph. From the 5th point the graph is flat.

women adopting technology Benefits	.607	-.091	.420	.168	-.398	.083
Quality of decision making	.582	-.499	.099	-.133	-.231	-.091
Secured and trustworthy	.566	-.364	.067	-.003	-.011	.127
Technical problem	.356	.049	.254	-.339	-.163	.639
Interaction	.534	-.183	.334	-.190	-.083	-.388
Peer Pressure	.274	-.389	-.230	.649	-.011	-.074
Reviews and Reputation	.408	-.213	-.198	.573	.222	.277
Providing Information	.440	-.290	-.136	.061	.439	.149
Demonetization	.435	.319	.192	-.016	.502	.028
Covid-19 Pandemic	.314	.321	.538	-.101	.457	.084
Satisfaction level	.593	-.214	.105	-.067	.240	-.348

Extraction Method: Principal Component Analysis. a. 6 components extracted.

Interpretation: 6 components are extracted from this table.

Rotated Component Matrix^a

Component Matrix^a

	Component					
	1	2	3	4	5	6
Education	.529	.380	-.479	-.171	-.075	.154
Age	.547	.380	-.561	-.159	-.013	.117
Income level	.476	.106	-.444	.337	.073	-.361
Convenience	.427	.644	.107	.323	-.286	-.096
Saves Time	.358	.671	.123	.298	-.236	-.128
Difference between men and						
	.301	-.441	-.157	-.224	-.272	.108

	Component					
	1	2	3	4	5	6
Education	.009	.785	.224	.081	.038	.197
Age	-.004	.852	.191	.122	.054	.129
Income level	.330	.711	-.031	-.080	.059	-.244
Convenience	.021	.211	.859	.037	.135	.025
Saves Time	-.024	.186	.830	-.016	.170	-.023
Difference between men and women adopting technology	.429	.178	-.223	.103	-.313	.267
Benefits	.576	-.129	.468	.183	.011	.381
Quality of decision making	.766	.075	-.066	.176	-.121	.187
Secured and trustworthy	.518	.099	-.066	.341	.072	.266
Technical problem	.135	.107	.025	-.073	.157	.826
Interaction	.749	.012	.125	-.104	.184	-.056
Peer Pressure	.191	-.058	.089	.751	-.219	-.216
Reviews and Reputation	.029	.077	.057	.825	.092	.077
Providing Information	.222	.212	-.285	.487	.314	.063
Demonetization	.069	.200	.135	.108	.711	.027
Covid-19 Pandemic	.096	-.084	.156	-.087	.801	.166
Satisfaction level	.624	.170	-.030	.170	.332	-.184

Extraction Method: Principal Component Analysis. Rotation Method: Varimax with

Kaiser Normalization.^a a. Rotation converged in 8 iterations.

Interpretation: According to this table, 8 iterations are extracted which has been rotated into 6 factors.

Factor 1: Quality in decision making.

Factor 2: Influence of age, Influence of education. Factor 3: Convenience, Time saving.

Factor 4: Review and Reputation.

Factor 5: Useful during covid-19 pandemic lockdown. Factor 6: Technical problem.

CHI SQUARE:

Hypothesis:

H₀: There is no relation between the gender of the respondents and whether they use online payment or not.

H₁: There is a relation between the gender of the respondents and whether they use online payment or not.

Crosstabs

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
gender * onlinepayment	140	100.0%	0	0.0%	140	100.0%

gender * online payment Crosstabulation

		online payment		Total
		No	Yes	
gender Female	Count	2	46	48
	Expected Count	1.0	47.0	48.0
Male	Count	1	89	90
	Expected Count	1.9	88.1	90.0
Prefer not to say	Count	0	2	2
	Expected Count	.0	2.0	2.0
Total	Count	3	137	140
	Expected Count	3.0	137.0	140.0

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	1.438 ^a	2	.487
Likelihood Ratio	1.377	2	.502
N of Valid Cases	140		

a. 4 cells (66.7%) have expected count less than 5. The minimum expected count is .04.

