

# STUDENTS PERCEPTION REGARDING CURRENCY NOTES, PLASTIC MONEY AND PAYMENT INTERFACES.

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## ABSTRACT

*This study looks into student's perceptions of using currency notes, plastic money specifically, credit and debit cards and payment interfaces for everyday financial transactions. Plastic money and digital payments have revolutionized personal financial management by becoming a necessary component of today's financial environment. This study's main goal is to learn more about how students see and use different payment methods, as well as how it affects their financial behavior. The study uses primary data through questionnaire to collect information from a representative sample of students from Jain University. The study looks at a number of important factors, such as the benefits and drawbacks and students' views towards cash and cashless transactions, and their understanding of financial responsibility and debt management.*

*This study sheds light on the attitudes and behavior of students about different types of money, which is an important information in the ever-changing field of personal finance. The findings highlight's the significance of encouraging ethical money usage and improving financial literacy among students.*

**Keywords:** *Plastic Money, Digital Payments, Credit and Debit Cards, Student Perceptions, Financial Behavior, Payment Interfaces*

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## INTRODUCTION

Over the past few decades, the financial and payment industries have undergone tremendous change, with digital payment interfaces, plastic money, and traditional currency notes gaining front stage. Students, out of all the demographic groupings, have a distinct viewpoint on these kinds of money and payment options. The way that students view cash, plastic money, and payment interfaces has a significant impact on the financial habits and preferences that they develop. It's critical to comprehend how students perceive the many payment methods and currencies that are available in this digital age, as they have gotten more handy and diverse. A student's perception may be shaped by things like security, convenience of usage, environmental concerns, and personal experiences. This introduction lays the groundwork for a deep investigation of how students view and use contemporary plastic money, conventional currency notes, and changing payment interfaces.

Student's opinions on currency notes, plastic money, and payment interfaces are complex and influenced by various factors. Plastic money prioritizes ease and security above flexibility and nostalgia seen in traditional cash notes. Although they have advantages in terms of speed and the environment, digital payment interfaces also have drawbacks.

## REVIEW OF LITERATURE

**Dr Swathi Mehta, Dr Mehrunisha Sinha [April 2023]** The research is about how people in Surat, Gujarat, perceive the use of plastic money. In the present world, money is essential for living. People use plastic money whenever they need it and in emergency situations. Customers will fully profit from technology if Surat bankers implement the aforementioned advice. This research concludes that with the advancement of media and technology in recent years, everyone is aware of plastic money. Debit cards are used more frequently than credit cards by people who utilize plastic money. There are more female plastic money users than male users. It also found that the primary use of plastic money by users is for withdrawing cash.

**Dr. Swati Kulkarni, Dr. Aparna J Varma, Dr. Ranjith P.V. [2021]** The journal made an effort to understand how customers felt about making purchases online and how safe these transactions were. The purpose of this study is to comprehend the prevalence of digital payments as well as the variables that influence or present difficulties for customers utilizing these payment methods, which could have an impact on their perception. The study, according to the researchers, is exploratory in nature and depends on secondary data and literature reviews for its conclusions. They also pointed out that the study has a number of shortcomings, including the lack of quantitative data, lack of depth, and incompleteness of the literature review. The primary focus areas in the literature are identified and projected in this research.

**Shinki Katyayani Pandey [2022]** The study's primary policy recommendation is that digitalization can be accelerated by combining public perception analysis with feedback. This study has revealed that an individual's payment behavior is influenced by their impression of digital payment instruments. Customers in India are reportedly prepared to lessen their exposure to online fraud due to the increased convenience that digital payment systems provide, against conventional wisdom and common belief. The effect of fraud on electronic payment methods differs based on the transaction's objective. Furthermore, the importance of demographic considerations in promoting greater acceptance of digital payments cannot be overlooked.

