

# E-WALLET FOR ALL POCKETS IN THE CURRENT SCENARIO: MANAGING THE DAILY LIFE OF COMMON MAN

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## ABSTRACT

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There are about 60 million consumers in the country who are under banks. They wait in line to check the money and pay the bills, which is a huge success. A product like e-wallets saves them a lot of time and inconvenience. With the introduction of innovation, the things around us have really changed. Invention reduces personal comfort and comfort. With the help of your mobile phone, you can do it all. It could be asking for maintenance or basic supplies, booking taxi tickets or films, and more. Introducing the e-wallet, it has been a great help for the customer to make the cashless exchange. In addition, unless various organizations have emerged in India, offering consumers a 'portable bag', there is a lack of consideration for some of the concept and its function. This paper demonstrates the effectiveness of e-wallet in India.

**Keywords:** E-Wallet, Paytm, Cashless Society, Cards, Digital Transformation.

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## INTRODUCTION

The e-wallet is a prepaid online system where one can save money in digital form and use it for daily payments, shopping, booking and more. To make e-wallet unique, e-wallet must be the right smartphone. Credential ID. Its use is similar to a credit or debit card. The wallet must be linked to that person's bank account for payment. The e-wallet mainly consists of two components: software and information. The software component stores personal information and provides data protection and encryption. Information section A database of information provided to the user, including their name, shipping address, payment method, amount to be paid, credit or debit card details. To set up an e-wallet account, the user must install the software on their device and enter the correct information. After purchasing online, the wallet automatically fills the user details on payment details. To use the e-wallet, the user must enter their credit. After online payment, the user does not need to fill out an order form on any other website as the information is stored in the database and updated automatically. India's population is around 15

per cent, with an average growth rate of 7 to 8 per cent. India may become the second largest economy by 2030. The Government of India sees e-wallets as a cash-free, corruption-free and basic incentive for the benefit of the digital economy. People should not suffer from a shortage of cash for daily use or money management, which is a situation where e-wallet's money problem gets rid of.

## NEED OF THE STUDY

E-wallets help people pay online using smartphones, laptops, etc., but 30% of people use them. Up to 70% of their energy is consumed after the demons are out of control and their basic needs are medicine, food, and vegetables. Now let us think of Indian digital payment system in this Indian context. And Indians want to know if the fund will perform its subordinate functions, but even though Indians are not easily available for digital transformation, many educators are looking at the future of fundraising. A secure e-wallet can handle all your money in one click and you can do it more securely than your banks. It provides all kinds of places

to settle your money online and offline and you can recover your expenses, taxi rides, bus rides and online services. And mobile expertise, automatic logs, loyalty benefits, security events are fast and easy to use and any card is accepted.

## **DATA COLLECTION METHOD**

Data is collected from secondary sources, such as books, articles, magazines and websites.

## **RESEARCH OBJECTIVES**

- To study consumer understanding through e-wallet.
- To learn the factors that influence consumers in the adoption of e-wallet.
- To learn about the issues consumers are facing when using e-wallet.

## **LOOKING TO UNDERSTAND CONSUMER ACCEPTANCE OF E-WALLET**

(Dong-HeeShin, 2009)his study seeks to validate a comprehensive model of consumer acceptance in the context of mobile payments. It uses a comprehensive vision to adopt and use technology (UTAUT) with a model of security, trust, social impact and efficiency. Structural equation modeling is used to build mental models of processes in mobile wallets. Individual answers to questions about policies and objectives for using / using mobile wallets were collected and various aspects derived from UTAUT were analyzed. While the model recognizes the important role of technology adoption factors (e.g., ease of use and ease of use in the consumer context), the results suggest that people's attitudes and intentions are influenced by safety and trust. In the extended sample, the quantitative effect of population on the relationship between variables was found to be significant. The proposed model brings further research into mobile payments and provides an important argument against the adoption of technology for service and actual system implementation for practical purpose.

## **CUSTOMER PERSPECTIVE IS FOCUSED ON E-WALLETS**

(Brahmbhatt, 2018)Ahmedabad wants to study and measure consumer perceptions about e-wallets in the city. A survey was used to use the original data and 102

questionnaires in the final analysis. SPSS and Microsoft Excel are used to analyze and interpret data. Graphical representation, t -test, ANOVA sandwich - squared analysis was used. The study results show that people are aware and willing to pay for e-wallets online, and there is a significant increase in the growth rate after performance. Voice-to-note registration has a greater impact on information dissemination than other media such as social media marketing, magazine, TV and government promotion. Therefore, organizations and governments should educate themselves by conducting workshops / community seminars. The purpose of this study is to describe how consumers evaluate e-wallet services in the city of Ahmedabad. This paper makes an important contribution to the fact that there are some comprehensive studies on e-wallet services in the city of Ahmedabad.

