

COVID-19 IMPACT ON DIGITAL PAYMENT TRANSACTIONS: A SPECIAL REFERENCE TO IDUKKI DISTRICT OF KERALA

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ABSTRACT

The study titled “COVID-19 IMPACT ON DIGITAL PAYMENT TRANSACTIONS: A SPECIAL REFERENCE TO IDUKKI DISTRICT OF KERALA” examines the impact of Covid-19 which has given rise to remarkable development in digital transaction. This study helps us to understand the general perception and awareness of consumers on the safety of online payment systems. The primary data is been collected from Idukki district in Kerala. From review of similar literature, it is decided to analyse the data quantitatively. The Emerging trends and changes of digital payment is evidently noticeable in Idukki district. It is also a mix of both agrarian rural areas and urban towns. The study results concludes that during Covid-19 pandemic time, the digital payment sector shows enormous growth. The use of cashless transactions, digital marketing, and mobile payments apps are increasing rapidly. By understanding the trends and patterns in digital transactions through this study, we can easily identify the opportunities and challenges in the area for further developments and improvements in digital payment transactions.

INTRODUCTION

The term digital payment is a process of transferring a certain sum of amount using a mobile application, online website or UPI transactions, etc., at any time across the world. In the time period of the cashless digital economy, digitalization of the payment method will be seen as a historic moment. However, with the dawn of the twenty-first century and the widespread adoption of the Internet, payments and transactions have shifted to an electronic format. The cashless payment is a new mobile payment application that will be used to replace a traditional wallet and more. Mobile payments are being highlighted by banks as a high-investment priority. Mobile payments are being highlighted by banks as a high-investment priority. The introduction of plastic money in the form of debit and credit cards has become the most popular and widely accepted electronic transaction of money. Later years saw the birth of E banking facility where a user could literally access his bank anywhere anytime on his computer. The arrival of smart phones brought an array of other facilities like applications for easy account to account transfers and electronic wallets for consumers. There is a rising fashion of use of online payment systems rather than always transacting through print currency. As the World Wide Web has promoted internet shopping and other forms of ecommerce, electronic payments have evolved from a technological wonder to one of the most popular payment options now

available. Digital payments services are more convenient than cash payment transactions (Pavithra et al. 2018). These payment methods have been influenced by the expansion of bank debit card and credit card processing, resulting in the current payments industry and payments systems.

People's fears of Covid-19 have elicited a variety of responses. A segment of the population prefers online transactions because they are secure because there is no personal touch and they are quick to settle. They like it because of the user-friendly applications, discounts, prizes, and widespread adoption. As a result of Covid-19, academic classes have gone online, online corporate jobs, transportation ticket booking has moved online, and online food delivery orders have increased. Similarly, payment systems, which are at the heart of all transactions, have seen an increase in people switching from offline to online. Trust, simplicity and a proper clarity about the digital payment made it acceptable among the people (Leiva et al. 2016).

Covid-19 can affect the body in different ways directly and indirectly. Direct transmission can occur through close contact with sick individuals, direct contact with infected individuals' blood or bodily fluids, or animal bites. Direct transmission occur more common than indirect transmission via intermediate mediums such as the surface of things. The most key thing to remember regarding coronavirus on surfaces is that it's easy to get rid of with regular household disinfectants. According to studies, the Covid-19 virus is found up to 72 hours on plastic and stainless steel materials, less than four hours on copper items, and less than a day on cardboard. The fear of offline payment paved a future for digital payment in a short span of time. Digital India, demonetization, and the rise in smartphone and internet use in India are just a few of the factors that have boosted mobile payment adoption (Gaber et. al 2022). After the use of digital payment people feel more convenient and efficient means of transactions. As the advancement in technologies, the digital payment will be updated and a much more safe and secure means of payment will come into action in the future.

