

Consumer Behaviour on Cashless Transactions in Kerala

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Abstract

The shift towards a cashless economy has transformed consumer behaviour and financial transactions, in Kerala, India. This study analyses consumer behaviour regarding cashless transactions, focusing on awareness, preferences, satisfaction levels, and challenges faced by users. It highlights the factors influencing digital payment adoption, including security, convenience, and government initiatives such as Digital India and Smart City Mission. Through a structured questionnaire and statistical analysis. This research explores the relationship between demographic factors (age, income) and satisfaction with cashless transactions. The findings contribute to understanding consumer trust, adoption barriers, and the role of digital payment systems in fostering economic development.

Keywords: Cashless economy, consumer behaviour, digital payments, electronic transactions, financial technology, mobile banking, e-wallets, UPI, digital India, economic transformation, Kerala.

INTRODUCTION

A cashless economy is a monetary mechanism in which digital media are used to purchase & pay for goods & services instead of physical currency. The "cashless economy" refers to a financial system in which electronic payment methods such as debit cards, credit cards, e-wallets, electronic checks & direct wire transfers between accounts are the norm rather than physical cash. The Indian government claims that eliminating the need for currency would increase economic growth, decrease the likelihood of theft, and make it safer for people to handle money. To understand the cashless methods of transactions, the researcher will have a quick overview on cash and its transactions. Money is one of the most important means to fulfil our needs and wants. The means to satisfy our needs and wants are currencies of different types that are issued by the government of country & then they are exchanged in lieu of products & services. The money is a developed type of means for day-to-day transactions & has emerged from various systems of exchange in human civilization.

Earlier, there were no currencies but all the important goods & services were acquired by exchanging other goods & services. This system of exchange was known as a Barter system. The need for monetary value was emerged as a psychological assurance to trust each other & to involve an external body to premise the payment in terms of a promissory note on a coin, this is the time when currencies or coins came into existence. The emergence of new technology & need for a global business made the cashless transactions move popular. There were various methods of cashless transactions that were frequently used, but due to the economic advancements

the need for other faster & reliable methods has motivated many entrepreneurs & economists to introduce reliable & easy to use methods of cashless transaction.

Cashless transaction can best be described as a financial function operated or performed without using coins or bank notes by money transactions but instead using credit cards or electronic transfer of funds with cashless transaction, financial transactions are handled by means of Credit cards, bank transfers, checks with no bills or coins handled from one person to another, through the help of the cashless transaction. financial transactions are initiated & completed without the need for cash, A cashless economy is an environment in which money is spent without being physically carried from one person to the other. The first issue is the cashless economy is the issue of electronic purse. The Indian payment system is rapidly transiting to more & more IT based systems. A cashless economy is one in which all the transactions are done using cards or digital means. The circulation of physical currency is minimal India uses too much cash for transactions.

STATEMENT OF THE PROBLEM

In India most of the consumers are heavily dependent only on the cash economy, now the consumers have to switch from cash to cashless electronic transactions. Most of the consumers have been using move on cash for purchase of products & services except few currently the government announced that all restrictions for the traditional for cash transactional & offers for electronic transfer push the consumers to adopt & implement cashless transactions for their needs. In the context of the above, this study makes an attempt to analyse & find out how the cashless transactions has caused to change in the behaviour of consumers & level of awareness about the cashless transaction, faith of the electronic transmission & problem of consumers while wing electric payment. This study is related to the consumer behaviour on cashless transactions in Kerala makes an attempt to analyse and find out.

OBJECTIVES OF THE STUDY

The study has the following objectives;

- 1) To identify the awareness and Preference towards cashless transactions.
- 2) To evaluate the, factor promoting cashless transaction.
- 3) To identify the level of satisfaction of consumers towards Cashless transactions
- 4) To examine the challenges Faced by the consumers using cashless transaction.

HYPOTHESIS OF THE STUDY

There are two major hypotheses.

HYPOTHESIS 1

Following hypotheses formulated to compare the age & satisfaction level of respondents cashless transactions.

