

A STUDY ON CONSUMER ADOPTION OF DIGITAL WALLET
Submitted in partial fulfillment of the requirement for the award of

**Bachelor of Business Administration by
R.RISHINATH (39280082)**



**DEPARTMENT OF BUSINESS ADMINISTRATION
SCHOOL OF MANAGEMENT STUDIES
SATHYABAMA
INSTITUTE OF SCIENCE AND TECHNOLOGY**

(DEEMED TO BE UNIVERSITY)

Accredited with Grade "A" by NAAC
JEPPIAAR NAGAR, RAJIV GANDHI SALAI, CHENNAI - 600 119

MARCH 2022



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DEPARTMENT OF BUSINESS ADMINISTRATION

BONAFIDE CERTIFICATE

This is to certify that this Project Report is the bonafide work of **R.RISHINATH (39280082)** who carried out the project entitled "**A STUDY ON CONSUMER ADOPTION ON DIGITAL WALLET**"

under our supervision from **January 2022 to March 2022.**

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Submitted for Viva voce Examination held on_____

Internal Examiner

External Examiner

DECLARATION

I R. RISHINATH hereby declare that the Project Report entitled “**A STUDY ON CONSUMER ADOPTION ON DIGITAL WALLET IN Krishnagiri.** done by me under the guidance of **Mr. HAMEEM KHAN M.COM.NET Assistant Professor** Internal is submitted in partial fulfilment of the award of Bachelor of Business Administration degree.

DATE: 15-03-2022

PLACE: CHENNAI

R. RISHINATH

Signature Of Candidate

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ABSTRACT

E-wallet is a type of card which works electronically and also which is used for transactions made online through a computer or a smartphone. Its utility is same as a credit or debit card. Virtual cash or Cashless Transaction is an upcoming technology that has seen a tremendous growth in the past year.

Cashless payments are now becoming a popular trend in almost every field. Demonetization has forced a lot of places to accept digital payments. Use of e-wallets helps in moving away from a cash based economy. In the process, all the transactions get accounted in the economy, which has the effect of reducing the size of the parallel economy.

The presence of mobile wallet spreading from urban to rural areas on a large scale. Hence, wallet money sees a high bright future in near time. The present study tries to study and analysis of the usage of E-wallet.

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1.INTRODUCTION

1.1 Introduction

The digital revolution continues to transform most aspects of our daily life. In particular, the digital revolution has resulted in the vertical convergence of business channel capacities. The digital revolution also continues to transform the public sector organizations and services.

A next step in the digital revolution is the transformation of the time honored traditional physical wallet into the e-wallet.

Virtual cash or Cashless Transaction is an upcoming technology that has seen a tremendous growth in the past year. Cashless payments are now becoming a popular trend in almost every field. Be it E-Commerce websites or DTH recharge. Cashless services are proving to be the future of transaction services, with minimum or no use of physical cash. It is also being considered an alternative to plastic cash.

E-wallet is a type of electronic card which is used for transactions made online through a computer or a smartphone. Its utility is same as a credit or debit card. An E-wallet needs to be linked with the individual's bank account to make payments. E-wallet is a type of pre-paid account in which a user can store his/her money for any future online transaction. E-wallet has mainly two components, software and information. The software component stores personal information and provides security and encryption of the data.

1.2 INDIA & INTERNET POPULATION

India, with 1,270,272,105 (1.27 billion) people is the second most populous country in the world, while China is on the top with over 1,360,044,605 (1.36 billion) people. [10] The figures show that India represents almost 17.31% of the world's population, which means one out of six people on this planet live in India. Although, the crown of the world's most populous country is on China's head for decades, India is all set to take the numerous positions by 2030. With the population growth rate at 1.58%, India is predicted to have more than 1.53 billion people by the end of 2030. [11]

India is currently having online population of 213M, among them 60% are males and 40% are females. In have 110 M mobile internet users, among them 80% are males and 20% are females. 176M of the total internet population are part of Social Medias. [11]

India has bypassed Japan to become the world's third largest Internet user after China and the United States, and its users are significantly younger than those of other emerging economies, global digital measurement and analytics firm comScore has said in a report. Riding on a 31% year-on-year increase, India's online population grew to 73.9 million. With an extended online universe in excess of 145 million the market is at a tipping point for online businesses. The numbers are lower than other recent estimates, possibly reflecting comScore's methodology that only factors in PC and laptop-based Internet usage.

1.3 Objectives of the study

It's fascinating to figure out why people nowadays love using E-wallet compared to using cash in hand or cash in banks in this 21st century. Thus, I had decided to conduct an e-wallet based research. To this end, we conducted an online survey to collect data mainly from teenagers.

Primary research objective: To determine the pros and cons of E-wallet.

- 1) To analyse the intention of users for adopting the E wallet.
- 2) To analyse the satisfaction level and to know the preference of users whether they will continue to use the service in the future .
- 3) Determine the specific factors that attract a customer to E-wallets.
- 4) To determine the E-wallets which the users like most.
- 5) To determine the payment method which users prefer.

1.4 Scope of the study

- Find how far people are aware and attracted towards the mobile wallet.
- Find the satisfaction level of the customers in different ways in E wallet .
- This study is helpful to the organization for conducting further research.
- Find the drawbacks and to overcome in specific areas.
- This study helps to know the various quality measures that are followed in transaction

2.REVIEW OF LITERATURE

2.1 Introduction

Review of literature shows the previous studies carried out by the researcher in this field. Previous studies are previewed in order to gain insight in to extent of researcher. The research problem can be more understood and made specific referring to theories, reports, records and other information made in similar studies. This will provide the researcher with the knowledge on what lines the study should proceed and serves to narrow the problem.

2.2 Lists of reviews

Doan (2014)- he conducted a study to understand consumer adoption on mobile wallets in Finland area. This research was designed in a quantitative method using questionnaire which was sent to potential respondents in Finland. The study measures the market condition of mobile wallets users. The study findings reveal that the usage of mobile wallet is only in the initial stage and respondents are showing positive attitudes towards usage of mobile wallets. Research concluded that the trust factor reveal the positive or negative impact on adoption of user, depending on the user satisfaction and user's situation.