SCOPE OF THE STUDY

The current study is confined to the customer's awareness towards digital payment system. Digital technology applications that improve the accessibility, speed, and value of financial services are becoming increasingly popular, particularly among the millennial age (Purbaa et al. 2021). This study emphasizes on the behaviour of individuals towards the digital payment and on the numerous services coming under the umbrella of digital payment. The study also seeks to analyse the impact of Covid-19 which has resulted in remarkable development in digital payments. According to a new report by the US-based management consultancy company McKinsey, India has the second fastest growing digital economy in the world. The report said that India has around 560 million connected internet users who downloaded 12.3 billion mobile apps in 2018. Understanding the trends and patterns in digital transactions through this study will help us to identify the opportunities and challenges in the area and to recommend policy suggestions.

OBJECTIVES OF THE STUDY

The main areas of the study is to find out.

1. To analyse the usage of digital payments during Covid-19.

2. To study the demographic profile of the digital payment users in Idukki District.
3. To understand the preference and reasons of digital payment usage among respondents.
4. To study the general perception and awareness of consumers on the safety of Digital Payment Systems.

METHODOLOGY OF THE STUDY

The study seeks to use both primary and secondary data. A preliminary survey in the form of questionnaires will be shared with consumers Idukki District. The study area includes both agrarian rural areas and urban towns, all sectors of people interested to be digitally literate as everyone get equal benefits from digital payment.

The study uses simple random sampling method. From review of similar literature, it is decided to analyse the data quantitatively. Econometric tools like T-test used to test the differences between frequency of online transactions, cross tabulation used to describe the relationship between use of online payment and place of residence and Chi-square test checks the relationship digital payment in rural and urban respondents. These tests are used for understanding the impact of Covid-19 on Digital Payment Transactions in Idukki District.

Secondary data will be used to support the primary data obtained. The sources of secondary data will be government sources, magazines and other digital and offline published sources. The sources of government data will be- NPCI (National Payments Corporation of India, 2022), Reserve Bank of India, Ministry of electronics and information technology and other verified sources.

LIMITATIONS OF THE STUDY

As digital payment is an emerging technology, digital payment users were limited. There are only a few reputable data sources. There are numerous websites and other sources that provide digital payment data that cannot be trusted. Furthermore, the integrity of primary data is questioned because respondents do not always provide accurate information about their income and expenditure.

RESEARCH GAP

After an extensive review of similar studies, the following gap has been identified as given below:

Several studies have addressed factors that influence digital payment transactions during covid-19 pandemic in various parts of the world. Most of the studies were focused on urban areas. Urban-rural comparative studies on the influence of digital payments are less. Through this dissertation, a comparative analysis of rural-urban usage of digital transactions during pre-Covid-19 and post-Covid-19 scenarios is planned to be carefully analysed.

DATA ANALYSIS AND INTERPRETATION

The paper is analysing the effects of Covid-19 on digital payment, in this chapter the primary data collect is been analysed. The data is collected from Idukki district, Kerala. The data of 150 digital payment customer are been collected. As the Covid-19 directly or indirectly financially affected people all over the world. In fear of Covid-19 people give more importance to health and safety. Contactless payment was a necessity, as the direct cash payment can be

reason for the spread of Covid-19. In digital payment each rupee is accountable and government can maintain a record on it, the use of black money can be in a control.

Demographic profile of the sample

There is a total of 150 samples taken for the study of effects of Covid-19 on digital payment. For small scale tea shops to 5 star restaurants accept the cashless payment. The use of cashless payment increases rapidly in the world. The service providers of digital payment attracts people towards it will discounts, inaugural offers etc. In Idukki district also people are in a transition period from post demonetisation and Covid-19.

