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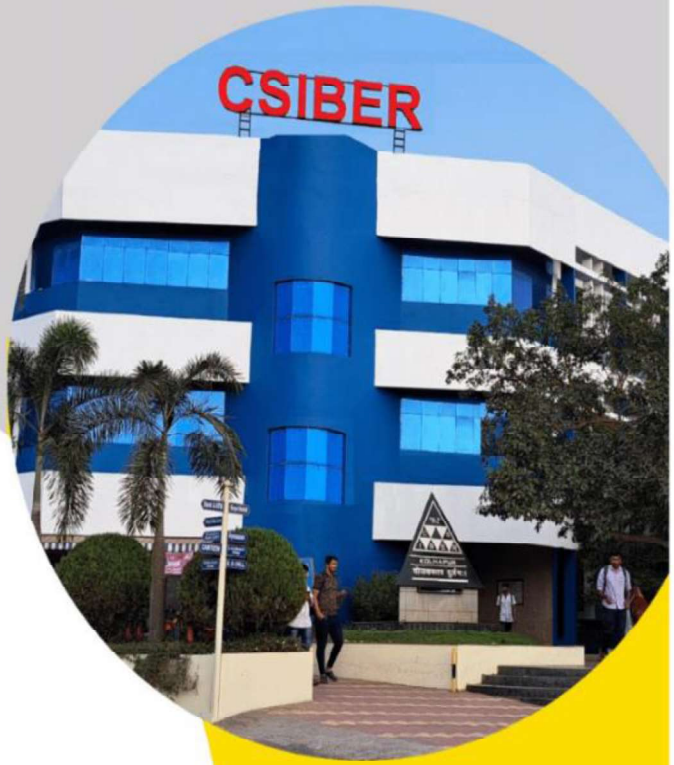

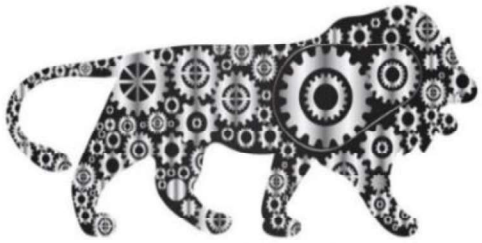

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Transforming Digital Payment through E-Wallets towards Vikshit Bharat 2047: A Student's Perspective

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Abstract
India's journey towards becoming a developed nation by the year 2047, a goal set to mark the centenary of independence, is marked by significant advancements in technology and infrastructure. E-Wallets, as a cornerstone of digital payments, are expected to play a crucial role in this transformation. E-wallet is a very well-known electronic transaction system among all categories of customers. At the same time, it is also essential to understand how students, who are future emerging leaders and consumers, perceive these changes for shaping policies and innovations in this sector. The objective of the study is to take the views of young minds and give suitable suggestions regarding innovation in E-Wallets for the banking sector performance. This study employs a quantitative survey approach with the students in Higher Educational Institutions. The quantitative aspect involves a structured questionnaire distributed to a sample of students across various educational institutions. The survey revealed that a significant majority of students are familiar with E-Wallets and use them regularly for various transactions, including bill payments, shopping, and peer-to-peer transfers. However, concerns regarding security and transaction reliability persist. They also come across the challenges regarding availability Internet for financial transactions. As India progresses towards its goal of becoming Vikshit Bharat by 2047, E-Wallets are poised to become a vital component of the financial ecosystem. Students, as future stakeholders and users, offer valuable insights into the potential developments and challenges. Addressing these perspectives can help to shape a more inclusive and secure digital payment landscape.

Keywords: E-Wallets, Vikshit Bharat 2047, Customer, financial ecosystem, stakeholders, digital payments.

Introduction

E-Wallets are changing the traditional methods of making and receiving payments, paying bills, transferring funds, recharging mobile phones, and shopping in India. An electronic wallet (also known as an E-wallet) is a digital wallet that allows users to perform electronic business transactions quickly and conveniently. E-Wallets have transformed the world's payment system by offering a variety of digital services ranging from utility payments to E-commerce. Electronic wallets, which are extremely useful for frequent online shoppers, are commercially available for pocket, palm-sized, handheld, and desktop computers. They provide a safe, accessible, and portable internet purchasing tool. E-Wallets, like traditional wallets, store information in cards. Such as username, password, URL, and so on, as well as the ability to personalize cards with icons, colors, and, on some platforms, images. E-Wallets are divided into four types: open wallets, semi-open wallets, closed wallets, and semi-close wallets. Many business are providing Electronic wallet services to help with the credit-card ordering procedure. After analyzing the pros and cons of demonetization and looking at the awareness of the general public, many companies have launched their E-Wallets in the market with different terms and conditions to gain competitive advantages. Although many of them are not able to survive in the market, some are very popular amongst people.