Govender & Sihlali (2014) -they explored the factors determine the adoption of mobile banking (m-banking) services among students who are more technically knowledgeable. The questionnaire is prepared based on the qualitative approach. Based on the extension of the Technology Acceptance Model, the theoretical framework is developed to investigate the factors that determine student's acceptance of mobile banking. The constructs of TAM for mobile adoption such as Perceived Ease

of Use, Perceived usefulness, Perceived Value, Trust Intention to Use, and Usage Behavior were used. The statistical tool multiple regression analysis was used to examine the influence of independent variables on the dependent variable of intention to use m-banking. The independent variables trust, perceived value, perceived ease of use and social influence may account for 42percent on the influence of dependent variable.

Cabanillas et.al., (2015)- they have developed a model to examine user's intention to use mobile payment based on TAM and MPTAM (Mobile Payments Technology Acceptance Model). The study was investigated the moderator effect of the user's age between the subjective rules and the facility of use. The survey has been conducted among the 2012 national panel of internet user (physical & virtual). The analysis of data shows that an internet user's behavior is influenced by their intention to use new tools. The study findings show that most of the younger mobile payment users are satisfied and accepted the mobile technology tools when compared to older mobile users. This study has indicated that older consumers are the stronger relationship between facility to use and subjective rules. So the mobile technology provider should give more attention to older consumers to create knowledge about usable of new tools.

Meuthia (2015)- the study has been investigated that empirically the experiences of users' satisfaction on e-money adoption in Indonesia. In this study the trust was considered as an important factor for e-money adopt, and at the time of promotes the system quality and participation. The data was collected from 117 e-money respondents in Indonesia. The result shows that users' satisfaction is determined based on system quality and participation of users. The research proposed that trust factors have high level followed by the others stimulants variables. The study concluded that trust and distrust were strongly influenced the level of users' satisfaction on e-money adoption in Indonesia.

Liu & Tai (2016)- they have conducted a study in Vietnam to analyze the factors influencing the consumer's intention to use mobile payment services. The variables considered for the study to determine consumer's intention to use of mobile payment services are mobility, mobile payment knowledge, convenience, compatibility, ease of

use, usefulness, risk, trust, and safety. The two variables namely perceived ease to use and perceived usefulness was extracted from the TAM model which was deemed as a suitable model to study consumers' response and behaviors when a new product is introduced. The data has been collected from 604 respondents. The result shows that among the four external variables compatibility has a strong influence on ease of use and perceived usefulness is found to be a positive impact on the intention to use M-payment. The study highlighted that trust and safety have no direct impact on usefulness but it has a direct impact on the intention to use mobile payment.

Singh & Gupta (2016) -They have conducted a study to identify various factors influence on the adoption of mobile wallet payment among customers They considered the various variables for the study are Convenience, Trust, Security, and Adaptability which have an impact on the satisfaction of mobile wallet usage. The study was conducted in the Kurali city, District of Punjab. Pearson's Correlation Analysis was to investigate the relationship between the different basic variables of the study. The study findings show that mobile wallets are considered as the futures of cash

Ahuja & Joshi (2018) -have studied about the customer perception concerning Mobile wallets. In this study they examined that the factors exploration technique is used to classify the factors which influence customer opinion towards Mobile wallets. The study has been conducted about the different types of mobile wallets in India. The data is collected from both secondary data and primary data. The survey was conducted among 139 mobile respondents in the telecommunication industry.

3.RESEARCH METHODOLOGY

MEANING

Research methodology is the specific procedures or techniques used to identify, select, process and analyze information about a topic. In a research paper, the methodology section allows the reader to critically evaluate a study's overall validity and reliability.

3.1 RESEARCH DESIGN

Research design is the framework or plan for a study that guides the collection and analysis of the data. It is a map or blueprint according to which research is to be conducted the research design is given below-

➤ **NATURE OF RESEARCH:**

The research design followed for this study is descriptive research for analysing the collected data, an in-depth research analysis was framed and various statistical tools and techniques were also used for the purpose.

➤ **DESCRIPTIVE METHOD:**

Descriptive research includes surveys and fact findings enquiries of different kinds. The major purpose of descriptive research is description of the state of affairs as it exists at present. The method of research utilized in descriptive research are survey methods of all kinds, including comparative and correlation methods.

3.2 SAMPLING METHOD

3.2.1 Convenience sampling method

- A convenience sampling method is one of the main types of non-probability sampling methods.
- A convenience sample is made up of people who are easy to reach.

3.3 SOURCES OF DATA

Data collection is the term used to describe a process of preparing and collecting data.

3.3.1 Primary Data – Questionnaire given to 104 respondents.

3.3.2 Secondary Data – Websites and online, published reports & Review of literature from published articles.

3.4 STRUCTURE OF QUESTIONNAIRE

Questionnaire is divided into two sessions. First part was designed to know the general information about the respondents. Second part contained the respondent's opinions about the brand.

3.5 SAMPLE SIZE

The size of the sample is 104. Sample collected directly from the respondents with the help of a questionnaire. The collected sample is in the method of convenience.

3.5.1 SAMPLING AREA

Data collected area- India

3.6 PERIOD OF THE STUDY

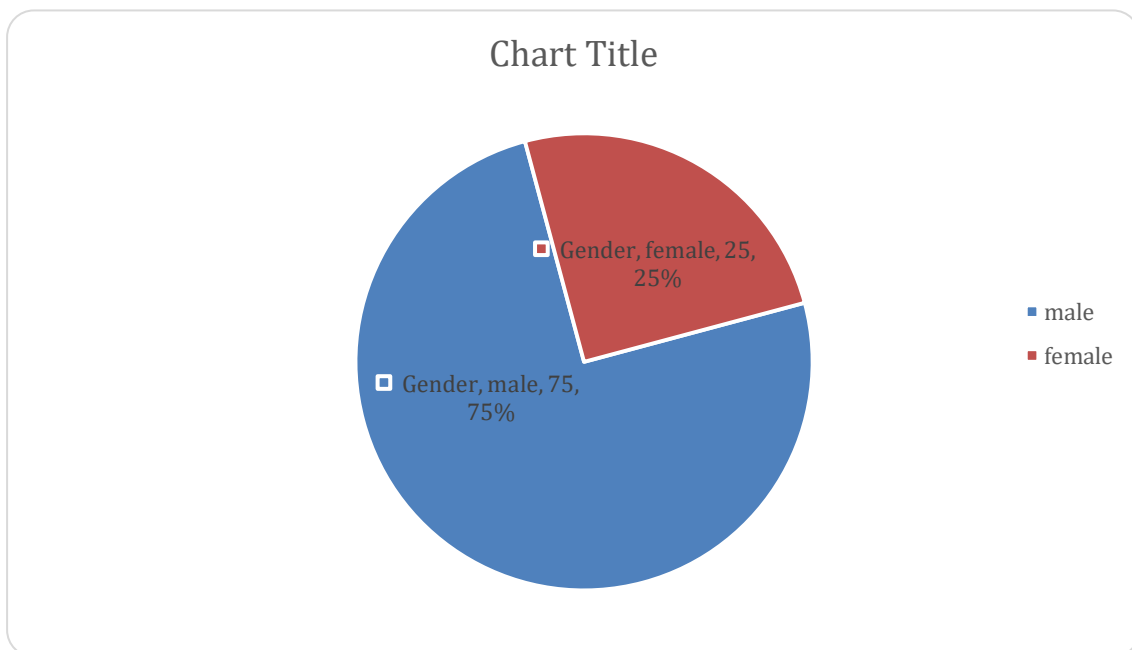
The duration of the study is from december 2021 to february 2021 which is a three months of study.

