

A STUDY ON THE IMPACT OF ONLINE PAYMENT INTERFACE ON CONSUMER BUYING BEHAVIOUR

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ABSTRACT

Purpose: The purpose of these paper is to study on the effect of the digital wallet on consumer buying behavior, to study the security checkpoint and end to end encryption from e-wallet succeed in consumer buying behavior, to study the user-oriented prominence upper hand in e-wallet apparatus, to study the impact of e-wallet on consumer impulsion buying behavior, to study the cognizance of e-wallet in the perspective of consumer buying.

Design/methodology/approach: The data is collected through primary data extracted from the questionnaire which is circulated among the general public on the topic given above. Which is the primary source of data collected and the analysis of data for the study was been done through SSPS software mean, median and mode. The data was also collected through secondary data available through scholars, articles, journals and newspapers.

Findings: On around 120 responses generated through the questionnaire circulated through general public on the above outlined study, the findings reveals that the consumers in the present span fully focuses on the e payment for their day-to-day impulsive procurement of goods or services of any kind and also reveals the practicality in their perspective of adopting Digital payment transactions in their lifestyle. The risker level of adopting is lower and the usage is wider to be known in the study.

Originality/value: The paper analyses and provides an overview on end user of digital payments and its multi versatile effect on consumer behavior.

Key words: Impulsive behavior, E-wallet, Security checkpoint

Paper type: Research paper.

INTRODUCTION

In the era of synchronization, the impulsive behaviour of the human beings gets adapted easily with the touch of technological effect. These changes lead to development of versatile nature of impulsive buying behaviour among the society alongside the development of recent trends in the present era. One such among these is digitalization of payments, which commonly includes digital wallet. Digital wallet is playing very prominent role in revitalizing the needs and wants of the end users, it took a dominant role in replacing former method of payments and also slowly dissolving the paper transactions into paperless transactions, which lead to the development of effortless lifestyle to major extend and also aimed to completely set a new level of standards in the present era. These digital payments are of versatile usage and reliable in nature over all the needs and wants of the users. They perform such functions that is even contributing to the sustainable development of the nation which is adopting it. In the current situation Smart phones plays an dominant role in everyone's life. The smartphones are increasing rapidly all over the world. A considerable number of people make use of smartphones and the transaction of money. All the end users have the prominence and cognizance about the smart phones and they should know how to send the money through Phone pe, Google Pay, Apple pay etc. There are various online payment interfaces subsist in INDIA: Pay pal, Phone pay, Google pay, Razor pay etc which predominantly contributing to the digitalization of India alongside with the various versatilities carried on to develop the best methods of transactions for the customers. Akhila pai H(2018) carried out the study on finding the various ways that ease to blend with the perception of digital payment to consumer perception, the detection was of how the three means of classification of wallets is available and how it is been purposefully and ambitiously adopted by the consumer for their day to day transactions and how it is been substituted by their unsupported means of payment transfers so far.

The digital wallet has not only transformed the lifestyle of the individual but also created versatile nature amongst them which also indirectly lead to the development and contribution of the sustainable economic growth, which is an positive impact on the economy evidently, which can be briefly and directly termed this as paperless transactional approach. The end to end encryption available from e wallet is top not unless, which is completely understood by consumer on its usage and its features.

There may some hackers and crimes to defuse these security checkpoint, but the users unless educated enough not to share the personal information loaded on it will be more safer and secure. The end user are to be more secured in not sharing the PERSONAL IDENTIFICATION NUMBER to any third party, which will lead them to be personally secured in using these platforms for money transfer. At the most it is who the users who use it in an appropriate way and share information needed only to the appropriate channel when necessary and only necessary information needed to be shared.

OBJECTIVES OF THE STUDY

To study the end-to-end encryption of the consumer and being Digitalized

To study the security checkpoint and end to end encryption from e-wallet succeed in consumer buying behaviour

To study the user-oriented prominence, upper hand in e-wallet apparatus

To study the impact of e-wallet on consumer impulsion buying behavior

To study the cognizance of e-wallet in the perspective of consumer buying

LITERATURE REVIEW

From Physical to digital Alaeddin.O, Altunji R, Zainuddin Z,kamarudin F (2018). The trends and the traditions are connecting the human to change their lifestyle in every upscale, the transaction methods are also getting unchallenging to adopt in recent decades which paved the way to paper transactions into paperless transactions. The above people aimed to study the directional changes adopted positively in changing the way of payments from physicality to digitality and the effect of digitality usage was raised up to 69% up to last year 2022 revealed in the study by the usage of the smart phones and value of the transactions also raised up to millions . the methodology used was of 5 point Likert scale tool and found the perceived risk and usefulness of switching to digital payments, they also provide us the conceptual framework on finding out the risk and usefulness of the adoption, these two frameworks provided that there was an negative side in adopting the digital payment at an stretch but to increase the market share of such platforms there was positive insights introduced in considering the perceived risk and perceived usefulness of digital payments. Utmost, the usefulness of the digital payments was ergonomically adopted by the end users.