These are as follows: Phone Pay, Google Pay, Jio Money, Airtel Money, Paytm, Free Charge, Pay U Money and etc.

Google Pay (G-Pay)

Google Pay is a digital wallet and payment platform from Google. It enables users to pay for transactions with Android devices in-store and on supported websites, mobile apps and Google services, like the Google Play Store. Users link credit or debit cards to their Google Pay account, which is used for making transactions for in-store or online purchases. On Android devices, Google Pay uses near-field communication (NFC) to interact with payment terminals. When signed in to one's Google account in the Chrome browser, users can conduct transitions with Google Pay on sites that support the service.

Airtel Money

Airtel Money is like a virtual bank that enables the customers to get access to a bank account and all the ancillary facilities that a customer can normally enjoy by opening a bank account with a bank. The features of Airtel Money are mentioned below. Operations even without Internet connection.

Paytm:
Paytm is one of the most popular mobile wallets in India that offers users an online payment platform for secure transactions. Paytm is a user-friendly application and easy to use. Paytm, which is now a payments bank too, has over the last 4-5 years expanded into e-commerce, ticketing, and distribution of financial products. As a payments bank, its focus is also on building a banking customer base and to sell other financial products. Paytm is available on both platforms, Android and IOS.

MobiKwik:
Mobikwik wallet is an online payment wallet system where a person after logging in, can add money via his debit or credit card. After adding the money he or she can make transactions on mobile, DTH, pay electricity bills and much more. You can undertake all these transactions without any hard cash. MobiKwik is available to IOS, Android, and Windows Phone users.

JioMoney:
JioMoney wallet has a simple interface and all the elements that matter are visible at once to users. For instance, your wallet balance, the option to recharge, send/request money, and pay at a shop are present on the main page itself. It is available in Google Play Store and Apple App Store.

Oxigen:
Oxigen has a lively looking interface with a banner on special schemes running on top, followed by the options that are available. You can send or ask for money, pay bills and get recharges. Users feel secure with Oxigen while doing transaction because every time a six-digit one-time password (OTP) is sent to the registered mobile number. According to company website it has a retail footprint of 1,00,000 outlets and has processed over 2 billion transactions till date with a current transaction volume rate of 720 million transactions per annum. It has a large customer base of over 150 million. The Oxigen wallet app is available only to Android users.

PhonePe
PhonePe is a digital payments platform that enables users to transfer money, pay bills, recharge mobiles, buy gold, and make payments for various services online. It was launched in India in December 2015, and it is now one of the leading payment platforms in the country. PhonePe works by linking the user's bank account to their PhonePe account. Users can then make payments or transfer money using the app by simply entering the recipient's phone number or UPI ID. The payment is instantly processed, and the money is transferred directly from the user's bank account to the recipient's bank account. Users can also use PhonePe to pay bills, recharge mobiles, buy gold, and make payments for various services online. The app supports a wide range of payment options, including UPI, credit and debit cards, and mobile wallets.

State Bank Buddy:
The mobile wallet app can be used to send money to new and registered customers, book movies, flights and hotels, as well as for shopping. It also has features like reminders to settle dues, recharge and pay bills instantly. This wallet app is available in 13 languages and allows users to set reminders for money transfers and clearing dues. The SBI Buddy app is available in Google Play Store and Apple App Store. The number of mobile wallet users in India is expected to grow from the current 200-250 million to around 500 million in the next couple of years. Cab rental services like Uber and Ola allow their customers to pay online using mobile wallets. Most digital wallets offer some discount or cashback for online payment.