4.DATA ANALYSIS AND INTERPRETATION

4.1.1 Gender of the respondents

s.no	Particulars	No of respondents	percentage
1	Male	50	75
2	Female	20	25
total		70	100

According to the data it shows that 75% of the respondents are male and 25% of the respondents are female.



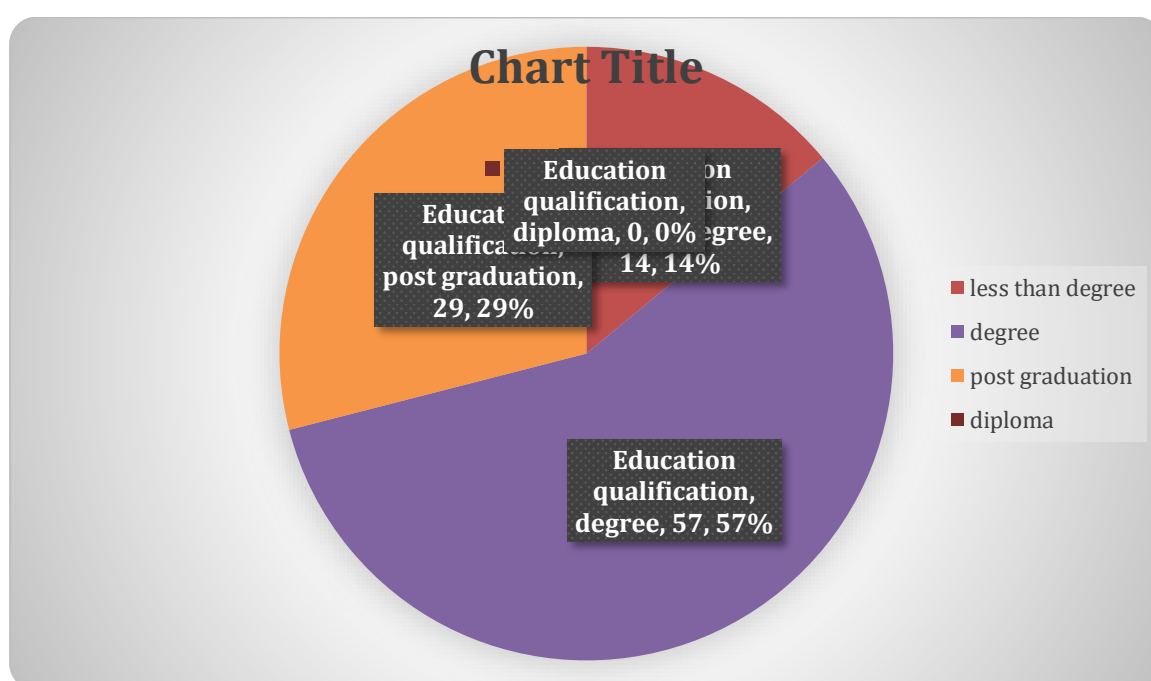
INFERENCE

From the collected data 75% of the respondents are male.

4.1.2 Education qualification of the respondents

s.no	Particulars	No of respondents	percentage
1	Less than degree	10	14
2	Degree	40	57
3	Post graduation	20	29
4	Diploma	0	
total		70	100

According to the qualification data of the respondents 14% has less than degree, 57% has a degree, 29% are post graduates 0% in diploma.



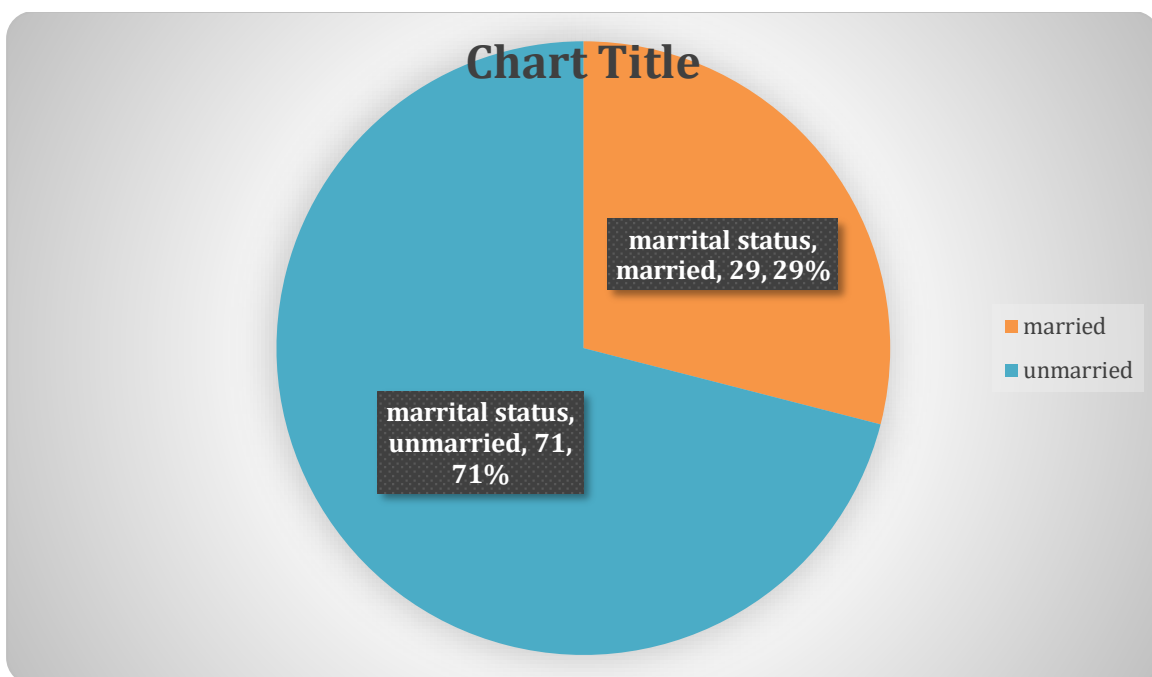
Inference

From the collected data 57% of the respondents are degree holders.