The Impact of Perceived Channel Utilities, Shopping Orientations, and Demographics on the Consumer's Online Buying Behaviour. Hairong Li, Chengn Kuo, Maratha G Rusell This study states about the consumer online buying behaviour. This study tells us that online buying behaviour is affected by shopping through digitalization. The data is collected through the research company by using the online survey. Findings about the study are related to the education, receptiveness orientation, mechanism understanding, acquaintance orientation etc of the online users. This study focuses on both the theoretical and practical perspective. It investigates the study of the shopping orientations of an individual on consumer buying behaviour. In this context the decision making of the consumer will not shop whenever they need, when there is a need and where there are more choices they will shop according to it. They can transfer the money online. The preference for the digital wallet varies from one consumer to other consumer in terms of their communication skills, Dissemination and Approachability. When the customers shop online they require knowledge about the web. In this paper they identified the factors of the consumer's online buying behaviour, by using the primary data through the online survey and also the data is collected through Greenfield online. This study is all about the importance of consumer buying behaviour through electronic commerce. It focuses on the decision making of consumers and preference of consumers in terms of communication and Approachability skills.

The use of e- wallet system

Nabilla Syifa, Valentina Tohang, One of the most prominent financial technology in the world is E-wallet. This factor influence the customer satisfaction, understanding about the digital wallet and also intention to the satisfaction of the user.

The purpose of this study is to support and enhance the knowledge of the e-wallet to the individuals. The e-wallet influences the behavioural intention due to the people is becoming more by using the e-wallet benefits. The Government intention is to reduce the money in worldwide and also clearing band eliminating the financial risks.

India is one of the largest digitalized economy. Demonetization has brought the significant effect in the Indian consumers. The consumers changing their likes and dislikes in this digitalized world. This study focuses on the factors such as safety, privacy, availability, time saviour, ease to use etc.

Currently there is an increase in the number of users of digitalization. Generally digital wallet is based on the online transaction of the payment. These results show that consumers are highly satisfied and have a positive image about digitalization.

The consumers should be aware about the online transaction. The study helps to know about the marketing strategies and also to develop the design of the e-wallet. They should assist on the banking for the features and also the advantages of e-wallet.

The effects of Information Format and shipping task on consumers' online shopping behaviour: A cognitive Fit Perspective Weigun Hong James Y. L. Thing and Kar Yan Tam, In this study they are focusing on the consumers' online shopping and also the perception of shopping involvement.

This research supports the implementation of the empirical relevant theory to the study of web interface design. It focuses on the findings from the relevant science and vision experimentation to understand the procedure involved.

Consumers while shopping online, keep a different intention. The relevant fit theory advises that the information should contest the consumer's online shopping and also they should ensure the performance of the consumer online shopping. The relevant fit theory explains about the hypothetical framework and should match the information according to the consumer's buying.

The power of the cognitive fit theory is the competition to be examined and the vision of the research should be explored further by improving the information of decision making performance of online buying.

METHODOLOGY

The methodology used in the collection of data is through primary data and secondary data. The data collected is henceforth the quantitative data, the questionnaire was circulated on the above outlined research topic to the general public and further gathered the data from the scholars, newspapers, books, journals and magazines as part of secondary data collection

Sample size of the study:

The sample size of the study was 120 responsive data generated from the questionnaire circulated through general public

TOOLS USED TO ANALYSIS OF DATA

The collected data was analysed for the study using SPSS software using Mean, Median and Mode tool and found the reasonable solution for the problem estimated and forecasted in the study.

TARGET AREA OF THE STUDY

The target area for the study was the general public and more of the users of digital platform and their interferences in digitalization.

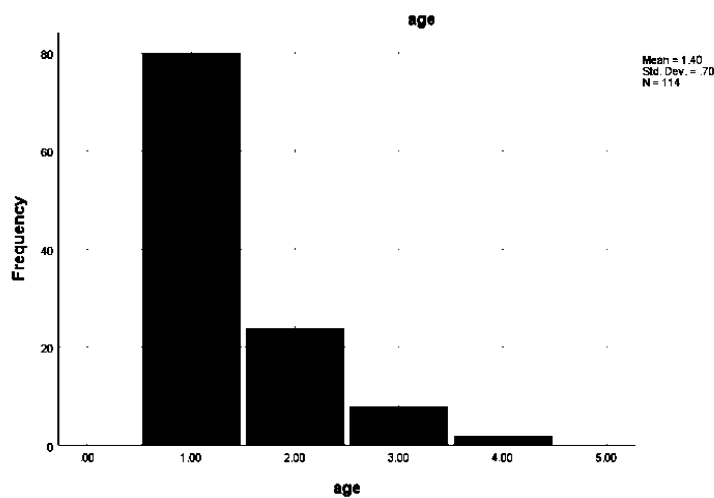
LIMITATIONS OF THE STUDY

TIME CONSTRAINT: LACK OF ACCURATE RESPONSE DUE TO TIME CONSTRAINTS

INTERPRETATION OF DATA DEMOGRAPHIC INFORMATION :