Free Charge
Free charge is one of the popular mobile payment apps in India that is owned by Axis Bank. The application is used by customers to recharge their mobile phones, pay utility bills, do online shopping, and also use the unique 'Chat n Pay' service. The Freecharge wallet service was launched in September 2015 and has ever since introduced several attractive features. Recently, the wallet company joined hands with the Bharat Interface for Money (BHIM) and Unified Payments Interface (UPI) system, which has been developed by the National Payments Corporation of India (NPCI). This will enable all customers to send and receive funds through the UPI system. Freecharge UPI will allow users to initiate fund transfers instantly on a 24/7 basis on all 365 days in a year, including bank holidays. Money can be sent from one bank account to another without the need-to-know bank details such as IFSC code, bank account number, etc. The Freecharge Unified Payments Interface can be used by almost all bank customers in the country. As of now, the service is only available on Android smartphones.

Statement of the Problem:
An E-Wallet is a virtual cashless service that may be used to replace physical currency notes. People do not have to run to ATMs or banks to withdraw cash while making a purchase; instead, the transaction may be

completed in a matter of seconds. E-Wallet is a virtual cashless service that may be used to replace actual currency notes. People do not have to run to ATMs or banks to withdraw cash while making a purchase; instead, the transaction may be completed in a matter of seconds. It has emerged as a new method of acquiring products and services that do not require the actual transfer of currency. The fundamental goal of E-Wallets is to make rapid transactions, hence preventing consumers from using cash. This boom is the result of demonetization. However, there is still skepticism about digital payments. Some don't yet feel safe, especially the students, using this as they don't have trust, internet facilities and the perceived security risks. So, the purpose of this study is to learn about E-wallet usage among university students.

Literature Review:

Bhide (2019) examined the factors affecting the adoption of E-Wallets and their drawbacks. This paper aims to assess the use of electronic wallets by investigating the factors that influence their usage, their intended purposes, and the challenges or limitations associated with them. A survey was conducted with 182 participants, employing the chi-square test for hypothesis testing and multiple response analysis for further insights. The findings indicate that online shopping is the most prevalent use for E-Wallets, while 24% of respondents cited the risk of losing money as a significant limitation.

Jain and Sabharwal (2020) investigated the present state and future challenges associated with e-wallet usage. This paper aims to explore how demographic variables (such as gender, age, and profession) relate to e-wallet adoption and to assess the impact of gender on E-wallet usage. The study utilized both primary and secondary data to address these objectives. It specifically focuses on analyzing mobile wallet preferences among students at various universities in Lucknow.

Khan, Pham, and Ngan (2020) investigated university students' preferences for E-Wallets. The objective of their study was to examine the demand for digital wallets among university students. Through secondary research, the study found that despite challenges associated with digital wallets, E-Wallets are gaining broader acceptance among college students. The report suggests that it could serve as a model and potential catalyst for further research into E-Wallets, aiming to develop innovative features for digital wallets.

Puri (2019) conducted a study titled "A Study on the Usage of E-Wallets Among Working Indian Women." The paper focuses on the prominent methods for digital payments, specifically E-Wallets. It aims to analyze the reasons behind the increasing use of E-Wallets among working Indian women. Both primary and secondary data were utilized for this research, which is exploratory and engaging in nature. Statistical tools such as frequency distribution, pie charts, and visual diagrams were employed for analysis. The study concludes that digital payment options, including E-Wallets, are gradually and steadily becoming a preferred payment method among working Indian women.

Nandini and Girja (2019) examined customer perceptions regarding E-Wallets. The study aimed to identify the factors influencing why customers prefer E-Wallets over other payment methods and to assess their views on the benefits and limitations of E-Wallets. The researchers employed a simple random sampling technique, with Western Tamil Nadu as the study area and a sample size of 150 participants. The study used both primary and secondary data and applied statistical methods including percentage analysis, rank analysis, chi-square tests, and t-tests. The findings indicate that customer perceptions of E-Wallets are positive, with E-Wallets being seen as a convenient, attractive, reliable, and essential option in the digital age.

Surya and Usha (2019) studied on awareness and usage of E-wallet among college students with Special Reference to Selected Colleges in Coimbatore. This paper outlines the awareness level of E-Wallets services among Management, Arts, and Engineering students. This research paper shows the awareness among the students who were utilizing E-Wallets. This studied carries over the 120 respondents among college students of Coimbatore. Primary and secondary data were utilized through structured questionnaire and also through newspaper, journal and magazine. Simple percentages, Chi-square test and Rank Correlation were used as statistical tools. It was found that majority of respondents were aware about E-Wallet services.