4.1.3 Marrital status of the respondents.

s.no	Status	No of married and unmarried	percentage
1	Married	20	29
2	Unmarried	50	71
total		70	100

According to the collected data it shows that 29% of the people are married and 71% of the people are unmarried.



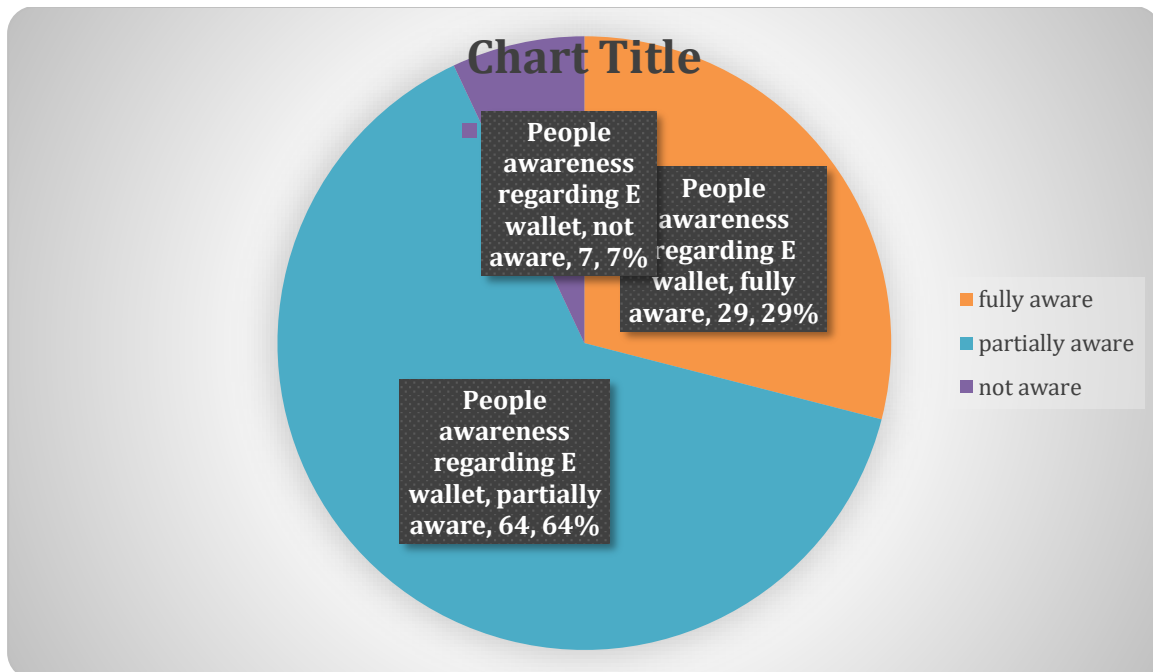
Inference

From the collected data 71% of the respondents are unmarried.

4.1.4 people awareness regarding e wallet.

S no	particulars	No of people	Percentage
1	Fully aware	20	29
2	Partially aware	45	64
3	Not aware	5	7
Total		70	100

According to the collected data 29% of the respondents are fully aware of E wallet, 64% of the respondents are partially aware and 7% of the people are not aware.



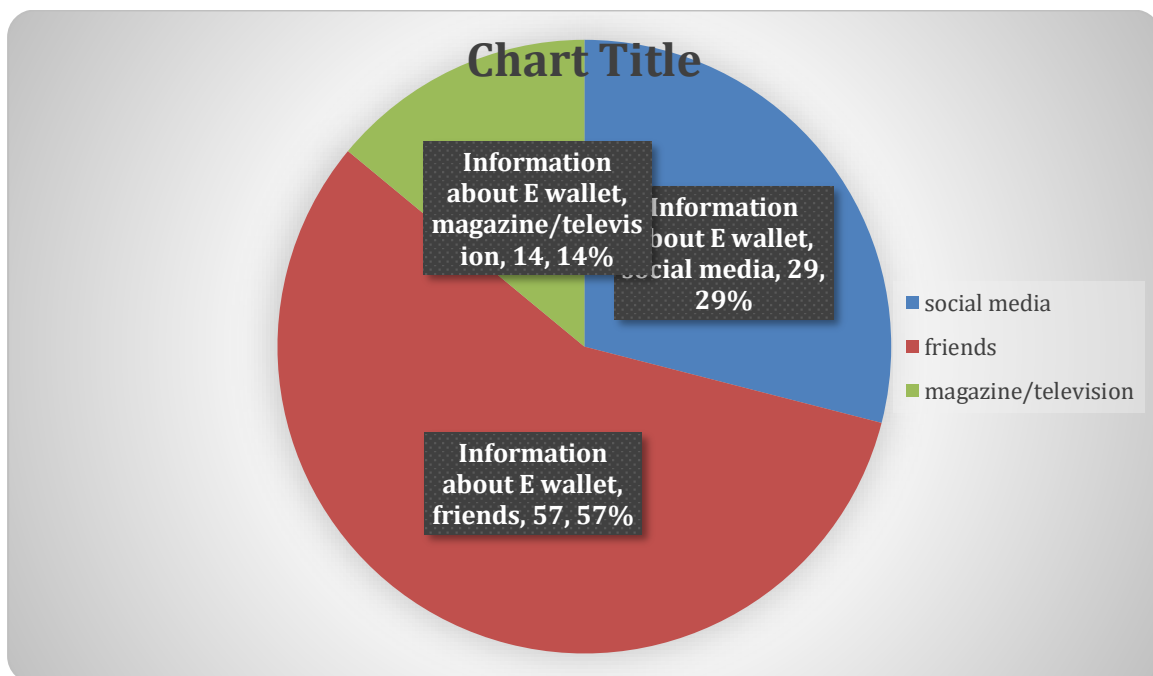
Inference

From the data collected 64% of the respondents are partially aware of the E wallet.