Table 1.0

age					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	20-30	80	67.8	70.2	70.2
	30-40	24	20.3	21.1	91.2
	40-50	8	6.8	7	98.2
	above 50 years	2	1.7	1.8	100
	Total	114	96.6	100	
Total		118	100		



The above chart shows the age group of people responded to the survey

The above chart and table depicts the age group of people responded to the survey. On an around 114 respondents was generated out of which there was an effective responses outlaid from the age group of 20-30 years and the was an countable responses from age group of 30-40 years , 40-50years and above 50 years.

Table 1.1

gender					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	male	31	26.3	27.4	27.4
	female	82	69.5	72.6	100
	Total	113	95.8	100	
Total		118	100		

The above table shows the gender responses for the survey

There was around computable number of responses generated from the female background and reasonable responses generated from the male background. 69.5% of were of female respondents and 26.3% were of male respondents.

NOMINAL INFORMATION:

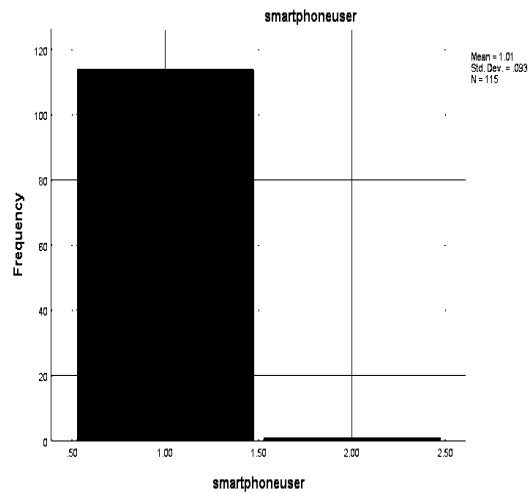


Table 1.3

Smart phone user					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	114	96.6	99.1	99.1
	no	1	0.8	0.9	100
	Total	115	97.5	100	
Total		118	100		

The above chart and table depicts that end users are smartphone user or not. In the era of increased usage of the digital platforms and digitalisation the users of such platforms are also getting increasing day by day without any second intervention. The smartphone is also one of the main elements in today's generation which is leading to the development of digitalisation, this leads to the development of the usage of the smartphones. Out of the survey conducted, there was 99% of smartphone users present in the present generation which signs to the positive note to the digitalisation of the world.

Table 1.4

Aware about digital payment					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	112	94.9	97.4	97.4
	no	3	2.5	2.6	100
	Total	115	97.5	100	
Missing	System	3	2.5		
Total		118	100		

The above chart and table depicts that are the end users aware about digital payments. The development of smartphone users results in the providing edge to the development of digitalisation.

Alongside there is an development of digital payments. This Digital payments are also one such among the leading components of developing digitalisation.

There are 94.9% of people who are aware of such digital payments interfaces which makes the lifestyle and transaction easier, comparable and reliable on day to day basis and remaining 2.5% were not aware of digital payments which may be due to rigid attachments to traditional methods of payments and stereotype nature towards the old and new methods payments adoption. Hence, there is positive note added towards the awareness of digital payments in the mindset of end users.