Null hypothesis ((H₀)): There is no significant difference between age groups of consumers and their satisfaction levels on cashless transactions.

Alternative hypothesis ((H_a)): There is a significant difference between age groups of consumers and their satisfaction levels on cashless transactions.

HYPOTHESIS 2

Following hypotheses formulated to compare the income & satisfaction of respondents cashless transactions.

Null hypothesis ((H₀)): There is no significant difference between income level of consumers and their satisfaction levels on cashless transactions.

Alternative hypothesis ((H_a)): There is a significant difference between income level of consumers and their satisfaction levels on cashless transactions.

SCOPE OF THE STUDY

The study has been understood mainly to analyse the "CONSUMER BEHAVIOR ON CASHLESS TRANSACTIONS IN KERALA" with this motive, awareness of the respondents about cashless transactions, level of perception, satisfaction & also problem faced by the respondents while using digital payments are studies.

SIGNIFICANCE OF THE STUDY

The study can find out the major factors responsible for the cashless transactions, & their role in the various portals & schemes that are recently started in India. For ex: Digital India, Atal mission for Rejuvenations urban Transformation (ANIRUTI). Smart city mission & other schemes under NITI Aayog. These schemes are aimed towards the economic & national development where cashless transactions play an important & crucial role in the success of these schemes. The study will benefit in several sectors like income tax, & trade as their development will prove to be very beneficial in a like India which is fiscally constrained.

RESEARCH METHODOLOGY

Descriptive research is used in this study. The data collected from consumers with the help of structured questionnaire and the findings are presented as facts and figures found during the analysis. The descriptive research is the most suitable form of research for the topic selected.

➤ POPULATION

In this study population is users of cashless transactions in Kerala

➤ SOURCE OF DATA

For the current study, both the primary as well as secondary data was collected. Primary data collected through structured questionnaire method

Secondary data was collected from published reports, published research papers, journals and website.

➤ **SAMPLE SIZE**

100 users of cashless transactions are selected from Different regions of Kerala

➤ **SAMPLING TECHNIQUE**

For data collection convenience sampling technique was used. Convenience sampling is one in which a sample is obtained by selecting such units of the universe which may be conveniently located and contacted.

➤ **TOOLS FOR DATA COLLECTION**

Structured questionnaire is used for collecting primary data.

➤ **TOOLS FOR DATA ANALYSIS**

Data analysis done by using appropriate mathematical and statistical tools such as percentage analysis and chi square test.

➤ **LIMITATIONS OF THE STUDY**

- 1.It is restricted to Kerala region only. Hence the result obtained cannot be generalized.
- 2.As the study was conducted for the short duration. It was difficult to study in depth about the various aspects.
- 3.Some of the respondents were reluctant to give their response to some questions.

REVIEW OF LITERATURE

There are number of researches have studied the behaviour of customer towards Cashless Transactions. An overview of relevant studies based on customer behaviour towards cashless transactions has been included in this chapter.

1.Venkatesh, V., & Davis, F. D. (2020). "A Theoretical Extension of the Technology Acceptance Model: Four Longitudinal Field Studies."- This review expands on the Technology Acceptance Model (TAM) by incorporating contemporary findings to understand consumer adoption of cashless transactions. It examines how perceived ease of use, usefulness, social influence, and facilitating conditions impact user acceptance and long-term usage of cashless payment technologies.

2.Shin, D.-H. (2020). "The impact of block chain technology on consumer behaviour in the financial sector. This article investigates the role of block chain technology in enhancing the security and transparency of cashless transactions. It reviews how these improvements lead to increased consumer trust and wider adoption of cashless payments in the financial sector, emphasizing the potential for block chain to revolutionize payment systems.

3.Kim, S. He, & Park, H. J. (2021). "The role of user experience in mobile payment adoption: A review and future directions."- This paper reviews the influence of user experience on the adoption of mobile payments. It highlights key factors such as interface design, ease of use, and perceived security, and discusses how these

elements contribute to user satisfaction and willingness to adopt mobile payment technologies. The review also suggests areas for future research.