## **DIGITAL WALLET CONSUMERS**

(Champange, 2019)has found that people want a fast, easy to use, secure and seamless payment experience. This is where the mobile wallet comes in. People enjoy using mobile wallets, and why not? Digital wallets allow customers to make advance payments without worry and embarrassment. 85% of smartphone users using wireless payment technology have good ideas for payment method. Mobile wallets allow users to make purchases using the app or smartphone's quick flash. Cash, credit card, coupon or ID card is a complimentary tool that facilitates travel to the wallet. The key to a successful digital wallet is to provide a better and better shopping experience. It is not surprising that prepaid payments favor digital wallets. "In many ways, a prepaid card in a mobile wallet is a bank card in a cash account," said a prepaid industry official. "Consider how many debit cards are available to create our checking account. Prepaid cards do the same for mobile wallets today. "Mobile wallets and digital payments can reduce customer acquisition costs, reduce operating costs, increase customer longevity and improve revenue.

## **ADOPTION OF E-WALLET BY CONSUMERS**

(Rathore, 2016)suggests that their smartphone is the only way to make cash purchases or payments through mobile apps. Where smartphones are used to treat skin problems, it is often referred to as "digital wallet" or

"mobile wallet". Current research attempts to study a variety of factors that influence the consumer's decision to use a digital wallet in an online payment mode. In addition, this research also seeks to identify the various risks and challenges faced by digital wallet users.

## **INFLUENCING THE CONSUMER PURPOSE OF USING E PAYMENT SYSTEM**

(Junadia, 2015) In recent years, e-commerce in Indonesia has grown rapidly. The e-commerce company has become an opportunity to increase its sales. Electronic Payment (e-Payment) was developed to facilitate e-commerce transactions conducted by buyers and sellers. In this study, we considered the user's intention to use email. The proposed research model was developed by extending the culture of identity security (UTAUT) and using the model in technology to identify the key factors that contribute to the adoption of e-pay technology. Through this model, researchers can more accurately describe consumer behavior by adopting technology, as well as other aspects of culture and perceived security in the traditional world. This model can be used to assess the performance of customers in Indonesia.

## **EFFECT OF EXISTING E-WALLETS ON GENERATION**

(Kasthuri Subaramaniam, 2020) Internet users worldwide are finding it growing faster every day. Therefore, consumer demand for payment has changed dramatically. Cash payments are a thing of the past. Digital payments are now making waves. Wallet has become a viable option in the e-commerce market. More consumers are interested in e-wallet transactions than spending cash on hand. However, the use of e-wallet is questionable. This paper presents the positive and negative effects of e-purse on consumers. The results indicate that awareness is important for consumers to mitigate the negative effects of e-wallets.

## **THE E-WALLET ISSUE DOESN'T MATTER**

(Stephens) If you have a credit card, it is possible in all situations where your card is not working. You may have exceeded your credit limit, your magazine line has lost your mojo, or the entire payment network has been

temporarily shut down. Either way, they are not a pleasant situation, but usually avoid some form of payment - cash or other credit cards. You never have to worry about dealing with a credit card with a dead battery. Of course this happens in a world where all payment methods are available on your mobile devices. When you need it most, you may lack energy. As you need to buy a departure train ticket, avoid traveling and juice. Or make your phone just like your bill in a restaurant. The recent launch of the iPhone 4S brings to light this potential problem, with consumers complaining about 5 hours of battery life. And there is always an internet connection when you travel. This is a problem that needs to be addressed and there are many solutions. Device manufacturers must either extend battery life or maintain a users backup list.

The Indian E-Wallet Congregation? Growth Or Board?

(Pro School) Economic Times report, the e-wallet industry in India will receive more than \$ 6 billion by 2020. For diabetic removal in India, the possibility of cellular removal is very promising. However, in this multiplayer battle, only survivors survive. When we say goodbye, players adopt banking practices, with a long-term strategy and a diverse business model and ultimately deep pocket. To have a profitable business model in the future, these applications need to be doubled as a way to invest in markets, travel and vacation reservations, financial services platforms, and affiliate finance and insurance plans. In addition, this space looks forward to more integration. In one of Fintech's biggest purchases last year, Pa bought Citrus lice for 130 million. Other acquisitions include active acquisition of Amazon, phone payment on Flipkart and purchase of Momo from ShopClues. Moving forward, therefore, the mobile payment industry is expected to be a target for greater integration for survival.