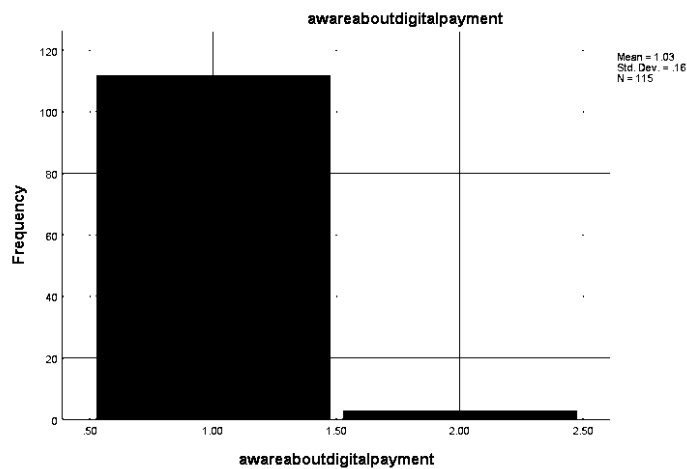


Table 1.5

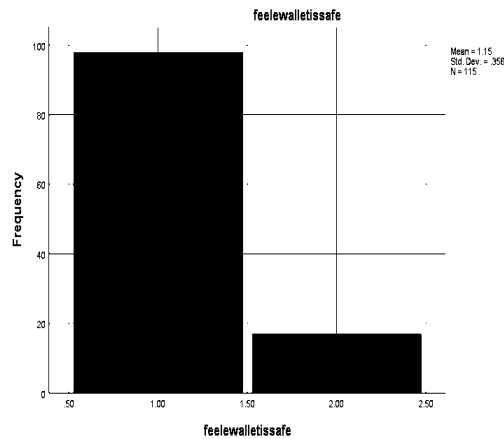
*Use of digital payment in day-to-day life					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	105	89	91.3	91.3
	no	10	8.5	8.7	100
	Total	115	97.5	100	
Total		118	100		

e. the above table depicts whether the end users are using digital payments on day to day basis

In the present generation the digitalisation of payments is rapidly increasing within seconds due to the number of payments made every minutes using digital wallets, in such cases our. Study found to be that there are 89% of people uses digital wallets for their day to day transactions and 8.5% of people were of non-users of e wallet on day to day basis. Hence we found that there is an rapid increase of digital payments day to day. Within an blink of eyes.

Table 1.6

Feel e-wallet is safe					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	98	83.1	85.2	85.2
	no	17	14.4	14.8	100
	Total	115	97.5	100	
Total		118	100		



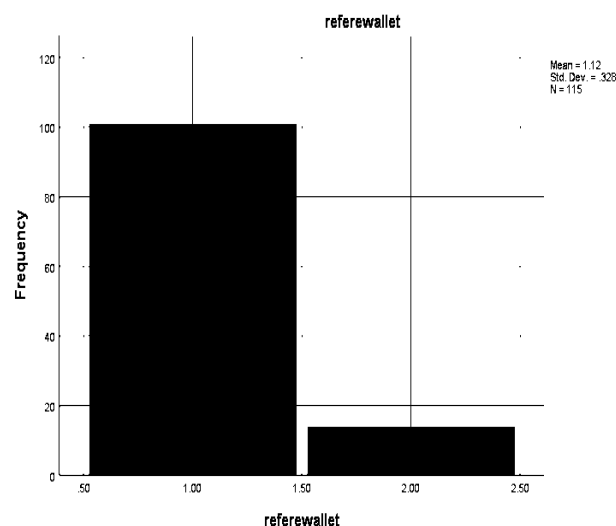
The above depicts that whether e-wallet is a safe option or not.

In the context of rising technologies the uses of it has been adopted easily and its aftereffect has been lately examined in this ongoing trends since, it may lately raise due to the security checkpoint stored in it, versatile effect inbuilt in it etc., which tend to generate a safer option to adoption which any secondary thoughts.

Our study found that there is a positive impact on adopting such e-wallet application in money transfers from one account to another with a holding of 83.1% of acceptance as a safer option to use it.

Table 1.7

Refer e-wallet					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	101	85.6	87.8	87.8
	no	14	11.9	12.2	100
	Total	115	97.5	100	
Total		118	100		



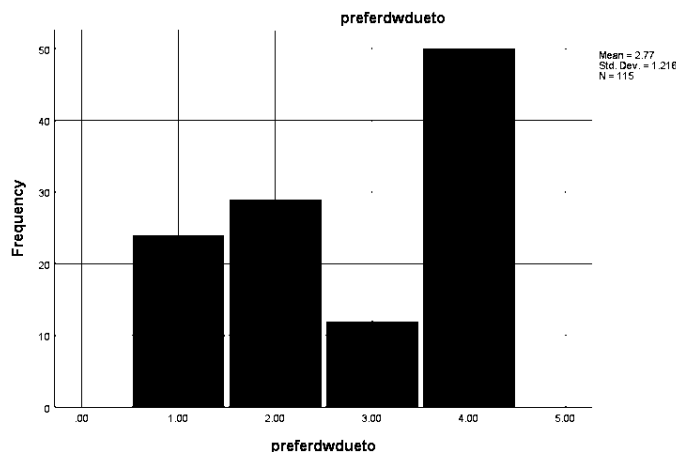
The above chart and table depicts whether the users would recommend the e-wallet application to others or not.