Demographic Factor	Age groups	Frequency	Percentage
Age (N=150)	15-25	9	6
	25-35	15	10
	35-50	100	66.7
	50-65	26	17.3
	Above 65	0	0
Gender	Male	59	39.3
	Female	91	60.7
Place of Residence	Rural	91	60.7
	Urban	59	39.3
Educational Status	Illiterate	0	0
	Below primary	0	0
	Primary (1 to 4)	0	0
	Secondary (5 to 10)	8	5.3
	Higher secondary (11-12)	26	17.3
	Diploma	1	0.7
	Professional degree	26	17.3
Occupation	UG/PG and above	89	59.3
	Farmer	6	4
	Entrepreneur	8	5.3
	Government employee	98	65.3
	Private employee	12	8
	Businessman	7	4.7
	Self employed	10	6.7
Monthly Income	Job seeker / Casual worker	9	6
	Up to Rs10,000	11	7.3
	Rs10,000 – Rs25,000	37	24.7
	Rs25,000 – Rs50,000	13	8.7
	Above Rs50,000	89	59.3

Source: primary data collected by researcher

The sample data of 150 digital payment users, 39% of them are from urban areas and 61% area from rural area. The result disclosures that 91 users from rural area prefer digital payment over

59 users in urban areas. Cashless transactions plays an important role in rural areas. From small scale shops to super markets every retailers and shopkeepers provide a great support to cashless transactions. In rural areas, to start an ATM is not an easy task. But the advancement in cashless payment created the solution. The area of data collection Idukki district is combination of both rural and urban area. All the banks provide the latest digital payment facilities

Paired T test is used to test the differences between frequency of Online Transactions before Covid-19 and frequency of Online Transactions after Covid-19. Let's frame the null and alternative hypothesis as follows:

Ho: There is no difference between frequency of Online Transactions before Covid-19 and frequency of Online Transactions after Covid-19.

H1: There exists difference between frequency of Online Transactions before Covid-19 and frequency of Online Transactions after Covid-19.

Paired Samples Statistics				
	Mean	N	Std. Deviation	Std. Error Mean
Frequency of Online Transactions Before Covid-19	1.3467	150	.68529	.05595
Frequency of Online Transactions After Covid-19	2.0333	150	.76340	.06233

At 95% confidence interval, with 149 degrees of freedom, $|t| = 13.448 > C.V = 1.97$. P value is at $0.00 < 0.05$. Hence, we reject the null hypothesis and accept the alternative hypothesis which states that there exists differences in frequencies of Online Transactions before Covid-19 and After Covid-19 and the test is statistically significant. There is difference in usage of digital payment in Idukki district before and after Covid-19. A positive growth rate of usage of digital payment.

Cross Tabulation

To describe the relationship between two categorical variable, we use Cross tabulation. In a cross tabulation, the categories of one variable determines the rows of the table and the categories of other variable determines the columns. Here, place of residence represents the row variable and the frequency of transactions represents the column variable

Place of residence * Do you use Online mode of transactions

Count		Do you use Online mode of transactions		Total
		No	Yes	
Place of residence	Rural	1	90	91
	Urban	0	59	59
Total		1	149	150

Out of the total 150 respondents, 91 are staying in rural area and 59 are from urban areas of Idukki District. Every respondent from urban areas uses Online Mode of Transactions. In Rural areas too, the situation is almost the same as per the study results. Except one respondent, every

else uses Online Transactions.

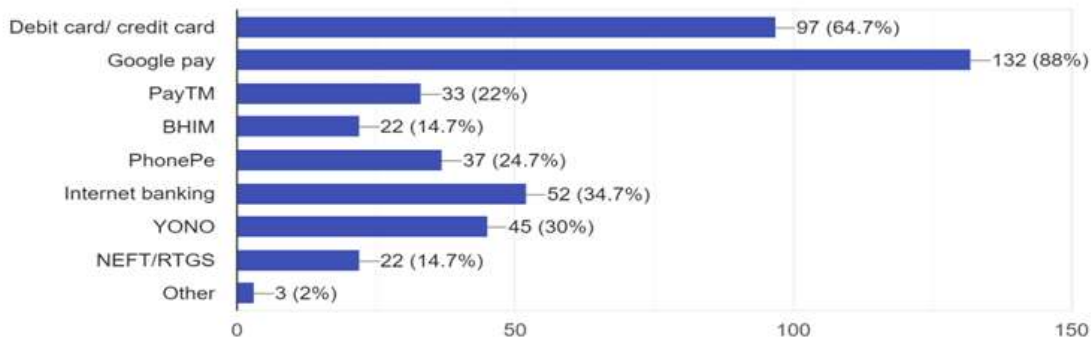
Chi-Square Tests					
	Value	df	Asymptotic Significance (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	.653 ^a	1	.419		
Continuity Correction ^b	.000	1	1.000		
Likelihood Ratio	1.004	1	.316		
Fisher's Exact Test				1.000	.607
N of Valid Cases	150				