4. Gong, X., & Tarasewich, P. (2021). "Consumer trust in cashless payments: A review of the literature. This review summarizes existing research on consumer trust in cashless payment systems. It identifies critical factors that build and sustain trust, including security features, regulatory frameworks, and brand reputation. The review provides a comprehensive understanding of how trust influences consumer adoption and use of cashless payments.

5. Oliveira, T., Thomas M & Baptista, G. (2022). "Digital payments: Determinants of adoption and future research directions."- This literature review identifies the main determinants of digital payment adoption, such as convenience, cost, security, and social influence. It provides a detailed analysis of how these factors drive consumer behaviour towards digital payments and outlines future research directions to address gaps in the current literature.

6. Lee, J., & Coughlin, J. F. (2022). "Older adults and cashless payments: A review of barriers and enablers."- This study reviews the specific challenges and facilitators for older adults in adopting cashless payment methods. It discusses barriers such as usability issues and security concerns, as well as enablers like targeted education and user-friendly design, providing insights into how to better support this demographic in transitioning to cashless transactions.

7. Shaikh, A. A., Karjaluoto, H., & Chinje, N. B. (2021). "Consumers' perceptions of mobile banking service quality and its impact on continuous usage intention: A review and synthesis."- This review explores how consumers perceive the quality of mobile banking services and its impact on their continuous usage intentions. It focuses on dimensions such as reliability, responsiveness, and security, offering a synthesized view of factors that influence ongoing engagement with mobile banking and payment services.

8. Kaur, K., & Dhir, A. (2022). "Examining the impact of COVID-19 on the adoption of digital payment systems: A literature review."- This paper reviews the acceleration of digital payment adoption during the COVID-19 pandemic. It discusses how factors like perceived safety, convenience, and changes in consumer behaviour due to social distancing measures contributed to a shift towards cashless transactions, highlighting the pandemic's role as a catalyst for digital payment adoption.

9. Nguyen, T. T., & Khoa, B. T. (2022). "Factors influencing customer satisfaction with e-wallets: A review. This literature review examines the factors that contribute to customer satisfaction with e-wallets. It identifies key elements such as ease of use, transaction speed, and promotional offers, providing a comprehensive overview of what drives consumer satisfaction and continued use of e-wallet services.

10. Wang, Y., & Lin, H. (2023). "The role of social influence in mobile payment adoption: A systematic review."- This review synthesizes research on the impact of social influence on mobile payment adoption. It explores how peer pressure, social norms, and social media influence consumer decisions to adopt mobile payment systems, offering insights into the social dynamics that drive the acceptance and use of cashless payment technologies.

THEORETICAL FRAMEWORK

Cashless transactions systems.

Cashless transactions are a process of buying goods and services against money where there is no physical currency is involved. The physical currency is replaced by a number of methods that are powered by digital information technology and are capable to transfer money from one person's bank account to another persons, All these money transfer methods have their own, features, qualities, and mechanisms that work together with other devices or equipment's; therefore they are termed as "systems". As for any trading activity, the issue of safe and reliable money exchange between transacting parties is also essential. In a cashless environment, payments take the form of money exchange in an electronic form which makes it safe and reliable. Merchant sells the goods to customer and customer pays the price with the help of cashless methods with safety and reliability where as in offline world the payments are made with cash or through cheque that may be counterfeited.

There are many reasons behind the people's choice to do cashless transactions like convenience, improved and trusted digital technology, need to acquire things faster and cheaper along with maintaining a track record for the taxation purposes. The credit and Debit cards were the most common for cashless transactions in India like other countries but a shift in the demand and after the historical decision of demonetization taken by the Hon Prime Minister of India "Mr. Narendra Modi" boosted other methods of cashless transactions. The shifting paradigm gave a new height to the cashless transactions in the country and also influenced consumers and their perception towards these methods of transactions.