Mastor, H. (2021) studied the factors that affect the usage of E- Wallet at a Public Institution of Higher Learning in South Sarawak. The objective of this study was to search out the factors that affect the usage of E-wallet among youth. The variables of this study are speed, security, social influence, and convenience. 169 youth in the age range of 20-22 years old had participated in this study that was conducted online. The correlation has been analyzed using Statistical Package for Social Science (SPSS) and Data Analysis for Excel. The finding shows that there is a significant relationship between all factors tested with the use of E-wallet. Overall, E-Wallet usage is moderate among youth.

Chauhan(2013) discussed in his paper how E-Wallets have made payment transactions easier and speedy for the users. The author discussed not only the user friendly framework for the consumers but also from the server point of view. The author concluded that advantages of the E-Wallets overpower the disadvantages of E-Wallets.

Sivasubramanian,J.,velavan,M.,Arunkumar,S.,Abirami,P.,Theresa,C.,&G.Abirami(2017) examined on preference for Digital Payment System" in Tiruchirappalli, focusing on the perception factors that influence preferences for Digital Payment. They looked at the amount of time consumers spent using digital gadgets, the service network and payment gateways they used, and the consumers' attitudes toward digital payments. Factor analysis, correlation, Multiple regression analysis are the statistical tools used to find out the challenges faced by the X generation consumers. The successful implementation of digital payment system among Generation depends on trust worthiness, convenience &benefits security and privacy constraints. of consumers belonging to Generation X as well as their demographic profile which have an impact on the consumer adoption.

Singh, S., & Ran, R. (2017) in his research paper entitled study Consumer Perception of Digital Payment Mode. The fundamental goal of this study was to identify the customer perception and impact of demographic factors on the adoption of digital mode of payment. The sample size of the study is 150.Primary data has been collected. As per statistical tools ANOVA and frequency analysis was used to analyze the responses. However education was found to significant influence for adoption of digital payment.

Rathore (2017) studied on "Adoption of Digital Wallet By Consumers" gives a analysis about the various factors that could impact a consumer's decision in adoption of digital wallet as an mode of payment. It also attempts to study the various risk and challenges that are faced in using of digital wallet by users.

Objective of this Study

- To know the usage of E-wallet among the students
- To understand their levels of satisfaction
- To identify obstacles to the usage of E-wallet

Research Methodology

Population of the study: The population of the study consisted of students studying in (B. Com, BBA) undergraduate, and (M.COM) postgraduate in a University in Raipur City. The respondents were the users of the E- wallets. The population size is 400.

Sample size: For sample size calculation, Colvin's formula has been utilized $n = N / (1+Ne^2)$, where N is known, and e-.05, so, 400 / (1+400 *.05 *.05)=100 students. The sample size of the study is 100 students using E-Wallets for empirical investigation.

Sampling technique: The non-probability convenience sampling has been utilized to gather the primary respondents from E-wallet users in using an online survey.

Data collection tools: This research was based on primary data collected using a structured questionnaire administered to 100 respondents from 1st July 2024 to 31st July 2024. Secondary data has been collected from various sources and given the base to understand the details of the study from multiple sources.

Data Analysis tool: Collected data was analyzed using SPSS software by using statistical tools like percentage and ANOVA etc.

Data Analysis and Discussion

Table 01: Reliability Statistics

Cronbach's Alpha	N of Items
.969	34

The primary data was collected and analyzed by using the SPSS software. The reliability for the data was recorded as .969 which comes under the accepted value and is a good sign for further analysis.

Usage of E-Wallet

Table 02: Usage of E-Wallet

Types of E-Wallet		**Frequency**	**Percent**
Valid	G Pay	65	65
	Phone Pe	16	16
	Paytm	8	8
	Mobiwik	4	4
	Pay U Money	3	3
	Free Charge	4	4
	Total	**100**	**100**

The above table presents the types of E-Wallets. It can be seen from the above table that 65% of respondents are using G-Pay, 16 % are using phone pe, 8% are using PayTm, and 4% respondents are using Mobiwik. 3% of respondents are using Pay u Money and 4% of respondents are using Free Charge.