a. 2 cells (50.0%) have expected count less than 5. The minimum expected count is .39.

b. Computed only for a 2x2 table

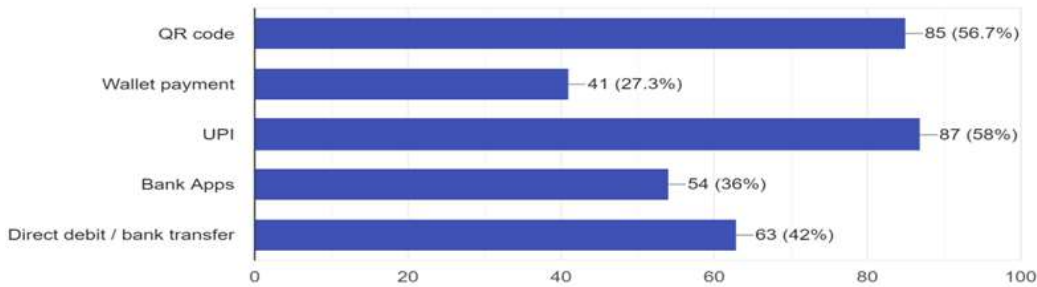
Pearson Chi-square test reveals a significance level of $0.419 > 0.05$ indicates that there exists no difference between the Online transaction usage among the urban and rural respondents. The online transaction have a wide acceptance both urban and rural areas. Both respondents from rural and urban area use digital payment from the time of demonetization. As Idukki district is a combination of both rural and urban area, both areas have access to digital payment and awareness of usage of cashless payment

Types of digital payments



The above graph indicate the types of digital payment, the most used digital payment application is google pay with 88% .Google pay is used widely because of easy user interface and the trust that people have on Google. In most of the digital payments the user interface is not user friends. Google pay also provide rewards to people for referring new users to Google pay. 64.7% uses debit cards or credit cards for payment, even without having any electronic devices with users the payment can be completed. Risk of failure is comparatively less comparing to other types of payment. Even in an area of poor internet connectively the card payment work smoothly. Following with internet banking 34%. YONO with 30%, it’s an SBI banks internet payment application. PhonePe is a fast growing digital payment application with 24% of users.

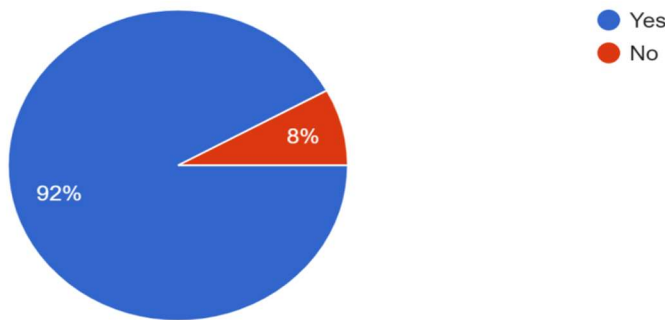
Methods of digital payment



Source: primary data collected by researcher

The most frequently used method of transaction is UPI (unified payment interface). The smartphone applications are the main reason behind this outcome. User friendly interface and the concept of ‘banking in fingertips’ are the reason on growth of digital payment. The next is of QR code transaction with 56.7%, scan and pay method was so popular. Wallet payment and QR Code transaction were widely promoted. Bank app were a trust builders for digital payments, people feel risk free of direct transaction through bank apps. Simplest method of transaction is card payment, don’t need to care about internet connectivity.