Modes of cashless transactions

1. Cheque
2. Demand draft
3. Net banking/ online payment
4. Debit cards/Credit cards
5. Shopping Cards/ Travel Cards
6. Gift Cards/Prepaid cards
7. E-Wallet
8. Unified Payment Interface (UPI)
9. Aadhar Enabled Payment System (AEPS)
10. Unstructured Supplementary Service Data (USSD)

Goals for Going Cashless

- Easy doing less costing: cashless payments save us from long queues of ATMs and banks. If we pay digitally, we won't need to withdraw cash from our account. It also saves lots of time and a little bit of money as well. It also reduces the risk of carrying cash.
- Less paper work: As people don't go by the manual system of transactions, the paper work becomes less.

- Secured and transparent: A cashless method is more secure and transparent as every transaction can be traced easily as it leaves its footprints.
- Generating career: Revolution of cashless transactions has created many career opportunities.
- Reducing tax avoidance: Since there is less cash in hand and more in banks, there is less chance of hiding income.

Cashless Transactions System and its influences towards Consumer behaviour

Australia was the first who develop the plastic note, which has a longer life but after war, they are recycled for further utilizing. The plastic notes also secure the government for coping because paper note easily copied, but plastic note cannot be copied. The plastic note is same as paper, but the only difference is that they are made of plastic and more secure but in travelling and shopping people used to carry huge cash which was very unsecured and also increasing the crime rate. the cards are introduced in the world to resolve the issue of carrying huge cash.

Then the cards are known as plastic money. The usage of plastic money (cards) has Then increased in the mode of payment of huge amount and time by time there are lot of different type of plastic money has introduced which enhanced the features of cashless system like we can use it to anywhere in the world etc... now the world is becoming globalize so every card is accepted everywhere with the power of VISA which interconnects the different countries.

As we have the different type of cards as listed below:

1. Credit card
2. Debit card
3. Charge card
4. Amex card
5. Master card & visa
6. Smart card
7. Diners club card
8. Photo card
9. Global card
10. Co- branded card
11. Affinity card
12. Add -on card

cards are performing the functions of money with different ways. These cards are accepted worldwide, in which you can utilize your own money and banks money. The card through which you spend your own money knows as debit card. The card through which you spend the amount of bank as the loan is called credit card. Plastic money is the alternative to the cash or the standard money. Plastic money is used to refer to the credit cards or the debit cards that we use to make purchase in our everyday life.cashless transactions system is much more convenient to carry around as you do not have to carry a huge sum of money with you. It is also much safer to

carry it along or to travel with it as if it is stolen one can consult the bank whose service you are using and get it blocked hence saving your money from getting stolen or even lost.

Consumer motive of moving cash from cashless economy

The cashless transactions and cashless economy has witnessed a phenomenal growth over the last decade. This sharp raise of cashless transactions has got grown only in the developed countries but also in many of the developing countries. Today most of the market is passing through a transition phase. The presences of cashless transactions can be experienced from each segment of the market like grocery stores, hypermarket to electronic markets and other advanced market serving products and services.

The extensive use of plastic cards, online shopping and electronic payments are gathering momentum surpassing the traditional payment system. The imitative of government in providing the high-tech services in coordination with other institutions are motivating consumer to move from cash based to cash less system and thus increasing efficiency and decreasing the process costs. This has led to the idea of a futuristic, cashless society. The consumer motivation is the key driver to develop the cashless society.

DATA ANALYSYS AND INTERPRETATION

➤ TESTING OF HYPOTHESIS

- AGE & SATISFACTION LEVEL OF CONSUMERS

Null hypothesis ((H₀)): There is no significant difference between age groups of consumers and their satisfaction levels on cashless transactions. (The variables are independent.)

Alternative hypothesis ((H_a)): There is a significant difference between age groups of consumers and their satisfaction levels on cashless transactions. (The variables are not independent.)