Table 03: Descriptive Statistics of Usage of banking services

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Frequency of usage of E-banking services(Deposits)	100	1	5	2.83	1.577
Frequency of usage of E-banking services(Loans)	100	1	5	2.98	1.589
Frequency of usage of E-banking services(Drafts)	100	1	5	3.56	1.533
Frequency of usage of E-banking services (Collection/Payment of services)	100	1	5	2.17	1.341
Frequency of usage of E-banking services (Fund Transfer)	100	1	5	3.51	1.514
Frequency of usage of E-banking services (Reference Services)	100	1	5	3.20	1.563
Valid N (list wise)	100				

The descriptive statistics show that the frequency of using draft is very high (1 is the lowest and 5 is the highest) as the students use the demand draft for various types of educational purpose. They also used for fund transfer which is the 2nd place among the mean values.

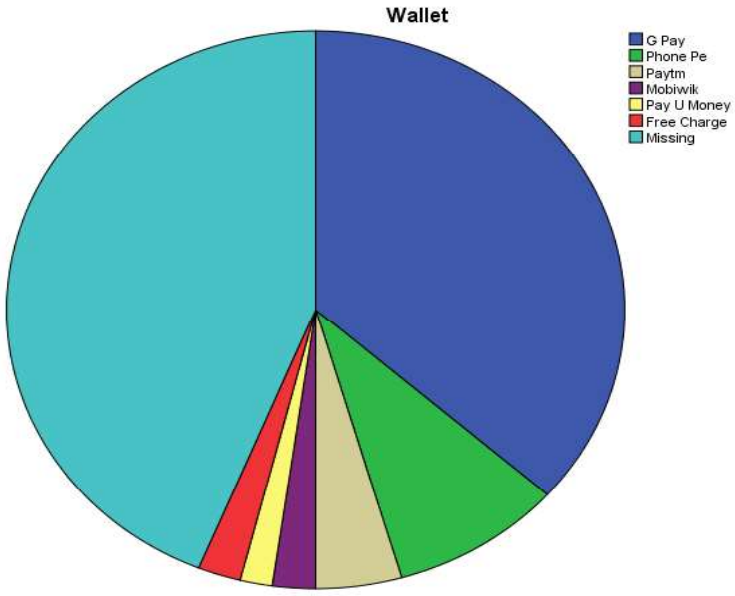

Table 04: Usage of E-wallets Streamwise.

		Frequency	**Percent**
Valid	BBA	58	58

	B. Com	30	30
	M.Com	12	12
	Total	100	100

The usage among various classes of students has been analyzed. It is highest among BBA students, followed by B.Com and then M.Com students. It shows that undergraduate student's usage is very high as compared to postgraduate students.

Reasons for using the E-wallet

Table 05: Reasons for using the E-Wallet.

		Frequency	Percent
Valid	Convenient to use	49	49
	Instant availability	34	34
	Fast Service	9	9
	Cashback and Discount	8	8
	Total	100	100

The major reason was the convenient to use where 49 % of the respondents agreed.

Table 06: Satisfaction

		Frequency	Percent
Valid	Male	66	66
	Female	34	34
	Total	100	100

In above table, it can be seen that male respondents were 66% and female respondents were 34% which indicates that male respondents are more as compared to females.

Table 07:

	Total No	Percent
Highly satisfied	54	54
Satisfied	37	37
Neutral	9	9
Total	**100**	**100**

Except for 9 respondents, others have shown that they are satisfied with the E-wallet services.

Table 08:

		Frequency	Percent
Valid	18-21Yrs	67	67
	22-25 yrs	23	23
	26 and above yrs	10	10
	Total	100	100

It can be seen that 67% of respondents were less than the age group of 18-21 years, 23% of the respondents were between the age group of 22-25 years, and respondents of the age group of 26 and above years were 10%, The level of satisfaction has been also tested along with demographic Parameters with the help of hypothesis formulation.