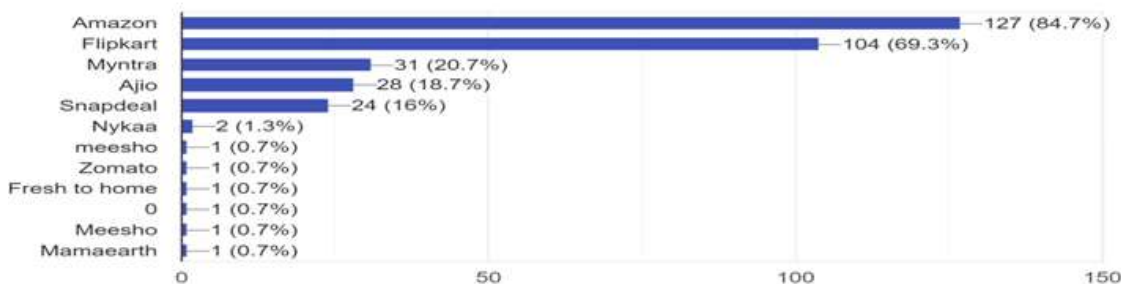
Feel safe in using digital payment systems



Source: primary data collected by researcher

The above figure shows the perception of safety of respondents towards digital payments. Almost 92% of the total respondents think that digital payments are safe. Therefore it can be concluded that there is increased confidence in the use of digital payments.

Website or app is used for online shopping

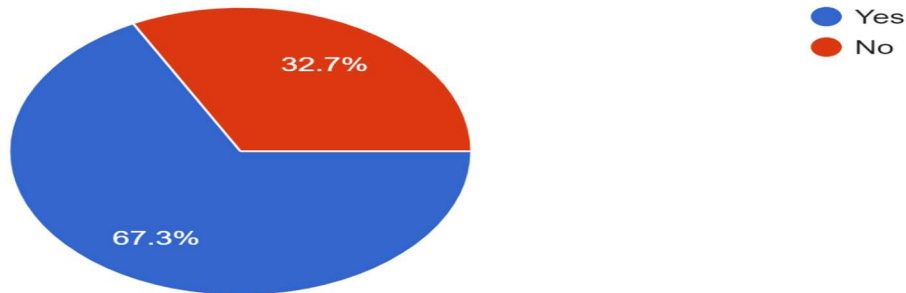


Source: primary data collected by researcher

The above graph indicate that the online shopping website Amazon is in the top preferred by

84.7% of the respondents. The main reasons in user-friendly interface and the payment accepted through any means UPI, bank transfer and even Cash of delivery. Flipkart with 69.3% at second position, the product delivery all over the country in a short period of time. The offers and discounts on online shopping is so eye-catching.

Ever faced a risk of failure in transaction?



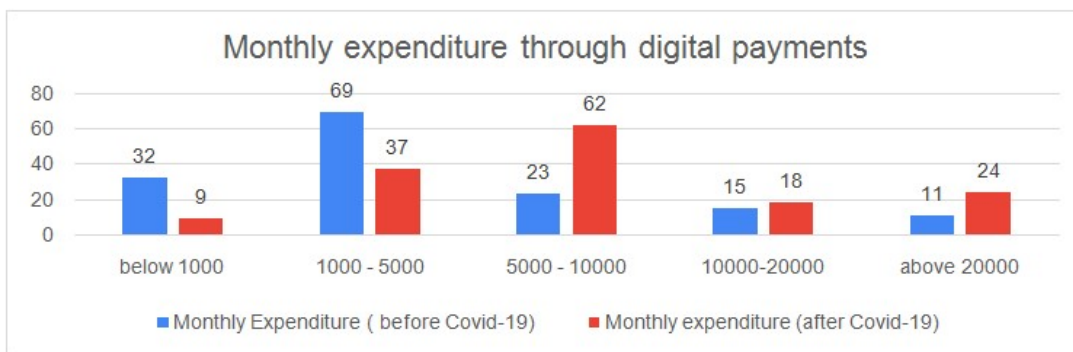
Source: primary data collected by researcher

The graph signify that 67.3% have faced a risk of failure in transaction. In rural areas if the internet connection is poor the risk of failure is high. Even if the transaction can get failed from the side of banks, if the server is down then there is chance of failure.