**Dr S. Arasammal, Dr. S. Mahadevi [2022]** These days, most consumers prefer to use debit or credit cards rather than cash when making purchases. The usage of plastic money rose as a result. It has been noted that the majority of respondents earn meagre salaries and depend on credit cards to cover their educational costs, particularly Credit card users are grateful for the time savings—they no longer need to look for an ATM or have cash on them. Certain cards also offer year-end summaries, which come in rather handy during tax season. Cardholders are happy with the instant cash option. However, occasionally it allows cardholders to overspend. Credit cards sometimes come with hefty yearly fees and interest rates that overshadow any benefits.

**Mr. M.M Vishnu, Ms. S. Sreelasree, Mr. A. Sunfas [April 2023]** These days, using plastic money to make transactions is simpler because paper money is no longer required. The use of plastic money to undertake international purchasing is growing daily. The study, "Consumers' Perception Towards Plastic Money," sincerely attempted to examine respondents' attitudes, usage patterns, satisfaction levels, and issues they encountered when using plastic money. The majority of consumers use debit cards rather than credit cards, according to the research. This further supports the idea that income level has a greater influence on the use of plastic money than do other demographic characteristics. The consumers are familiar with plastic money and how it works; they have been using it for a while.

**Dr Richa Goel, Dr Seema Sahai, Dr Anita Vinaik, Dr Vikas Garg [May 2019]** The conclusion of Journal, that India has a long way to go before achieving a cashless economy. Individuals continue to lack confidence and trust while utilizing digital payment options. To realize the vision of Digital India, significant infrastructure development is needed. The cashless economy is still relatively unknown to many individuals, both inside and outside of India. The public has already heavily criticized the government for the numerous programs it has put in place for the general public. The goal of creating a digital India is fraught with difficulties, but in the long term, a cashless economy will foster growth and present several advantages and prospects.

**Asst.Prof Mr. Pradeep H. Tawade [2017]** When getting ready for a cashless economy, the government must take the appropriate actions and go through various policy options. The primary danger to cashless transactions is cyberattacks, hence the payment systems must be secured against them. The underbanked should also be able to receive assistance from the government. For these kinds of transactions, an electronic system that is accessible to all members of society should be provided. The government ought to act to improve system liquidity in order to minimize discomfort to the populace. In order to encourage more individuals to use the internet and banking services, the government should also work to upgrade the infrastructure as a whole. The role of society is also necessary. They must value measures and comprehend the significance of the cashless economy.

**Dharmendra Gupta, Shruti Mohata, Vaishakh Harikrishnababu [2022]** The journal tells that everyone is aware that money may be used as a means of payment makes it valuable. Some views claim that although currency is the

actual, tangible form of money, money itself is an intangible concept. Customers were more receptive to the idea of having a credit card and more inclined to pay with them. One factor contributing to cards' strong growth over the course of a year was their status symbol appeal. Forecasts indicate that the amount of financial cards in use will increase at a compound annual growth rate of around 51%. The development of metallic money (gold and silver) was caused by the insufficiency of commodity money. The issue of consistent weight and purity of valuable led to private and public coinage.

**M. Rifaya Meera, R. Padmaja, R. Mohammed Abubakkar Siddique [2017]** The goal of Journal study is to examine how Sivakasi customers feel about using plastic money. In the present world, money is essential for living. People use plastic money whenever they need it and in emergency situations. "The boss of every business" consumer will fully profit from technology if bankers in Sivakasi implement the aforementioned proposals.

**Fredella Colline, Mohammad Hamsal, Asnan Furinto, Rano Kartono M [August 2022]** The review tells that Digital payment solutions offer ease to all age groups, not only the younger ones. As a result, financial technology providers, such as banks, can broaden their customer base beyond millennials and Gen Z to include baby boomers and X generations. However, there is still an age restriction on using digital payments because the older the the more advanced to adopt in age. People over 80 in particular require support while using digital payments, therefore they have to be kept out of the age range where using digital payments is required or frequent. There are currently few research articles on the age, security, and technology advancements have an impact on the adoption of digital payments; hence, future research can concentrate on the security of electronic payments and take into account the effects of technological progress on adopting digital payments.