4.1.5 where did the respondents receive information about e wallet

S.no	platform	Total	percentage
1	Social media	20	29
2	Friends	40	57
3	Magazine/television	10	14
Total		70	100

According to the collected data it shows that 29% of the respondents receive information about E wallet through social media, 57% through friends, 14% through magazine and television.



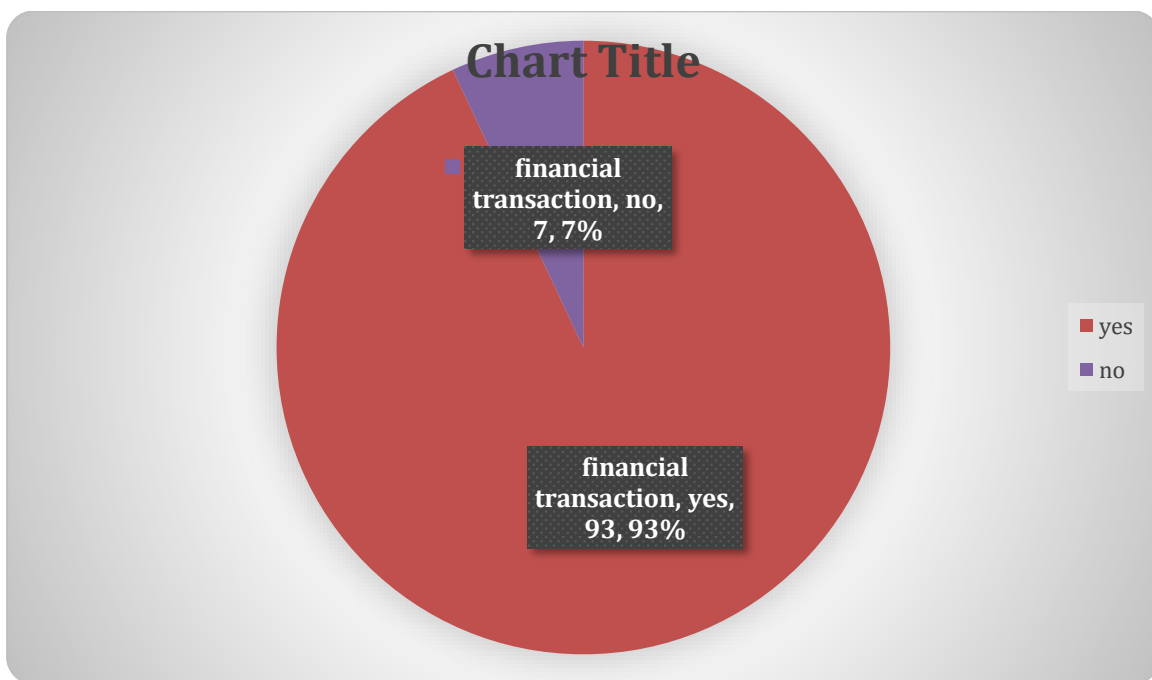
Inference

From the collected data 57% of the respondents received information about E wallet through friends.

4.1.6 usage of e wallet for financial transaction.

s.no	particulars	No of respondents	percentage
1	Yes	65	93
2	No	5	7
Total		70	100

According to the collected data it shows that 93% of the respondents use the E wallet for financial transaction, 7% of the people does not use it for the financial transaction.



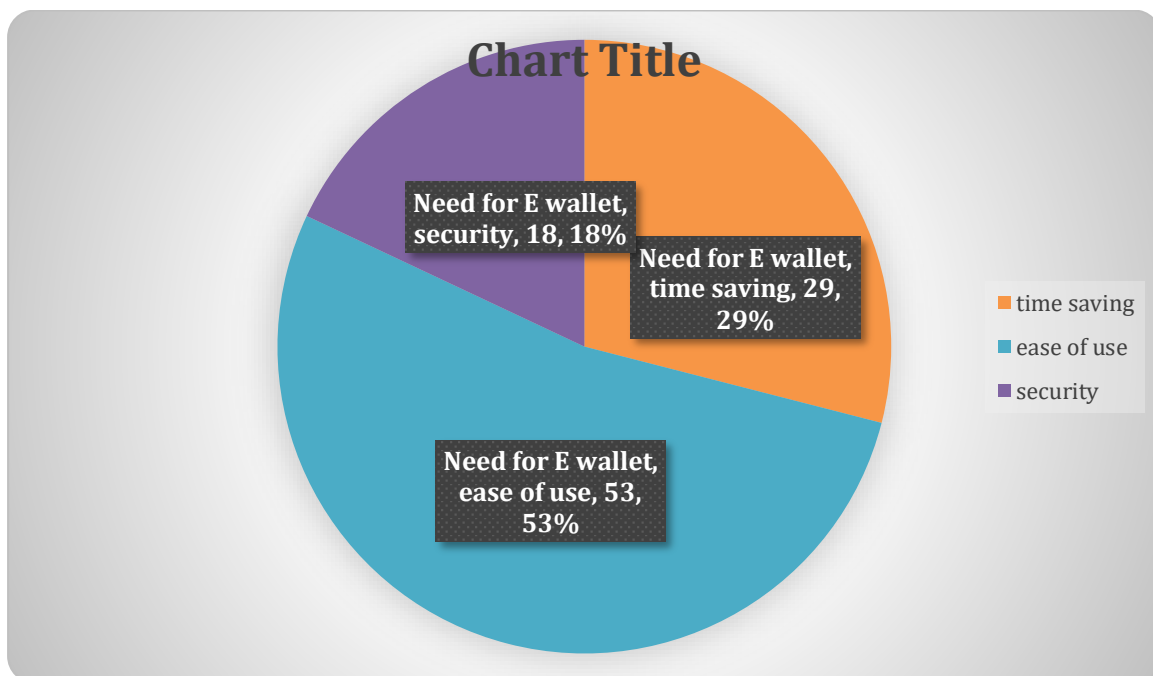
Inference

From the collected data 93% of the respondents use E wallet for their financial transaction.

4.1.7 preferness on E wallet over other modes of payment.

s.no	particulars	No of respondents	percentage
1	Time saving	20	29
2	Ease of use	37	53
3	Security	13	18
Total		70	100

According to the collected data 29% of the respondents use E wallet for time saving,53% for ease of use,18% for security.