Awareness and use of redressal mechanism for complaints on digital payment systems

Majority of the respondents are aware of the redressal procedure, ie, about 62.7% of the total respondents. But only 33.3% of the total respondents have used any kind of redressal mechanism which implies that there is inadequate awareness and knowledge about redressal mechanisms available to the consumers. 34.6% out of 150 respondents who approached the redressal mechanism found themselves satisfied whereas 6.6% of the respondents did not find the mechanism up to the mark. 58.7% of respondents even unaware or may be happy with the services.

Monthly expenditure through digital payments before and after Covid-19



As per the primary data, the monthly expenditure through digital payment increases after Covid-19, the payments below 1000, 1000-5000 is comparatively high before Covid-19 but people spent more through digital payment 5000-1000 after Covid-19. 5000-1000, 10000-20000 and 20000 above transactions are higher after Covid-19. Since demonetisation people are well aware of digital payment, the percentage of expenditure through digital increased after covid-19 rapidly. The primary data analysis outcomes that contactless, cashless, digital payment usage

had increased after covid-19.

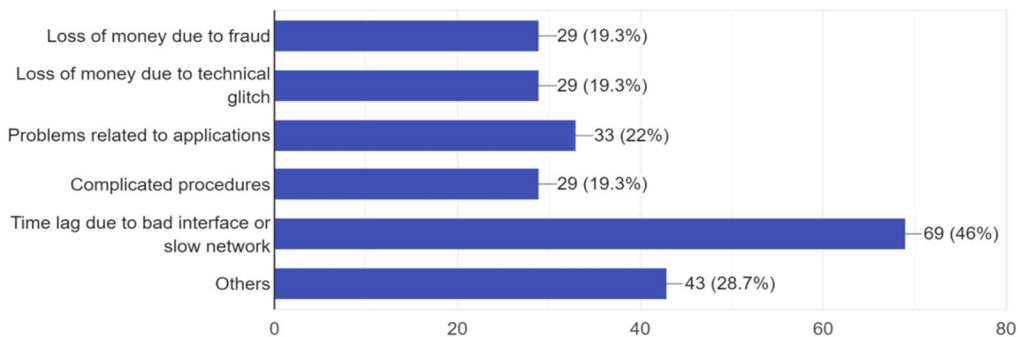
Purpose of digital payment use before and after Covid-19

The study reveals that, in all aspects such as bill payment, digital shopping, fund transfer, use at local shops, clothing, groceries, online food delivery there is an increase in digital payment usage. The growth of bill payment is from 93 to 106 responses, people prefer the online recharge system after Covid-19. Digital shopping growth from 84 to 102 responses, the lockdown paved the path for increase in digital payment. Fund transfer from 99 to 110 responses, instead of going to bank for fund transfer people prefer to transfer through digital payment in fear of Covid-19. Groceries purchases through online shopping also increased drastically during the pandemic period.

Advantage of online transactions

77.3% of respondent feels that the digital payment is ease to use as compared to cash payments. 75.3% report it to be time saving, earlier to recharge a mobile number, bill payment of electricity, water bills etc. takes a long time. Digital payment can also help in fund transfer, otherwise we need to go to a bank and takes a long procedure for transaction. Customer convenience is also a major factors in success of digital payment. Discounts and offers are also a factor of people getting attracted, by all these means all the respondents either one or the other way gets the advantage of digital payment.

Barriers that restrict from digital payment usag



Source: primary data collected by researcher

The above data indicates the barriers of digital payment, the main barrier faced by the respondents are the time lag due to bad interface or slow network. Idukki district is a mix of both urban and rural population, in rural areas the internet issues are common. Digital payment required a stable internet connection.46% of respondents have the similar issue of internet connection.