**Dr. Megha Jain, Dr. Mukesh Kumar Jain [2022]** The journal is to inform and educate the customer about the features that set the Cashless Transaction System apart. The public's perception of digital payments, which are safe, simple, convenient, and transparent, is changing today. The unbanked population will also benefit from behavioral change and the use of digital payment and banking services through convenient, easy, safe, and straightforward payment processes. Even though the payments business is still in its infancy, a larger pie with more players in the market is beneficial for changing the sector's dynamics throughout India. Being cashless is healthier since currency is unclean. Cash transactions carry a significant risk to one's health, hence using cashless payment methods is vital.

**Surya Pratim Kesh [March 2017]** The research's conclusions will benefit young companies in the mobile banking industry by enabling them to offer value-added services and features that take into account customers' awareness, educational attainment, and other demographic characteristics across a range of age groups. The research's conclusions can also help mobile applications that include built-in payment features or add-ons. If bankers, stakeholders, and other agencies prioritize the needs of the people, not only will the beneficiaries be eager to take advantage of the features of mobile wallets and new credit and debit card facilities, but the activities of banking and non-banking institutions would pave the way to a better and happier banking customer base.

**Hunt Robert [2011]** The researcher of this study finds evidence to support the hypothesis that unitary payment card networks are less likely to result in market inefficiencies than multi-party payment card networks. For example, it is more likely that the possible double marginalization over purchasing and issuing is intrinsic to prospective market failure. Similar effects result from the networks' capacity to move earnings to the issuing side of the network by jointly determining an interchange fee, which weakens the merchants' negotiating position. Furthermore, issuers can offer additional incentives to cardholders for using their cards because issuing is a very profitable business, but this has a latent risk of encouraging excessive card use. There is a perception that multi-party payment card networks have greater success in distinguishing merchant fees based on price.

**R. Adharsh, J. Harikrishnan, Adarsh Prasad, J.S. Venugopal [2018]** This research talks about Unitary payment card networks as a component of technological economic progress, payment systems have expanded to a broader market throughout time, and young people have come to understand this idea. A third of today's youngsters use electronic wallets at least once a month. They see these wallets primarily because they are conveniently available, simple to use, and offer security and secrecy while making payments. The availability of a wide range of services, the benefits that are monitored, and the adoption of E-wallets by small vendors and large shops are the main elements influencing youth's attitude towards them. E-wallet companies compete with one another to offer superior customer service and a wide range of technological advantages to its clients in an effort to retain and grow their user base.

**Dr Preetha Lall [2017]** The research is undeniable that the market for plastic money is expanding. There is still more technology being applied in the US and Japan, but India is still in the early stages of development. One day, all transactions will be made using plastic money. There will come a time when credit cards will be used to purchase all rail tickets. Instead of carrying cash in their pockets, people will begin carrying multiple cards. The time will come when credit card purchases will be made for movie tickets. Therefore, there doesn't seem to be any decline in these expanding phenomena rather, it is growing at a faster rate. These cards are usually preferred by customers for online

shopping. E-commerce has given a better way to use the plastic money. It can be concluded that plastic money has a very bright future in the coming years because of the increasing trend of ecommerce.

**Mr. Kiran D.S, Ms. Harshitha S [August 2022]** Through this journal they stated that people generally prefer plastic money over paper money due to its ease of use, security, and benefits. The majority of people are really happy with the use of plastic money. This survey indicates that most individuals are willing to accept plastic money in place of paper money since it is a safer and faster method of payment. As seen by the respondents' positive attitudes and acceptance of plastic money, this will be crucial for the nation's economic growth. There are now more bank account transactions due to plastic money. Because plastic money is so widely used, the majority of transactions are made using the bank accounts directly and this will help to reduce black money circulation and increases the flow of tax to the government. The ultimate benefit of plastic money transactions will result in development of country.