Interpretation:

From the cross-tab table we understand that when gender of the respondents and whether they use online payment or not is considered, the value of chi-square statistic is 1.438. The p-value appears in the Asymptotic Significance column (0.487).

Since the above table shows p-value as 0.487 which is more than .05, null hypothesis is accepted and alternative hypothesis is rejected. Therefore, there is No relation between gender of the respondents and whether they use online payments or not.

Hypothesis:

H₀: There is no relation between the gender of the respondents and their subscriptions for entertainment using online payment.

H₁: There is a relation between the gender of the respondents and their subscriptions for entertainment using online payment.

Crosstabs

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
gender * sub_for_entertainment	140	100.0%	0	0.0%	140	100.0%

gender * sub_for_entertainment Crosstabulation

		sub_for_entertainment		Total
		No	Yes	
gender Female	Count	20	28	48
	Expected Count	13.7	34.3	48.0
Male	Count	19	71	90
	Expected Count	25.7	64.3	90.0
Prefer not to say	Count	1	1	2
	Expected Count	.6	1.4	2.0
Total	Count	40	100	140
	Expected Count	40.0	100.0	140.0

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	6.938 ^a	2	.031
Likelihood Ratio	6.764	2	.034
N of Valid Cases	140		

a. 2 cells (33.3%) have expected count less than 5. The minimum expected count is .57.

Interpretation:

From the cross-tab table we understand that when gender of the respondents and their subscriptions for entertainment using online payment is considered, the value of chi-square statistic is 6.938. The p-value appears in the Asymptotic Significance column (0.031).

Since the above table shows p-value as 0.031 which is less than .05, null hypothesis is rejected and alternative hypothesis is accepted. Therefore, there is relation between gender of the respondents and their subscriptions for entertainment using online payment.

Hypothesis:

H₀ : There is no relation between the age of the respondents and whether they use online payment or not.

H₁: There is a relation between the age of the respondents and whether they use online payment or not.

Crosstabs

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
age * onlinepayment	140	100.0%	0	0.0%	140	100.0%

age * onlinepayment Crosstabulation

			online payment		Total
			No	Yes	
age	18-25	Count	0	88	88
		Expected Count	1.9	86.1	88.0
	25-30	Count	0	17	17
		Expected Count	.4	16.6	17.0
	30-40	Count	0	18	18
		Expected Count	.4	17.6	18.0
	40-50	Count	1	6	7
		Expected Count	.2	6.9	7.0
	Above 50	Count	0	8	8
		Expected Count	.2	7.8	8.0
	Below 18	Count	2	0	2
		Expected Count	.0	2.0	2.0
Total		Count	3	137	140
		Expected Count	3.0	137.0	140.0

Chi-Square Tests:

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	99.124 ^a	5	.000
Likelihood Ratio	23.252	5	.000
N of Valid Cases	140		

a. 7 cells (58.3%) have expected count less than 5. The minimum expected count is .04.

Interpretation:

From the cross-tab table we understand that when age of the respondents and whether they use online payment or not is considered, the value of chi-square statistic is 99.124. The p-value appears in the Asymptotic Significance column (0.000).

Since the above table shows p-value as 0.000 which is less than .05, null hypothesis is rejected and alternative hypothesis is accepted. Therefore, there is relation between age of the respondents and whether they use online payments or not.

Hypothesis:

H_0 : There is no relation between the age of the respondents and their subscriptions for entertainment using online payment.

H_1 : There is a relation between the age of the respondents and their subscriptions for entertainment using online payment.