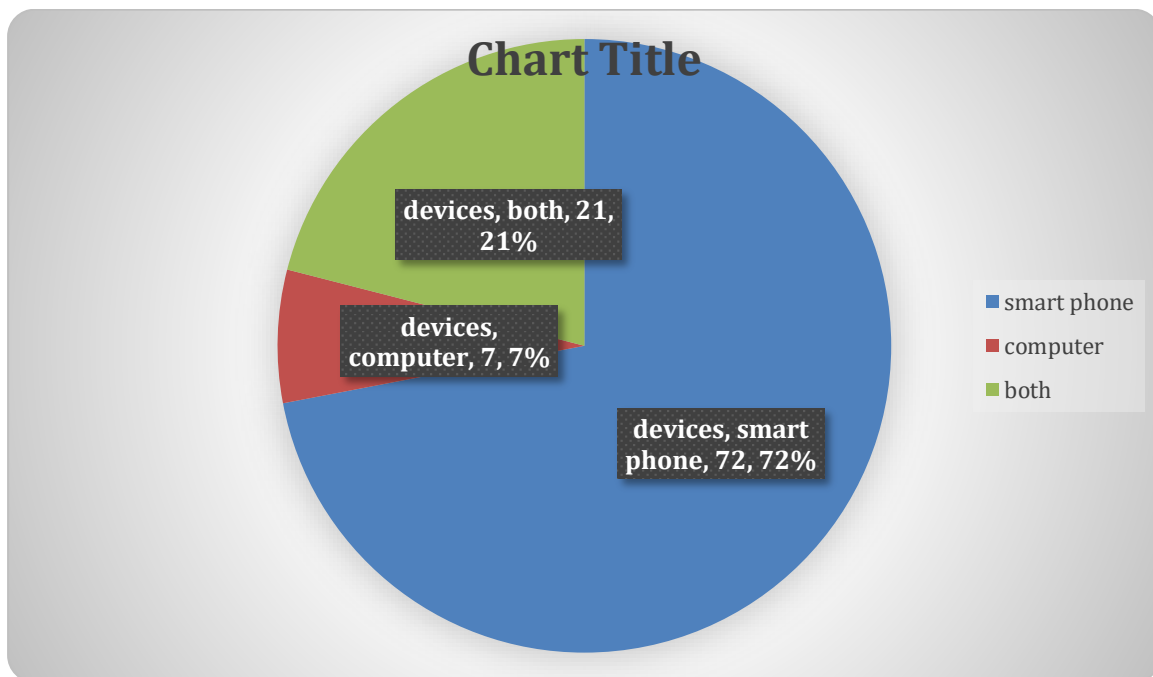
Inference

From the data collected 53% of the respondents are using E wallet for ease of use.

4.1.8 Device on which E wallet is used.

s.no	particulars	No of respondents	percentage
1	Smartphone	50	72
2	Computer	5	7
3	Both	15	21
Total		70	100

According to the collected data 72% of the respondents are using smart phone,7% of the people are using computer,21% of the people are using both smart phone and computer.



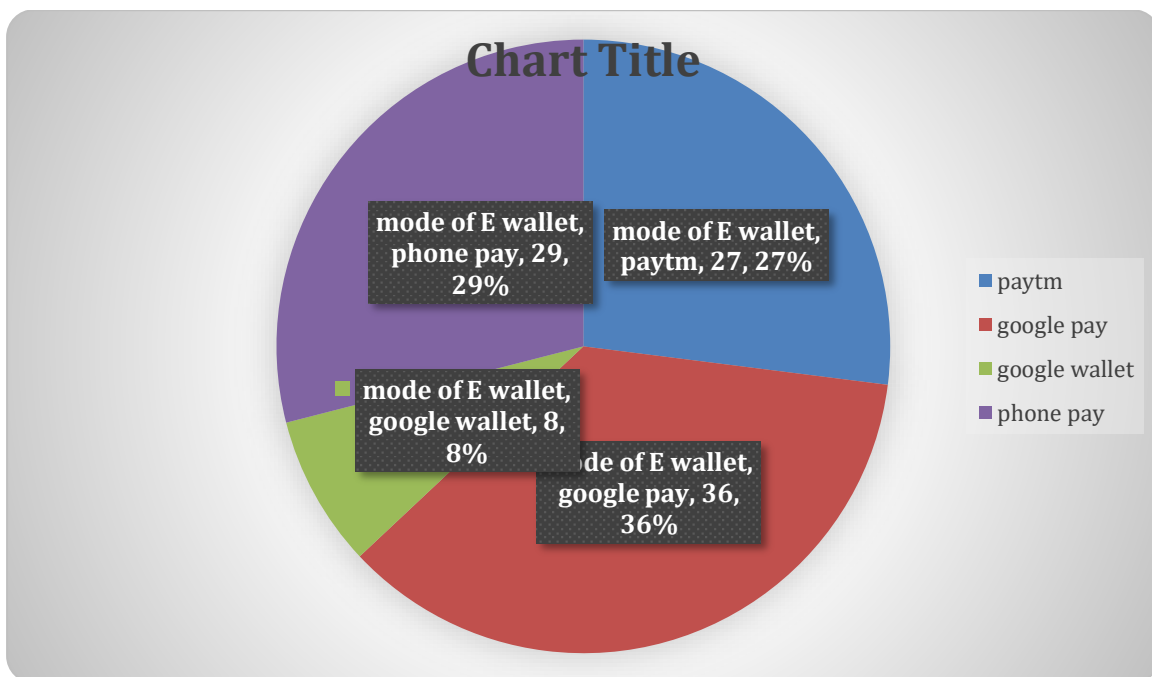
Inference

From the data collected it shows that 72% of the respondents are using smart phone.

4.1.9 Type of E wallet of the respondents.

s.no	particulars	No of respondents	percentage
1	Paytm	19	27
2	Google pay	25	36
3	Google wallet	6	8
4	Phone pay	20	29
Total		70	100

According to the collected data it shows that 27% of the people are using paytm, 36% of the people are using google pay, 8% are using google wallet, 29% are using phone pay.