## **THE E-WALLETS REMAIN EMPTY AS THE NOTES FILL THE PACKETS**

(Economic Times) Fifty days since PM Narendra Modi cleared 84% of the distribution of notes Rs 1,000 and Rs 500 and advised citizens to turn their smartphones into unavailable wallets, its use remains limited to payments in department stores, locations restaurants and apps. Although small retailers and retailers accept e-wallets, such as Paytm, at competitions in late November - at which time the financial crisis is already

very high - there have been very few in need. Even that number of friendships seems to have decreased since liquidity declined slightly in mid-December.

## TRENDS AFFECTING DIGITAL PAYMENTS IN INDIA

(Makhija, 2019)

- **Digital Wallet:** State Bank of India (SBI) launches State Bank Buddy Mobile Wallet. Other digital wallets launched by banks include Pocket (ICICI Bank) and Lyme (Axis Bank). Service providers including Paytm, Oxigen Wallet and FreeCharge are adding to all digital payment options.
- **Customer-Centric Practice:** Like other industries, the payment industry has started turning its customers around. Customer experience is of prime importance and leads to the rise of easy payment solutions.
- **Payment Mobile Payment Mobile Payment:** Due to the quick and trouble-free process, mobile payment has become one of the preferred methods of payment. According to McKinsey's report - mobile apps make up more than 30% of the global digital commerce volume.
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- **Cashback and Rewards:** Cashback and rewards are due to a cashless economy. This makes digital payments more attractive.
- **Assistance:** Banks are losing a monopoly on banking, loans and investments. Banks have a brand, they have fintech technology, they are - by extension.
- **Ice Device does not Discriminate:** There is no person in power. Each device can be used as a merchant or consumer device.
- **Counterattack:** Financial institutions are increasingly using technology to receive payments and eliminate fraudsters.
- **Lex Flexibility:** Fatigue and simplistic methods are

replaced by open and active people to take advantage of the competition.

## DIGITIZING YOUNG INDIA

(Kapur, 2018) founds the GOI has recently launched a number of activities to help India grow into a digital and cashless economy. In May 2017, a plan was made to acquire 25 billion digital transactions in 2017–18. As a result, we have seen new incentives to steer people to make more digital payments than cash payments, receiving new orders and grants from the government with the help of this initiative. The government has been pressing various Indian citizens to introduce digital payments through various allowances, ranging from discounts on insurance, petrol and diesel to consumers purchasing digital train tickets. These efforts began on 8 November 2016 when the Government of India announced demonetization. Although many have criticized this change, the government is a complete masterstroke for many reasons. To begin with, paper money printing for a population of 1.3 billion is associated with much higher costs. According to a 2014 study by Tufts University, *The Cost of Cash in India*, “The Reserve Bank of India and commercial banks total Rs. 21,000 crore is spent on currency operations annually”. Second, the cash-backed block market suddenly stopped because its currency had become worthless. Finally, it has encouraged the entire Indian population to go digital, which is in the developed countries of the world. According to government statistics, the usage of e-wallet services is 267% after a month of demotivation of Rs. 52 crores per day. 191 crores per day.

## SMART CARD INTERNET : THE SCENARIO

(LuigiSportiello, 2019) states that smart cards are secure devices used to store sensitive personal data and control important functions such as professional identification and payment. People have been using it to communicate with smart cards for years, but over the past decade we have seen a large-scale introduction of smart phone cards that cannot communicate. At the same time we are seeing an increase in the number of phones installed on the NFC interface in the broadcast, and these contacts interact with smart cards.

## **GROW MOBILE PAYMENT MARKET IN INDIA**

(NAIYA, 2015)found that digital wallet payment solutions are relevant to the Indian economy driven by mobile internet penetration. The Reserve Bank of India (RBI) has issued "Payment Bank" licenses to various institutions to provide RBI approved services such as RBI, Bank, Bank-to-Wallet, Wallet-to-Wallet or Merchant Payment Services. Character. As well as banking services. The current section of Digital Wallet is loaded with multiple players from different columns, but provides overlapping solutions in most cases. Most players are concentrated in urban areas and only a few appear beyond free borders and serve grass roots. An overview of the ecosystem is provided below. Consumers and retailers have a double share in nature, with players expanding their footsteps across multiple locations to gain more profits.