The main component which makes this e wallet transaction lighter and simpler is its ease of usage and its comparability, the above chart depicts that the end users would confidentially recommend it to their colleagues, friends and neighbours about the e-wallet and its versatile built-in, on an around 85.6% Transparently opted to recommend the paperless transaction to others in the community.

END USER INFORMATION:

Table 1.8

Prefere wallet					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	time saver	24	20.3	20.9	20.9
	easy to use	29	24.6	25.2	46.1
	secured	12	10.2	10.4	56.5
	all of the above	50	42.4	43.5	100
	Total	115	97.5	100	
Total		118	100		

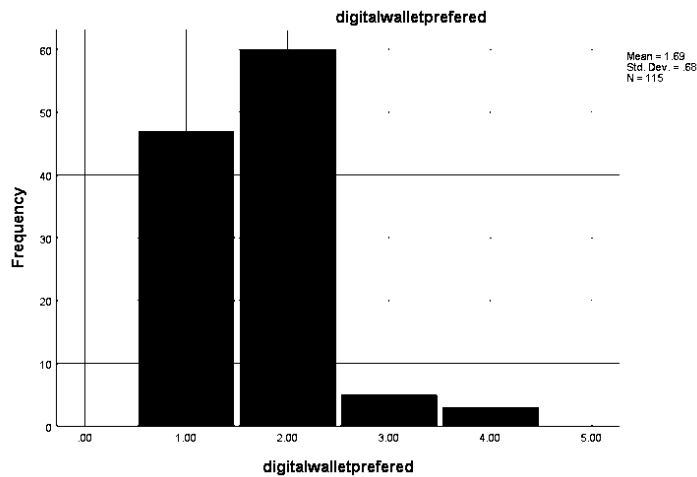


h. The above chart and table depicts why do the end users generally prefer e-wallet.

The study finds out that the end users adopt e-wallet as the means of payment interface for all the following reasons mentioned in the survey, it states that they opt it due to its time cut-off, easier adaptability of the intervention and end to end encryption available at the most. The study reveals that the productive and effective utilisation of e wallet as an payment interface adopted eventually.

Table 1.9

Digital wallet preferred the most					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	google pay	47	39.8	40.9	40.9
	phone pay	60	50.8	52.2	93
	Paytm	5	4.2	4.3	97.4
	mobikwik	3	2.5	2.6	100
	Total	115	97.5	100	
Total		118	100		

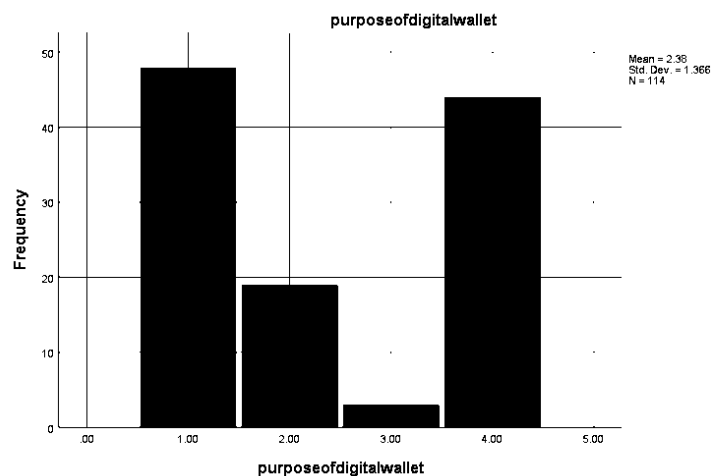


The above chart and table depicts that which digital wallet preferred by the end users

This study found that the users use e-wallet effectively in their day to day lifestyle. The study states that many end users use the digital wallet for their transaction for the safety and time saviour purpose. The consumers use their digital wallet through phone pay more preferably than the other apps available as per the survey conducted.

Table 2.0

Purpose of digital wallet					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	money transfer	48	40.7	42.1	42.1
	petty cash payment	19	16.1	16.7	58.8
	impulsive buying	3	2.5	2.6	61.4
	all of the above	44	37.3	38.6	100
	Total	114	96.6	100	
Total		118	100		

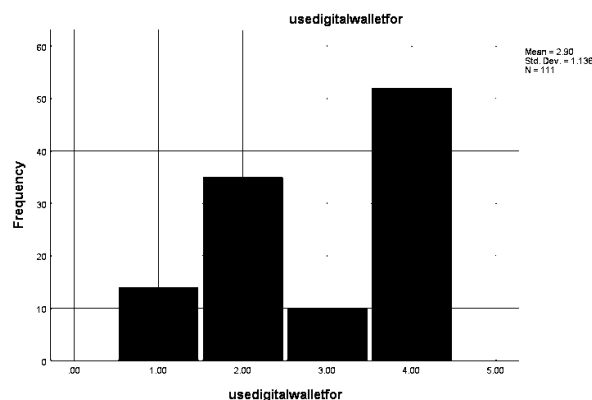


j. The above chart and table depicts the purpose of using digital wallet

The study finds that there are a lot of e- wallet end users, the end to end encryption are accessible for the consumers while the transactions made through digital wallet. The survey states that the purpose of using the digital wallet for the money transfer and it is very Convenient for the end users while transactions. Money transfer can be made at any time and from any place within a blink of eye, so the end users prefer the digital wallet for their transactions. Here, the scope is raised due to its advantageous available.