Age

Table 09: ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.855	1	.855	.512	.476
Within Groups	163.655	98	1.670		
Total	164.510	99			

The above table indicates that the value of F= .512 with 1 and 98 degrees of freedom, resulting in a probability of 0.476. As the associated probability (sig. val) value of the F – test is more than the significance level of 0.050, the null hypothesis of equal population means is accepted and the alternative hypothesis is rejected. So,

there is no significant relationship in the satisfaction concerning E-Wallets among students belonging to different age groups.

Class

H0: There is no significant relationship in satisfaction concerning E-Wallets among the students belonging to different class groups.

H1: There is a significant relationship in satisfaction concerning E-Wallets among the students belonging to different class groups.

Table 10: ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	13.856	2	6.928	4.461	.014
Within Groups	150.654	97	1.553		
Total	164.510	99			

The ANOVA result indicates that the value of F= 4.461 with 2 and 97 degrees of freedom, resulting in a proba associated probability (sig. val) value of the F – test is less than the significance level of 0.050, the null hypothe means is rejected and the alternative hypothesis is accepted. So, there is a significant relationship in satisfactior among students belonging to different class groups.

Gender

Dependent Variable: Satisfaction of E-Wallets

Factor: Gender

H0: There is no significant relationship in satisfaction concerning E-Wallets among students belonging to different gender groups.

H1: There is a significant relationship in the satisfaction concerning E-Wallets channels among the students belonging to different gender groups.

ANOVA

Table 11:

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	14.761	5	2.952	1.853	.110
Within Groups	149.749	94	1.593		
Total	164.510	99			

The above table indicates that the value of F= 1.853 with 5 and 94 degrees of freedom, resulting in a probability of 0.110. As the associated probability (Sig. Val) value of the F – test is more than the significance level of 0.050, the null hypothesis of equal population means is accepted and the alternative hypothesis is rejected. So, there is no significant relationship in the satisfaction for E-Wallets among the students belonging to the gender group.

Types of E-Wallets

Dependent Variable: Satisfaction of E-Wallets

Factor: Types of E-Wallets

H0: There is no significant relationship in satisfaction concerning E-Wallets among the students belonging to different types of E-Wallets.

H1: There is a significant relationship in satisfaction concerning E-Wallets among the students belonging to different types of E-Wallets.

ANOVA

Table 12:

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	2.876	2	1.438	.863	.425
Within Groups	161.634	97	1.666		
Total	164.510	99			

The above table indicates that the value of F= .863 with 2 and 97 degrees of freedom, resulting in a probability of 0.425. As the associated probability (sig..val) value of the F – test is more than the significance level of 0.050, the null hypothesis of equal population means is accepted and the alternative hypothesis is rejected. So,

there is no significant relationship in the satisfaction for E-banking among the students belonging to the different types of wallets.

Obstacles to the usage of E-Wallets

Table 13: Obstacles to the usage of E-Wallets

		Frequency	Percent
Valid	Yes	60	60
	No	40	40
	Total	100	100

60% of the respondents said that they are facing problems during the operation of E-wallet. The problems are mainly due to the lack of clear guidelines to the users and software-related issues.

Suggestions

- Electronic payment services are well-suited for all youth categories because they are convenient, accessible, and easy to understand.
- To improve customer experience, the features of the Electronic Payment and Clearing System should be upgraded to simplify online inquiries and payments. Additionally, banks should organize demonstration programs to help customers fully understand and utilize all e-payment services, ensuring their satisfaction and meeting their expectations.
- To promote cashless transactions, banks should consider removing service taxes for purchases made with ATM or debit cards.
- Banks should improve and streamline their refund facilities for transactions made in error by customers, ensuring a more efficient resolution process.

Limitations and Scope for further studies

The study has more focused on undergraduate students. A Large section of students with different classes may be conducted to get a better picture for E-wallet usage with a large sample size.

Conclusion

The study have given a brief understanding of the E-wallet and its uses among the students. Different classes i.e. BBA, B.Com and M.Com plays a vital role. It is because of the level of awareness among the students. They have shown satisfaction while using the E-wallet. Age, gender and Types of E-wallet use does not have significance on the level of satisfaction which may be due to the application or service that they got from each E-wallet providers. Convenience is also an important contributor in the study. The popularity of E-wallet is mainly due to its convenient to use by each category of customers. So, E-wallet is no doubt a useful tool for financial transactions. However, some of the obstacles need to be taken care of to penetrate more into different segments of the people.

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