## **THE E-WALLET WAR IS SET TO CREATE BETTER BUSINESS AND EMPLOYMENT OPPORTUNITIES IN INDIA**

(Ray, 2018)The explosion of smartphone users and the infrastructures of the digital world have found the Indian fintech ecosystem to be an attractive market. Traditionally, India has always been a spending country. However, over the last 5 years, the market has experienced significant growth; Especially after the implementation of measures such as UPI (August 2016), Demonetization (November 2016), UPI 2.0 (August 2018), and Payment Bank of India (September 2018). While India is an exciting market for many financial services and payment companies, it has become a battleground for many. Currently, the unspecified battle in the Indian digital payment sector, especially the mobile wallet payment sector, has begun.

## **ELECTRONIC PAYMENT IN INDIA**

(Jamwal) shows India was recognized as the second largest market in the world, with 1 billion mobile users as discussed earlier. Approximately 45% of registered people communicate in rural areas. However, there is a huge range of mobile payments in India. There are millions of unpaid people, many of whom come from rural areas. In the media, it estimates that 40% of the population is unoccupied. Most areas are disconnected

in cities and towns where the banking area is inaccessible. But the good news is that these people are using mobile phones which will be an excellent source of direct contact with the banking services. It shows how secure and accessible mobile payments play a vital role. Our Honorable Prime Minister Narendra Modi, is urging Digital India to make India a better country for itself - and urges communication with the nearest bank. Now almost all banks are welcoming people to open an account at their branch with the total amount that comes under Jan Dhan Yojana introduced by PM Modi. The most well-known and leading telecommunications company is RelanceJio and supports Digital India with millions of subscribers across India. People from all over our country are now connected to the online world and have purchased a smartphone to take advantage of the Internet service offered by Jio. It is expected that Internet users will double in the next five years - currently 300 million Internet users are expected to reach 600 million by 2020. That indicates that half of the 600 million Internet users will expect to pay with digital or mobile payment.

## **IMPORTANT CHALLENGES THE INDIAN E-WALLET INDUSTRY NEEDS TO BE OVERCOME**

- **Inertia on Adoption:** Cash payment has long been a mode of payment for Indians. Despite the rapid rise in digital payment penetration, concerns about security, privacy and transparency are still visible to consumers. To overcome this obstacle, industry players must invest considerable resources not only in marketing campaigns but also in actual product development.
- **Risk of Security Breach and Fraud:** Risk of breach risk is a major factor in the adoption of digital payment technology. "It is important to ensure the security of the technology system, because single breach events can pose huge financial risks to large companies. Protecting consumer privacy is also an important challenge because the data is collected and stored,"
- **Competition with Credit and Debit Cards:** Card is one of the biggest challenges to keep up with the adoption of mobile wallets. Given the current transaction limit on this channel, the wider limits on the card offer no barrier to approval.

- **Compatibility Issues:** Not all systems are designed for all operating systems on mobile phones. Most products currently on the market are compatible with one or both operating systems (usually iOS and Android). Customers are looking for alternatives that make transactions more convenient, and can cause problems and compromise the compliance experience. These organizations play an important role in ensuring compliance with all applicable programs.
- **Consolidation in the Industry:** In addition to increasing consumer demand and popularity, mobile payment companies are growing rapidly on integration into the e-wallet space. For example, PayU received Citrus payments, Flipkart purchased the payment system, PhonePay, and ShopClues bought online shopping wallet Momo. Lack of money and increased sales at retailers and current customers of wallet companies have consolidated into the space. Investors look to the future to reduce costs and change business model firms.
- **UPI Effect:** The introduction of UPI has created serious competition for mobile wallets, but in the short term, mobile wallets are unlikely to have much impact. UPI-enabled applications must bring a number of parameters, including transaction costs and ease of use to competitors. However, there is a lot of potential for cannibalism in the future and this is a challenge the industry faces in the long run.
- **Function Beyond Basic Functions:** Players on mobile platforms have begun to offer affiliate services beyond their core service. For example, Paytm offers a variety of m-commerce services. "Offline connectivity has become one of the key domains in which mobile wallet players can use their freedom. Changing the business model to meet customer needs, as well as other resource products, including the separation of the UPI, is challenging for companies.

## THE FUTURE OF E-WALLETS

Cellphones were only used to make telephone calls and answer texts. No one wants to use the phone to turn on the lights or open the door. Even better, some users can use the phone to take photos, record videos, and watch their favorite movie. It was evident that phones, TVs and cameras were all used to make the keys. If yes, why

should we hesitate to change the traditional purse, cash out and credit card for mobile wallet? It is clear that mobile wallets are perceived as slow payment, but money is needed for survival. Experts in various fields, including network operations, believe that mobile functionality will replace traditional pockets over time. Recent studies show that consumer awareness has increased the use of mobile payments. Successful mobile payment services include Alipay, WeChat Pay, Apple Pay, Amazon Pay and Android Pay. Securing the mobile payment system, informing customers about it, and initiating financial transactions and retail transactions will make them successful. There are still challenges facing the integration of mobile wallets from a consumer perspective.