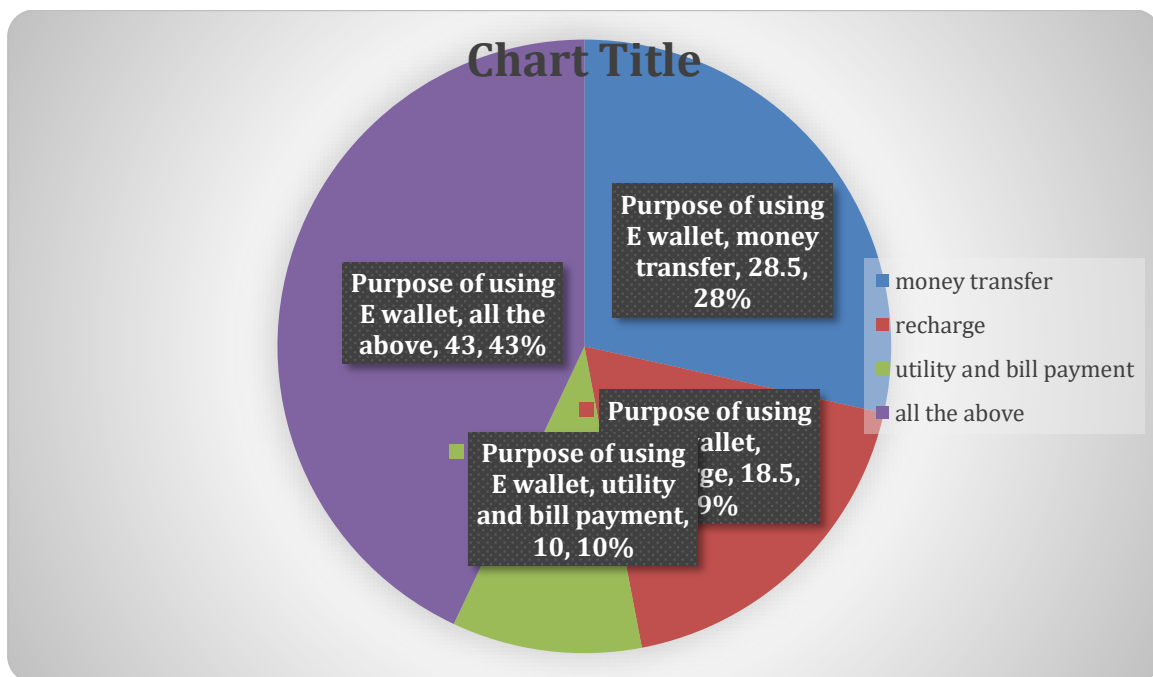
Inference

From the collected data it shows that 36% of the respondents are using google pay.

4.1.10 purpose of using E wallet by respondents.

s.no	Particulars	No of respondents	percentage
1	Money transfer	20	28.5
2	Recharge	13	18.5
3	Utility and bill payment	7	10
4	All the above	30	43
Total		70	100

According to the data collected 28.5% of the respondents are using E wallet for money transfer, 18.5% for recharge, 10% for utility and bill payment, 43% of the respondents are using E wallet for all the above.



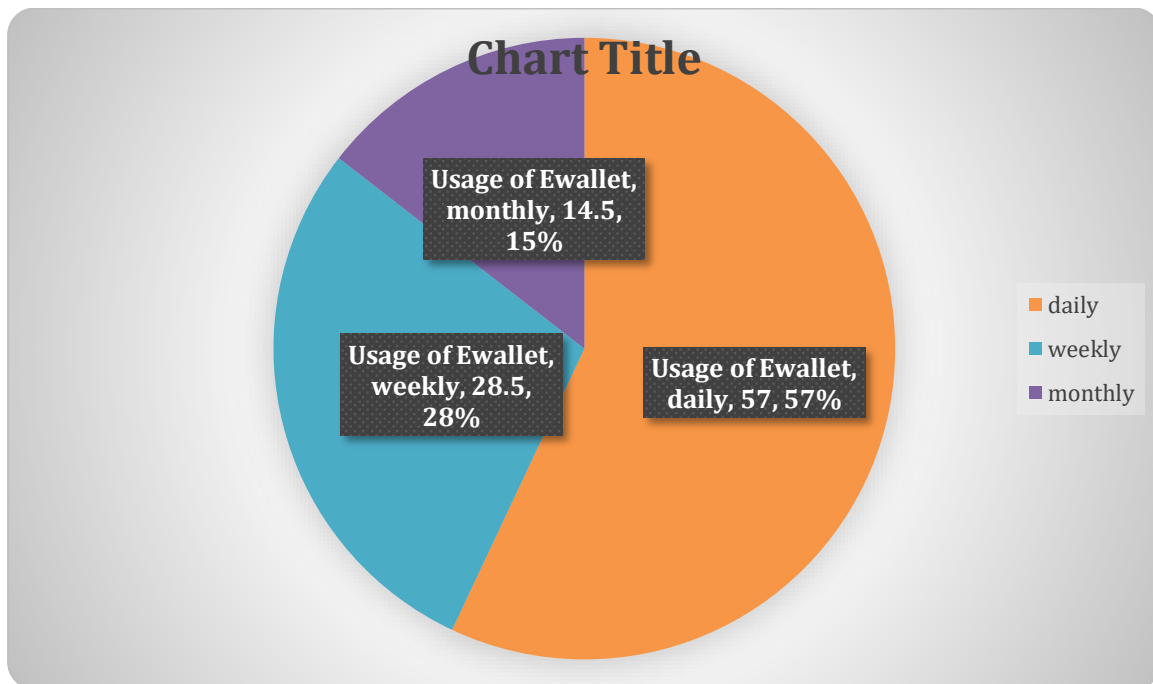
Inference

From the collected data it shows that 43% of the respondents are using E wallet for all the above.

4.1.11 Usage of E wallet of the respondents.

s.no	particulars	No of respondents	percentage
1	Daily	40	57
2	Weekly	20	28.5
3	Monthly	10	14.5
Total		70	100

According to the collected data 57% of the respondents are using E wallet daily, 28.5% are using weekly, 14.5% are using E wallet monthly.