**Utkal University [2022]** The purpose of this survey was to ascertain how satisfied consumers were with the UPI platform and how they perceived it. Many people use this platform these days to conduct a variety of transactions. Most users are happy with their experience on the UPI platform, and most users are very aware of it. These days, UPI plays a significant role in their daily lives. Because UPI is a 24-hour service, users can avoid needless lines at banks and other delays, saving them important time.

**Shilpa Katti, Amit Angadi [December 2020]** The purpose of the survey was to determine customer preferences and willingness to use digital wallets. The results showed that digital wallets are becoming more and more common among Indian consumers. Three key characteristics were discovered to have the most influence on customers' acceptance of digital wallets: convenience, security, and trust. This information was gathered through a questionnaire and analyzed. Customers choose Phone pay over other digital wallets, with Google Pay coming in second. While using digital wallets has numerous benefits, there are drawbacks as well, including as security and time constraints.

**Biswa Ranjan Mohantya, Bhakti Ranjit Pawarb [January 2019]** According to this journal, a lot of people agree with the government that a cashless economy is beneficial in the fight against terrorism, corruption, and money laundering. However, the main issue hindering the cashless economy's success in India is cybercrime and unauthorized access to primary data. As a result, it's critical to bolster Internet security to prevent online fraud. Many people who live in rural areas still have poor literacy rates. The government should take the following steps to improve the efficiency and transparency of the e-payment system. The government and RBI have also employed these strategies to encourage cashless transactions by licensing payment banks, promoting mobile wallets, and eliminating service fees for cards and digital payments. A financial literacy campaign should be conducted by government to make people aware of electronic payments.

**Prakash M [2022]** The journal looks at how consumers see digital payments. We have been able to transfer money electronically for a few years now, and this technical progress has been quite beneficial to the nation. Use and comfort the government's ability to assist e-payment systems is growing daily. the progression. made life easier for humans because they can now pay their bills internet.

## RESEARCH METHODOLOGY

In terms of the sampling strategy, a straight forward random sample approach has been used for the selection of the individual respondents. Participants in the research who used plastic money were taken into consideration. It was determined to contact contacts depending on their activities on the internet.

**Method of data collection:** A methodical survey has been devised for the purpose of making data collection possible. Nearly thirty questionnaires were sent, and all of them have been returned.

**Analysis of each and every survey.** Using an analytical approach, the objective of this research is to determine the perspectives of consumers about one of the technological adoptions implemented by sustainable banking institutions in connection to plastic money. Both the qualitative and quantitative research designs are appropriate for this topic.

## OBJECTIVES

1. To study how students perceive the convenience and ease of use associated with currency notes, plastic money and payment interfaces.
2. To examine the extent to which students are aware about various payment methods.
3. To analyze usage pattern and preferences and reasons for choosing specific payment method.

4. To evaluate the level of education and information required by students to make informed decisions about using currency notes, plastic money and payment interfaces.
5. To identify student's expectations and predictions regarding the future of payment systems.

## DATA ANALYSIS AND INTERPRETATION

### Demographic data of the respondents

<b>Frequency Table</b>			
		<b>Frequency</b>	<b>Percent</b>
Age	BELOW 30	30	75.0
	ABOVE 30	10	25.0
	<b>Total</b>	<b>40</b>	<b>100.0</b>
Gender	MALE	17	42.5
	FEMALE	23	57.5
	<b>Total</b>	<b>40</b>	<b>100.0</b>
Qualification	DIPLOMA/GRADUATE	26	65.0
	POST GRADUATE	14	35.0
	<b>Total</b>	<b>40</b>	<b>100.0</b>
Occupation	WORKING PROFESSIONAL	13	32.5
	NON WORKING PROFESSIONAL	27	67.5
	<b>Total</b>	<b>40</b>	<b>100.0</b>
Mode of Payment	PLASTIC CARDS	5	12.5
	PAYMENT APPS	35	87.5
	<b>Total</b>	<b>40</b>	<b>100.0</b>
Geographical Location	URBAN/METRO	26	65.0
	SEMI URBAN/RURAL	14	35.0
	<b>Total</b>	<b>40</b>	<b>100.0</b>

The data shown above is a frequency table that provides a summary that were received from students in a research that investigated their impressions of cash notes, plastic money (probably referring to cards), and payment interfaces.