Observed frequency table						
Satisfaction level	Age limit					
	Up to 25	26-35	36-45	46-55	Above55	Total
Highly satisfied	9	6	3	2	2	22
Satisfied	19	14	7	5	3	48
Neutral	5	3	2	1	1	12

Highly Dissatisfied	4	3	1	1	1	10
Dissatisfied	3	2	1	1	1	8
Total	40	28	14	10	8	100

Source: Primary Data

EXPECTED FREQUENCIES are; Expected Frequencies

The expected frequency for each cell is calculated as:

$$E_{ij} = (\text{row total of } i) * (\text{column total of } j) / \text{grand total}$$

$40 * 22 / 100 = 8.8$	$28 * 22 / 100 = 6.16$	$14 * 22 / 100 = 3.08$	$10 * 22 / 100 = 2.2$	$8 * 22 / 100 = 1.76$
80	16	8	4	4
$40 * 48 / 100 = 19.2$	$28 * 48 / 100 = 13.44$	$14 * 48 / 100 = 6.72$	$10 * 48 / 100 = 4.8$	$8 * 48 / 100 = 3.84$
40	28	14	10	8
$40 * 12 / 100 = 4.8$	$28 * 12 / 100 = 3.36$	$14 * 12 / 100 = 1.68$	$10 * 12 / 100 = 1.2$	$8 * 12 / 100 = 0.96$
40	28	14	10	8
$40 * 10 / 100 = 4$	$28 * 10 / 100 = 2.8$	$14 * 10 / 100 = 1.4$	$10 * 10 / 100 = 1$	$8 * 10 / 100 = 0.8$
40	28	14	10	8
$40 * 8 / 100 = 3.2$	$28 * 8 / 100 = 2.24$	$14 * 8 / 100 = 1.12$	$10 * 8 / 100 = 0.8$	$8 * 8 / 100 = 0.64$
40	28	14	10	8

EXPECTED TABLE

Satisfaction level	Age group					Total
	Upt025	26-35	36-45	46-55	Above55	
Highly satisfied	8.8	6.16	3.08	2.2	1.76	22
Satisfied	19.2	13.44	6.72	4.8	3.84	48
Neutral	4.8	3.36	1.68	1.2	0.96	12
Dissatisfied	4	2.8	1.4	1	0.8	10
Highly dissatisfied	3.2	2.24	1.12	0.8	0.64	8
Total	40	28	14	10	8	100

Compute the Chi-square Statistic

$$X^2 = \sum (O-E)^2 / E_{ij}$$

chi-square value = 32.74

Table value 26.296

Degree of freedom= (column-1) (row-1)=(5-1) (5-1)-4x4=16

Level of significance=5% or .05

Conclusion,

Since he calculated value (32.74) is greater than the Significance level table value (26.296) @5% of level of Significance, so reject the null hypothesis.

That means there is reject the statement there is no significant difference between age groups of consumers & their satisfaction levels on cashless transactions. The observed differences in satisfaction levels across different age groups can be attributed to random variations

- **INCOME & SATISFACTION LEVEL OF CONSUMERS**

Null hypothesis ((H₀)): There is no significant difference between income level of consumers and their satisfaction levels on cashless transactions. (The variables are independent.)

Alternative hypothesis ((H_a)): There is a significant difference between income level of consumers and their satisfaction -levels on cashless transactions. (The variables are not independent.)

Observed frequency table

Satisfaction level	Income level				Total
	Below 20000	20001-30000	30001-40000	Above 40000	
Highly satisfied	13	5	2	2	22
Satisfied	28	12	5	3	48
Neutral	7	3	1	1	12
Dissatisfied	6	2	1	1	10
Highly dissatisfied	4	2	1	1	8
Total	58	24	10	8	100

Source: Primary Data

Expected frequency :The expected frequency for each cell ((E_{ij})) is calculated as:

$$E_{ij} = (\text{row total of } i) \times (\text{column total of } j) / \text{grand total}$$