Table 2.1

Use of digital wallet for					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	discount	14	11.9	12.6	12.6
	cash back	35	29.7	31.5	44.1
	premium	10	8.5	9	53.2
	all of the above	52	44.1	46.8	100
	Total	111	94.1	100	
Total		118	100		



k. The above chart and table depicts for what the digital wallet has been used

The study finds that the end users are compelled to understand and be conscious about the digital wallet. The end users use digital wallet for the purpose of obtaining the discount, premium and the cash back while making the transactions through digital wallet. The end users get the discount, premium and also the cash back while transferring the money through digital wallet, so the end users often do transactions by using the digital wallet. Here, we can depict that the user prefer it utmost due to in turn returns generated from it highly and considerably.

Table 2.2

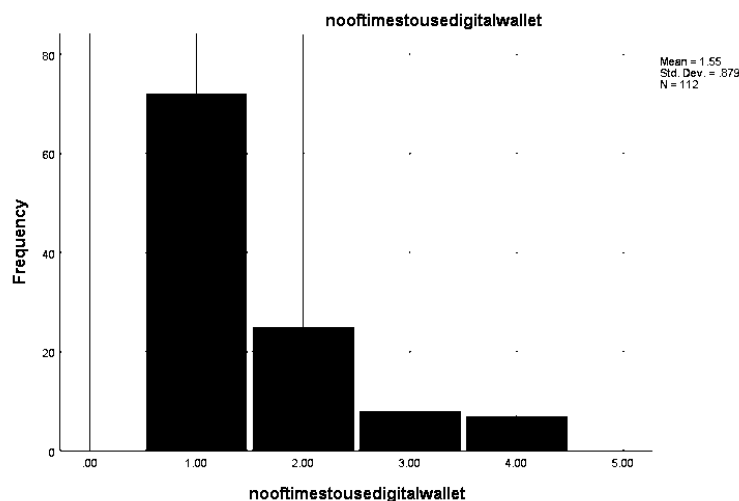
Preference for e-wallet					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	first	62	52.5	54.9	54.9
	second	40	33.9	35.4	90.3
	last	9	7.6	8	98.2
	never	2	1.7	1.8	100
	Total	113	95.8	100	
Total		118	100		

1. the above table depicts the preference for e-wallet given by end-users

The study finds that digital wallet users are numerous and make the transactions within a blink of eye. Here, the results obtained was that always the digital wallet has been preferred first for the transfer of payments and for various other preferential purchases.

Table 2.3

No of times to use digital wallet					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1-5 times	72	61	64.3	64.3
	5-10 times	25	21.2	22.3	86.6
	10-15 times	8	6.8	7.1	93.8
	more than 15 times	7	5.9	6.3	100
	Total	112	94.9	100	
Total		118	100		

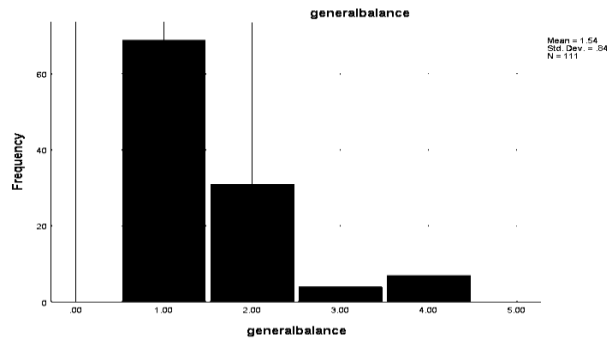


m. The above chart and table depicts the no of times the digital wallet has been used by the end user.

This study found that the consumers use the digital wallet in their day to day activity. There is a wide variety of smartphones with the upgraded technology, so the end users are very well versed about the smartphones and features of smartphone. Within a day Or a week the consumers do transactions between 1 to 5 times and the end users will often use the digital wallet in their day to day lifestyle. The high no of transactions that an user does is about 1-5 times in a day or week found in the study.