The age distribution of the respondents is as follows: 75 percent are under the age of 30, while 25 percent are above the age of 30. Based on this information, it seems that the bulk of the people that participated in the research are younger people.

As far as gender is concerned, there are 57.5 percent of female respondents and 42.5 percent of male respondents. In the research, there is a minor predominance of female participants.

In terms of qualifications, sixty-five percent of the participants have a diploma or graduate degree, while thirty-five percent hold a postgraduate degree. There is a significant majority of individuals who have either a high school diploma or a graduate degree.

In terms of occupation, 67.5 percent of the respondents are professionals who are not now employed, whereas 32.5% of them are professionals who are currently employed. Currently, the bulk of participants do not have any employment opportunities.

Payment Methods: Eighty-seven point five percent of respondents utilise payment apps, while just twelve point five percent use physical cards of any kind. Apps for making payments are preferred by the vast majority of people over credit cards.

Regarding the geographical location, sixty-five percent of the participants come from urban or metropolitan regions, while thirty-five percent come from semi-urban or rural areas. A significant proportion of the responders hail from urban or metropolitan areas.

### HYPOTHESIS 1

When it comes to currency notes, plastic notes, and payment interfaces, there is no discernible difference between the group of workers who are below 30 and those who are beyond 30.

**Responses opinions on currency notes plastic notes and payment interfaces as per their age group.**

Age	N	Mean	Std. Deviation	t-test
Below 30	30	35.67	4.87	-0.301
Above 30	10	36.20	4.83	

It can be seen from the table that the mean age for the group that falls under the category of "Below 30" is 35.67, while the mean age for the group that falls under the category of "Above 30" is 36.20. At first glance, it seems that there is a marginal disparity in the average ages of the group and the other group. The fact that the t-test value is -0.301 suggests that there is no statistically significant difference in the mean age of the two groups is shown by the fact that there is no difference.

With a t-value of -0.301, degrees of freedom (df) of 38, and a two-tailed p-value of 0.765, the t-test assumes that the variances are equal. According to these findings, there is no statistically significant difference between the two groups in terms of their impressions of currency notes, plastic money, and payment interfaces. This is one of the conclusions that can be drawn from these data. Due to the fact that the p-value is higher than 0.05, there is no substantial evidence to suggest that the null hypothesis of equal means should be rejected. A value of zero is included in the confidence interval, which indicates that the difference does not meet the criteria for statistical significance.

### HYPOTHESIS 2

There is no obvious difference between the different sex when it comes to matters like cash notes, plastic notes, and payment interfaces.

Gender	N	Mean	Std. Deviation	t-test
MALE	17	35.35	4.47	-0.502
FEMALE	23	36.13	5.10	

When compared to the average age of the female group, which is 36.1304 years old, the average age of the male group is 35.3529 years as of the present moment. On average, the mean age of the FEMALE group is somewhat higher than the mean age of the MALE people in the group. When compared to the MALE group, this is the situation.

A t-test was performed, and the results showed that there is not a statistically significant difference between the mean ages of the sample populations of the male and female groups with regard to the sample populations.

### HYPOTHESIS 3

When it comes to currency notes, plastic notes, and payment interfaces, it would seem that there is no discernible distinction between the various categories of occupations that are available.