## Opportunities

### • Rural Areas

Rural areas contribute to the overall economic development of any country. Now you have found that most people do not have bank accounts. Using a mobile wallet, people can easily create bank accounts without having to go to a bank branch. Mobile wallets are clearly in business in rural areas. Growing mobile and internet users in rural areas will get better digital payment solutions over time.

### • Payments and Loyalty

Most families in the United States participate in more than 15 consumer loyalty programs, but fewer than eight participate. Studies show that many consumers are reluctant to use a consumer loyalty program when it is not compatible with a smartphone app. A total of 69% said they would use a loyalty card if they had it on their phone. The secret to using mobile payment is honestly, not paid. It became clear that consumers were more likely to interact with the products they relied on. Companies can gain customer engagement by offering discounts and rewards on mobile wallets.

### • An Increase in the Number of Smartphone Owners

Smartphone ownership is on the rise, according to a recent survey. 4 out of 10 people now have smartphones. This number is still growing as more people expect their smartphones. With the huge increase in smartphone owners, there are a large number of mobile payment users. Users can only use

smartphones to make mobile payments, so they don't have one.

- **Increase Interest in Mobile Payment among Smartphone Owners**

Most people with a smartphone understand and are willing to pay more than ever. It feels young and technologically savvy. A survey by the Federal Reserve found that 3 out of 10 people are more likely to use a lower wage when given a chance. Most people in the modern world have shopping apps on their phones. They check prices, research materials, purchased goods and receipts and coupons. This indicates that price indicators and detailed information can increase customer satisfaction for mobile customers. Most of these customers prefer to use their mobile wallet instead of a credit card.

- **Mobile Banking and Inventive Mobile Payment Application**

Most banks now offer mobile banking services to their customers. A large number of Masters Mobiles use this account to transfer from one account to another, keeping in view the recent Noctungiiizana balance. This service serves as input to increase bill usage. Mobile companies have brought applications for mobile transfer. Remote application popularity is increasingly visible in remote data. By utilization, customers can easily deposit their checks and send their checks electronically. This improves the efficiency of the bank and the consumer. Customers of mobile bankers should be more satisfied and compatible with mobile wallets than others.

## Challenges

- **Control Compatibility**

All mobile payment services must comply with legal requirements. Includes a customer-based approach to finance. This can be a problem for new players willing to invest in a new market.

- **Risk of Fraud**

This is a major reason why many consumers are reluctant to stick to mobile wallets. Offline payment exposes large unknown risks and frauds such as sensitive data, fraud, malware unavailable, e-wallet risk. Making the technology secure for all users can prevent any financial breach.

- **Low View**

Consumers are still seeing that mobile wallets can't fix anything. Currently they are notified of the benefits of using a mobile wallet using cash or credit cards. That is why many people still use credit card funds to pay for online purchases.

- **Low Trust on E-Wallets**

Customers say the idea of using a wallet wallet is good but not impossible. They hope to hand over their theme when using a portable wallet. According to a survey conducted by YouGov, 43% of mobile users do not trust mobile wallets, and 38% fear they will not pay when their phones are gone. According to Experian research, 55% of consumers feel safe using credit cards. A survey by Ari Rimma reported that users using the wallet will recommend it to their friends or family members.

- **No Rewards**

Unlike credit cards and payment systems, there are no benefits offered when using a portable wallet. Those who use credit and money can get discounts, rewards and coupons. Financial advertisers who want to promote the use of mobile wallets should take this as an opportunity to get more buyers.

## CONCLUSION

In this modern Indian environment, E-wallet was a great way to get sweets and make your life easier without having money in our hands. Although it has not been successfully found in all sectors, it can be a suitable solution for multiple uses. Digital wallets or e-wallets were a great platform for settling all good transactions, and can help you send and receive money across India. So, using E-wallets is better, to improve your current cash flow status you can only use E-wallet money in different sectors such as shopping, booking, taxi reservations, and accepting a few other food service sites and services. One can also use prepaid cards while traveling abroad, which limits the amount of money uploaded to these cards - thus reducing the risk. Use your digital wallet similar to your body bag. Now, it was a time when India was looking for a better way to pay off its debts and buy into E-wallets. The customer transfers money via his e-pallet or electronic wallet without providing bank details to the payment processor abroad; this protects the consumer's financial information and spending history. With an electronic

wallet, you save yourself online to pay utility bills or traffic fines, go to the bank to make a monthly installment or transfer, or look for a terminal to upgrade your mobile phone.

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