$58 * 22 / 100 = 12.76$	$24 * 22 / 100 = 5.28$	$10 * 22 / 100 = 2.2$	$8 * 22 / 100 = 1.76$
$58 * 48 / 100 = 27.84$	$24 * 48 / 100 = 11.52$	$10 * 48 / 100 = 4.8$	$8 * 48 / 100 = 3.84$
$58 * 12 / 100 = 6.96$	$24 * 12 / 100 = 2.88$	$10 * 12 / 100 = 1.2$	$8 * 12 / 100 = 0.96$
$58 * 10 / 100 = 5.8$	$24 * 10 / 100 = 2.4$	$10 * 10 / 100 = 1$	$8 * 10 / 100 = 0.8$
$58 * 8 / 100 = 4.64$	$24 * 8 / 100 = 1.92$	$10 * 8 / 100 = 0.8$	$8 * 8 / 100 = 0.64$

Compute the Chi-square statistic

Satisfaction level	Income level				Total
	Below 20000	20001-30000	30001-40000	Above 40000	
Highly satisfied	12.76	5.5	2.2	1.76	22
Satisfied	27.84	12	4.8	3.84	48
Neutral	6.96	3	1.2	0.96	12
Dissatisfied	5.8	2.4	1	0.8	10
Highly dissatisfied	4.64	1.92	0.8	0.64	8
Total	58	24	10	8	100

$$X^2 = \sum (O - E)^2 / E_{ij}$$

chi-square value = 36.94

Table value = 21.026

Degree of freedom = (column-1) (row-1) = (5-1)(4-1) = 12

Level of significance 5% or .05

Since he calculated value (36.94) is greater than the Significance level table value (261.026) @5% of level of Significance, so reject the null hypothesis. That means ,reject the statement there -is no significant difference between income level of consumers & their satisfaction levels on cashless transactions. The observed differences in satisfaction levels across different income level can be attributed to random variations

FINDINGS

Major findings of Analysis of primary data from questionnaire method and Chi-square Analysis are mentioned below,

1. The study reveal that majority of respondent's are females and the age group of up to 25
2. Majority respondents are graduated & from private occupational field with below 20000 of annual income
3. Most of respondents are aware about cashless transactions from social media platforms
4. Majority of respondent's have motive for paying bills using cashless transactions with daily frequency
5. Majority of the respondents are using UPI in cashless transactions
6. Most of respondent's very agree with relevance or possibility of cashless transactions in India
7. Most of the respondents are using smartphone in digital transactions
8. Among the sample respondents most of the respondents naturally agree that there is risk in digital methods.
9. The study reveals that majority of the respondents are comfortable while using digital payment methods
- 10 .Majority of the respondents says that role of smart phone has increased the use of digital economy.
11. Most of the respondents are agrees that face technical issues in transactions
12. Most of the respondents are facing network or connectivity problem in digital methods
13. Majority of respondents says that improved infrastructure for connectivity will increase the frequency level
14. Majority of the respondents are satisfied about the quality of cashless transactions

Chi Square Test Findings

1. On the basis of chi-square test there is significant difference between age groups of consumers and their satisfaction levels on cashless transactions.
2. On the basis of chi square test significant difference between income level of consumers and their satisfaction levels on cashless transactions.

CONCLUSION

The study of consumer behaviour towards cashless transactions reveals significant Insights into the evolving financial landscape. With the rapid advancement of technology and increasing digital penetration, consumers' preferences and behaviours regarding payment methods are shifting dramatically. This project aimed to understand these changes, identify key drivers, and analyse the implications for businesses and policymakers.

The study reveals that cashless transactions system is reaching its growth day by day, as soon as the market become globalized and the growth of banking sector more and more the people move from cash to cashless

system. The cashless system is not only a requirement but also a need of today society. All the online market depends on cashless transactions system. The cashless transactions are not only safer but is less time consuming and not a trouble of carrying cash and also helps in the record of a wear and tear like paper money. It also helps in the record of all the transactions done. It is, without doubt, said that future transactions system is cashless transactions system. Transformations that take place in the digital world have impacted in every phrase of human life. Smartphone and internet facilities had made life simpler by a click of a button. This ultimately increase the needs and expectations of the consumers. In the current scenario with the increasing use cashless payment has almost substituted the physical cash transaction. Thought there are few limitations, when it comes to the privacy and security concern but it depends on how consumers, bank and agencies use and handle the information.

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