Occupation	N	Mean	Std. Deviation	t-test
Working Professional	13	35.38	4.48	-.376
Non Working Professional	27	36.00	5.01	

35.3846 is the mean age for the group of people who are working professionals, whereas 36.00 is the mean age for those who are not working professionals. Both of these groups have a mean age that is somewhat different from one another, on average.

The findings of the t-test indicate that there is no statistically significant difference between the groups of those who are working professionals and those who are not working professionals.

#### HYPOTHESIS 4

There does not seem to be any noticeable difference in the perspectives of people living in different geographical places regarding cash notes, plastic notes, and payment interfaces.

Geographical Location	N	Mean	Std. Deviation	t-test
Urban/Metro	26	37.04	4.78	2.349
Semi Urban/Rural	14	33.50	4.03	

One group, the URBAN/METRO group, has a mean age of 37.04 years, while the SEMI URBAN/RURAL group has a mean age of 33.50 years. In terms of the mean age, there is a significant disparity between the two groups on average.

The purpose of the t-test is to determine whether or not the difference in means that was observed contains statistically significant differences. The findings of the t-test indicate that there is a difference that can be considered statistically significant between the mean ages of the URBAN/METRO participants and the SEMI URBAN/RURAL participants.

#### HYPOTHESIS 5

When it comes to cash notes, plastic notes, and payment interfaces, it does not seem that there is any discernible difference in the opinions of individuals about the medium of payment.

Mode of Payment	N	Mean	Std. Deviation	t-test
PLASTIC CARDS	5	36.40	4.61	.295
PAYMENT APPS	35	35.71	4.88	

The average level of satisfaction for users of PLASTIC CARDS is 36.4000, while the mean level of happiness for users of PAYMENT APPS is 35.7143. On average, there is a marginal disparity in the levels of pleasure that are attributed to the two different payment methods.

The findings of the t-test indicate that there is no statistically significant difference in the levels of satisfaction experienced by users of PAYMENT APPS and PLASTIC CARDS according to the satisfaction ratings.

#### FINDINGS

1. The attitudes of people of different ages about monetary notes, plastic money, and payment interfaces are not significantly different from one another.
2. There is no discernible disparity between the views of men and women with relation to monetary systems, plastic, and payment interfaces..
3. There was no discernible variation in views depending on the position held in the workforce.
4. There is a significant variance in perceptions which are depending on the geographical location.
5. The degrees of satisfaction experienced by users of PAYMENT APPS and PLASTIC CARDS are not significantly different from one another.

## CONCLUSIONS:

**Age and Gender:** Age and gender do not appear to influence perceptions about currency, plastic money, and payment interfaces. Younger and older individuals, as well as males and females, have similar perspectives.

**Occupation:** Occupational status does not significantly impact perceptions about payment methods. Both working and non-working professionals share similar views on currency, plastic, and payment interfaces.

**Geographical Location:** There is a significant difference in perceptions based on geographical location. Urban/Metro residents and Semi Urban/Rural residents hold different opinions about currency, plastic, and payment interfaces.

**Mode of Payment:** No significant difference in satisfaction levels between users of PLASTIC CARDS and PAYMENT APPS. Both modes of payment are perceived similarly in terms of satisfaction.

## FUTURE STUDY

**Investigate Regional Variances:** Conduct research on the precise elements that contribute to disparities in perceptions depending on geographical location. Do a more in-depth investigation on the preferences of people living in urban and rural areas.

In order to have a better understanding of the effect that **demographic characteristics** like income, education, and cultural background have on payment preferences and views, it is important to take into consideration other demographic aspects..

**Proficient in Technology:** Determine the participants' level of technical expertise in order to investigate the influence that it has on their level of contentment with digital payment methods.

For the purpose of observing changes in perceptions over time, a **longitudinal research** should be carried out. This is especially important when taking into consideration the ever-evolving nature of payment technology.

Incorporating **qualitative methodologies** allows for the acquisition of more profound understandings of the attitudes held by participants, so revealing subtleties that may not be completely captured by quantitative data.

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