Table 2.4

General balance					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0-5000	69	58.5	62.2	62.2
	5000-10000	31	26.3	27.9	90.1
	10000-15000	4	3.4	3.6	93.7
	above 15000	7	5.9	6.3	100
	Total	111	94.1	100	
Total		118	100		



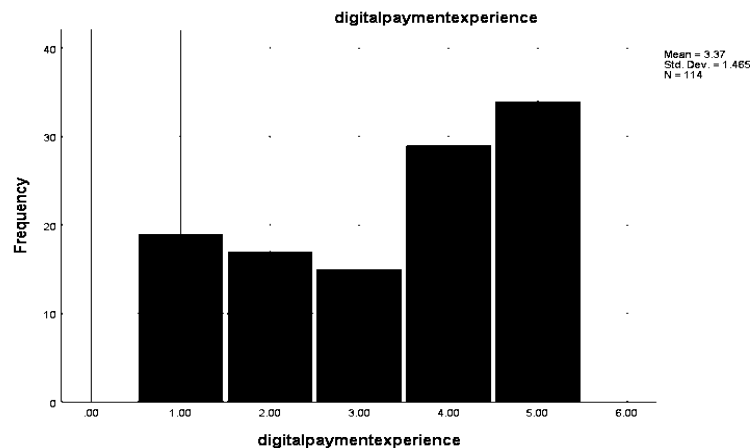
n. The above chart and table depicts on the balance stored in e-wallet.

The study finds that the general or minimal balance an person tend to store in their digital wallets is ranging from 0-5000 at an peak and downfalls to 5000-10000 at an average level.

5 POINT LIKERT SCALE QUESTIONS:

Table2.5

Digital payment experience					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	very good	19	16.1	16.7	16.7
	good	17	14.4	14.9	31.6
	moderate	15	12.7	13.2	44.7
	poor	29	24.6	25.4	70.2
	very poor	34	28.8	29.8	100
	Total	114	96.6	100	
Missing	System	4	3.4		
Total		118	100		

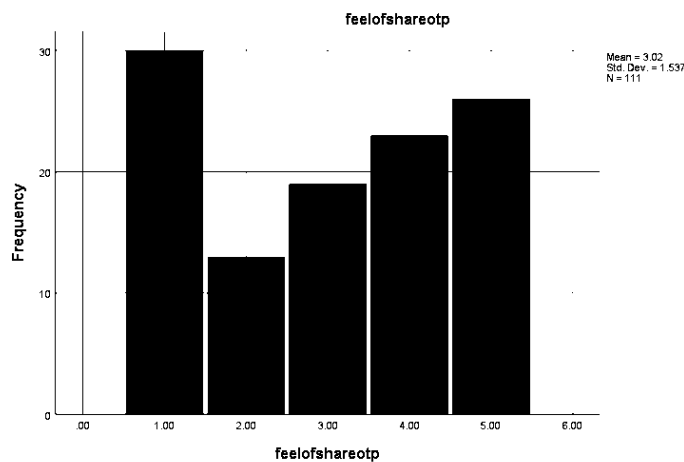


o. The above chart and table depicts the rating scale on digital payment experience

The above chart depicts that the digital payment interface experiences by the customers, there is an impactable experiences rated by the users with top ranking as it desperately effective in nature and logically adaptable easily than traditional methods payments. Here the customer ranks the digital payment on an top noticeable level.

Table 2.6

Feel of sharing otp/pin					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	very good	30	25.4	27	27
	good	13	11	11.7	38.7
	moderate	19	16.1	17.1	55.9
	poor	23	19.5	20.7	76.6
	very poor	26	22	23.4	100
	Total	111	94.1	100	
Total		118	100		

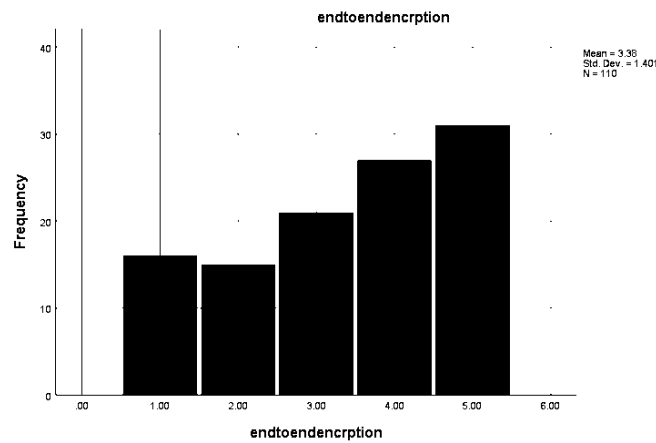


p. The above chart and table depicts about the ratings on sharing otp/pin to third parties.

For transfer of payment or transfer of required data the most essential feature required is one time password or personal identification number which is very essential for end to end encryption of payments which leads to safe and secured payments methods. Here the question raised was the experience in sharing otp/pin for each transaction felt to be moderately good. To enhance the security levels the most effective way is not share authentication number.