Crosstabs

Case Processing Summary:

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
age * sub_for_entertainment	140	100.0%	0	0.0%	140	100.0%

age * sub_for_entertainment Crosstabulation

		sub_for_entertainment		Total
		No	Yes	
age 18-25	Count	18	70	88
	Expected Count	25.1	62.9	88.0
25-30	Count	6	11	17
	Expected Count	4.9	12.1	17.0
30-40	Count	7	11	18
	Expected Count	5.1	12.9	18.0
40-50	Count	4	3	7
	Expected Count	2.0	5.0	7.0
Above 50	Count	3	5	8
	Expected Count	2.3	5.7	8.0
Below 18	Count	2	0	2
	Expected Count	.6	1.4	2.0
Total	Count	40	100	140
	Expected Count	40.0	100.0	140.0

Chi-Square Tests:

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	12.269 ^a	5	.031
Likelihood Ratio	12.070	5	.034
N of Valid Cases	140		

a. 5 cells (41.7%) have expected count less than 5. The minimum expected count is .57.

Interpretation:

From the cross-tab table we understand that when age of the respondents and their subscriptions for entertainment using online payment is considered, the value of chi-square statistic is 12.269. The p-value appears in the Asymptotic Significance column (0.031). Since the above table shows p-value as 0.031 which

is less than .05, null hypothesis is rejected and alternative hypothesis is accepted.

Therefore, there is relation between age of the respondents and their subscriptions for entertainment using online payment.

5. FINDINGS

1. As per the **factor analysis** it is found that the sample taken for the analysis is moderate and acceptable for the study in which 6 factors are identified.

Factor 1: Quality in decision making.

Factor 2: Influence of age, Influence of education.

Factor 3: Convenience, Time saving.

Factor 4: Review and Reputation.

Factor 5: Useful during covid-19 pandemic lockdown.

Factor 6: Technical problem.

2. As per the **Chi-square test**, these are the findings:

- There is no relation between the gender of the respondents and whether they use online payment or not.
- There is a critical connection between gender of the respondents and their subscriptions for entertainment using online payment.
- There is a critical connection between the age of the respondents and whether they use online payment or not.
- There is a critical connection between the age of the respondents and their subscriptions for entertainment using online payment.

Other findings-

3. majority of the respondents are males. (64.3%)
4. majority of the respondents are of the age group 18-25 (62.9%)
5. majority of of the respondents are students. (47.9%)
6. Majority of the respondents have an educational background of Graduation (52.9%)
7. Majority of the respondent's annual income falls in the category 'Upto 1 Lac' (42.9%)
8. 97.9% respondents use online payment.
9. The most used online payment mechanism is 'Google Pay'.
10. Majority of the them use online payments once a month for various purposes like to order groceries, to book movie/train/flight tickets, to pay bills and others.
11. 71.4% of the respondents has subscribed for entertainment services.

SUGGESTIONS

The study reveals that respondents found technical problem as the major disadvantages for digital payment. It is suggested that provide with better network services and increase in number of servers.

Since age and education have been recognized as important factors which influences the use of digital payments, banks and online payment apps can find a way to create awareness among the individuals about the upside of digital payments.

The digital payment mechanisms should be enhanced to make online payments much more convenient and easier for the customers.

Since there is an exponential rise in the use of digital payments due to Covid-19 pandemic lockdown, more purposes using digital payments should be added where the public can use it instead of stepping out and risking their health.

The online payment apps or servers should be well secured so that customers have a level of trustworthiness while using online payment mechanisms.

CONCLUSION

This study examines the customer's perception towards digital payments within Ernakulam city. The outcome set up provides us a vital strategy guidance towards what can empower the nation to expand cashless payments. The outcomes demonstrate that the sending of innovation for digital payments have improved the nation's cashless exchanges particularly after demonetization which is outfitted towards the administration activity 'Digital India'. The digital payment system offers insusceptibility against burglary of paper and e-cash. The utilization of digital payments is exponentially expanding during the Covid-19 pandemic lockdown where the finance minister and the CEO of National Payments Corporation of India have additionally asked individuals to build the utilization of online payments so as to make money related exchanges contactless.

Google Pay is the most repetitively utilized and most favored method of digital payment from this study, so the respondents are refreshed about the technological headway and changes in the current situation.

Online Payments has made our life easier by providing more facilities and its time saving. Young people are more attracted towards the online mode in which they live their way of life through internet. We are fastly moving towards the cashless economy with upgrading ourselves to the foremost competing society.

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