Factors influencing Improvement in Online Transfers

64.7% of respondents recommended to have a faster transaction. The time taken for a transaction is reducing with advancement in technology. Sometimes due to internet errors the transaction gets delayed. The next risk of digital payment is fraud, with a single click a hacker can loot whole account with a fraction of seconds. Privacy is also a main factor, the banking details, passwords, UPI pins etc. needs to be secure. Simpler transactions, the service providers of digital payment should provide a user-friendly interface. The main success of Google pay is

the simpler user interface. The digital payment should be simple, user friendly and secure

DISCUSSION

Out of the 150 respondents surveyed 149 responded that they use some kind of digital mode of payment systems. Before Covid-19, 84.7% of the total respondents used at least one mode of digital payments. Now the percentage of use is 98. Therefore there is an increase of almost 14% after Covid-19. Almost 150 respondents responded that there has been an increase in usage after Covid-19. This can be traced back to the shortage of cash during Covid-19 as well as several other factors. 96% of the total respondents knew about mobile based application system for digital payments. In the analysis of the frequency of use of digital payments it seen that before Covid-19, the small percentage of respondents who used digital payments increased their usage after Covid-19. Monthly expenditures through digital payment modes also show an increase during the period. Respondents who used digital payments prior to Covid-19 mostly spend amounts less than 5000 rupees through online payment systems. After Covid-19 the amount of spending also showed an increase, majority of the respondents spend more than rupees 5000 now. The most used modes of digital payments are Google pay-88%, Debit/Credit cards-64.7%, Internet banking-34.7%. Other popular systems include YONO, PhonePe, BHIM and other mobile based applications. 147 out of the 150 respondents feel more convenient to use digital mode of payments rather than carrying around cash with them. There is widespread increase in the use of digital payments, only 26.7% of the respondents do not look out for digital modes of payments in the retail outlets and almost 73.3% of the respondents say that there is insufficient use digital payments in the retail outlets. 63.3% of the respondents have felt the need to switch to online modes of shopping due to the convenience in payments. The gender of the respondents is also not seen affecting the use of digital payments as there is uniform distribution of users among the two genders. Education is seen to be affecting the use of digital payments as the only respondents who do not use digital payments are poorly educated and the frequency of use also shows an increased usage by the more educated sections of the respondents. Though there is not much difference in the adoption of digital payments between rural and urban areas. 33.3% of the respondents have used one or the other kind of redressal mechanisms. Only 34.7% of the respondents who used any redressal system found it satisfied. 6.7% of the complaints were not met with required satisfaction.

CONCLUSION

From the above study, it can be determined that during Covid-19 pandemic time, the digital payment sector shows enormous growth. The use of cashless transactions, digital marketing, and mobile payments apps are increasing rapidly. Even common men were forced to try these facilities. The fear of spread in Covid-19 disease by handling currency notes and coins paved way to think an alternative. Shifting to digital payment was the easiest way. Similarly, the main features like its Safety, Fast settlements, user- friendly OS, etc. are the basic reason behind it. Though the digital payment system was prevailed in India very before the pandemic time, the lockdown period boost the need and accuracy. During lockdown, online trading system and

digital transactions have helped people in transacting without fear of getting physical contact with others.

After the initial use of digital payments, people feel more convenient and recognize it as more efficient means of transaction. More updated modes of online transactions are also provide them much safety and secure means of payment. Governments are also provide various online facilities to common man through its digitalizing initiatives and e Governance projects. More user- friendly mobile apps and software are also help in the digital drive. One of the important aspects in the drive to make India a digitized Bharat is a surge in smartphone penetration and the affordable availability of high-speed internet (Ghos 2021). From the result of the discussion and the finding of the study, it shows that the respondents are feel much convenient and ease of use are felt with the technological breakthrough during Covid19 pandemic. The study also shows that, still there prevail many problems of connectivity and internet usage. The number of internet subscribers are only less than half of the people in rural India.

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