Table 2.7

End to end encryption					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	very good	16	13.6	14.5	14.5
	good	15	12.7	13.6	28.2
	moderate	21	17.8	19.1	47.3
	poor	27	22.9	24.5	71.8
	very poor	31	26.3	28.2	100
	Total	110	93.2	100	
Total		118	100		



q. the above chart and table depicts the ratings on end to end encryption on usage of e-wallet

One of main element were people feel rigid to opt any new ways of payment transfer is due to their security issue. Any avenues of digital payments will 100% provide the end to end encryption consumers data within itself and do not disclose it to any third party rather it is solely shared by the end user itself. Authorisation of data is vast secured in digital payments.

Here the question arise on end to end encryption experience by the end users, 28.2% of them rate 5 points, 24.5% rate 4 points, 19.1 of them rate 3 points, 13.6% of them rate 2 points and 14.5% of them rate 1 point.

Table 2.8

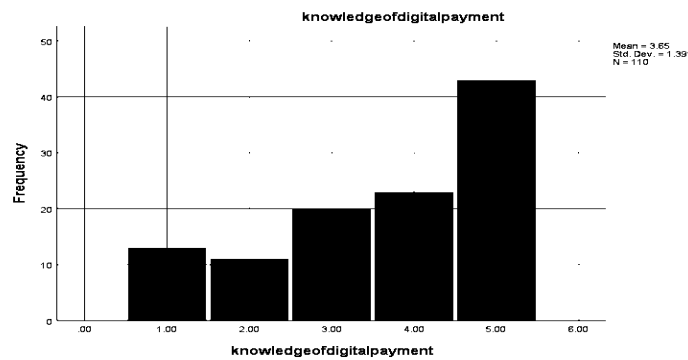
Impulsive buying behaviour					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	very good	16	13.6	14.7	14.7
	good	17	14.4	15.6	30.3
	moderate	23	19.5	21.1	51.4
	poor	28	23.7	25.7	77.1
	very poor	25	21.2	22.9	100
	Total	109	92.4	100	
Total		118	100		

r. the above table depicts on the ratings of e-wallet influence on impulsive buying behaviour

The customers randomly makes the purchases and payment within an blink of eye and instantly too for such the most ease way of payment is required, in such instant digital payment is playing an very vital role in the influence of impulsive buying and decision making of the customers. Here our study outlines that it does not frequently direct and dominate on impulsive buying behaviour of customers..

Table 2.9

Knowledge of digital payment					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	very good	13	11	11.8	11.8
	good	11	9.3	10	21.8
	moderate	20	16.9	18.2	40
	poor	23	19.5	20.9	60.9
	very poor	43	36.4	39.1	100
	Total	110	93.2	100	
Total		118	100		



s. The above chart and table outlines on the rating of the knowledge of digital payment in the mindset of consumers/end users.

The above chart depicts that possess any high degree of knowledge on the complete usage of digital wallet system with the inbuilt various elements and features in it. Therefore, we can uphold that the advantageous available in it is the ultimate aim of end user to avail it, unless aiming to acquiring the cognizance of it.

FINDINGS AND SUGGESTIONS

FINDINGS

There is a widespread insights and acquaintance on the online payment interfaces such as Phone pay, google pay, mobikwik digital payments are found to be escalating within a split second with the increase in digital transformation of world.

There is a resounding effect of digital wallet on influencing the several unknown users of these platforms

There is a resounding effect on the use of multifaceted advantageous available which is adopted by the end users

With the availability of various attributes in return, people are increasing the tendency for the usage of these wallets

It is found this is the first choice of payment method used to transfer payments

There is an high level of cognizance found in the usage of digital wallets.

SUGGESTIONS

There should be an insights widespread on the decisions for transactions to be made on impulsive buying behaviour.

There should be increased demand for the usage of other existing and new e-wallet application in connection to the transactions

CONCLUSION

The study aimed at pertaining the usage of online payment interface with consumer buying behaviour and also focused on finding various factors with relevance to usage of digital wallet. Hence, the study reveals that there is wide range of smartphone users widening day by day with this the technological advantages is also up scaling, in connection to this digital payments is increasing within a blink of eye and its awareness is widening, and the study found that it is posing a huge positive impact on consumer impulsive buying behaviour.

There is an efficient and effective attitude generated from adopting paperless transactions but also minimal rigidity found on our database towards e-wallets. End users continuously focused on the enhanced components and versatile advantages available in e-wallets which made their lifestyle easier and comfortable.

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DECLARATION

We hereby declare that the content and research done in this paper has been done originally and we will not violate the copyrights.

Regards

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