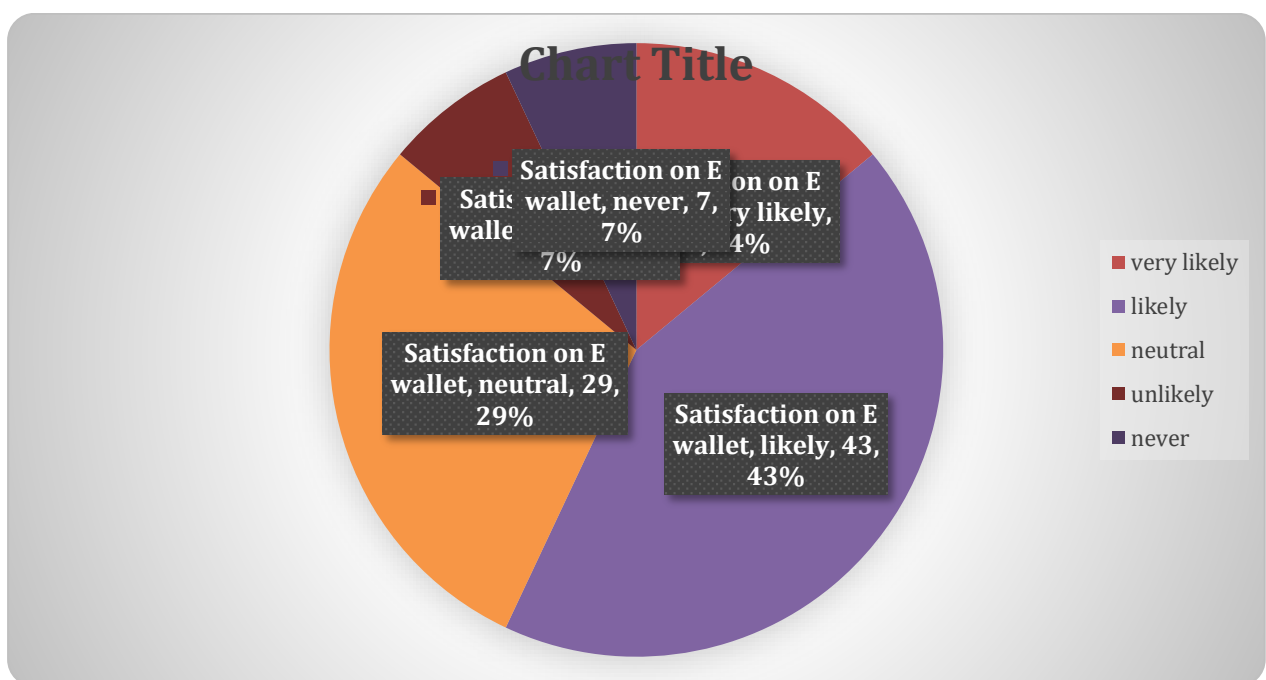
Inference

From the collected data it shows that 57% of the respondents are using E wallet daily.

4.1.12 future usage of E wallet of the respondents.

s.no	particulars	No of respondents	percentage
1	Very likely	10	14
2	Likely	30	43
3	Neutral	20	29
4	Unlikely	5	7
5	Never	5	7
total		70	100

According to the collected data 14% of the respondents are very likely using E wallet, 43% are likely using it, 29% are neutral, 7% are unlikely using it, 7% are never use it.



Inference

From the collected data it shows that 43% of the respondents are like to use E wallet.

4.2 HYPOTHESIS:

A hypothesis is an assumption, an idea that is proposed for the sake of argument so that it can be tested to see if it might be true. In the scientific method, the hypothesis is constructed before any applicable research has been done, apart from a basic background review.

In statistical hypothesis testing, two hypotheses are compared. These are called the null hypothesis and the alternative hypothesis. The null hypothesis is the hypothesis that states that there is no relation between the phenomena whose relation is under investigation, or at least not of the form given by the alternative hypothesis. The alternative hypothesis, as the name suggests, is the alternative to the null hypothesis: it states that there is some kind of relation. The alternative hypothesis may take several forms, depending on the nature of the hypothesized relation; in particular, it can be two-sided (for example: there is some effect, in a yet unknown direction) or one-sided (the direction of the hypothesized relation, positive or negative, is fixed in advance).

4.3 Chi square test:

A chi-square test (also chi-square or χ^2 test) is a statical hypothesis test that is valid to perform when the test statistic is chi-squared distributed under null hypothesis, specifically Pearson's chi-squared test and variants thereof.

A chi-square statistic is one way to show a relationship between two categorical variables. In statistics, there are two types of variables: numerical (countable) variables and non-numerical (categorical) variables.

4.4) Null hypothesis:

- A hypothesis, in general, is an assumption that is yet to be proved with sufficient pieces of evidence. A null hypothesis thus is the hypothesis a researcher is trying to disprove.
- A null hypothesis is a hypothesis capable of being objectively verified, tested, and even rejected.
- If a study is to compare method A with method B about their relationship, and if the study is preceded on the assumption that both methods are equally good, then this assumption is termed as the null hypothesis.

When to reject null hypothesis?

- An alternative hypothesis is usually used to state that a new theory is preferable to the old one (null hypothesis).
- This hypothesis can be simply termed as an alternative to the null hypothesis.
- The alternative hypothesis is the hypothesis that is to be proved that indicates that the results of a study are significant and that the sample observation is not results just from chance but from some non-random cause.
- If a study is to compare method A with method B about their relationship and we assume that the method A is superior or the method B is inferior, then such a statement is termed as an alternative hypothesis.
- Alternative hypotheses should be clearly stated, considering the nature of the research problem.

Importance: Alternative hypothesis is important as it establishes a relationship between two

variables, resulting in new improved theories.

4.5) Alternative hypothesis:

□ An alternative hypothesis is usually used to state that a new theory is preferable to the old one (null hypothesis).

□ This hypothesis can be simply termed as an alternative to the null hypothesis.

□ The alternative hypothesis is the hypothesis that is to be proved that indicates that the results of a study are significant and that the sample observation is not results just from chance but from some non-random cause.

□ If a study is to compare method A with method B about their relationship and we assume that the method A is superior or the method B is inferior, then such a statement is termed as an alternative hypothesis.

□ Alternative hypotheses should be clearly stated, considering the nature of the research problem.

Importance:

Alternative hypothesis is important as it establishes a relationship between two variables, resulting in new improved theories.

4.6 HYPOTHESIS OUTPUT

Case Processing Summary

	Valid		Cases Missing		Total	
	N	Percent	N	Percent	N	Percent
Which E Wallet do you prefer most of the time * How often do you use E Wallet	999	100.0%	0	0.0%	999	100.0%

Which E Wallet do you prefer most of the time * How often do you use E Wallet Crosstabulation

Count

		How often do you use E Wallet				Total
			Daily	Monthly	Weekly	
Which E Wallet do you prefer most of the time		933	0	0	0	933
	Google pay	0	3	2	22	27
	Paytm	0	15	1	11	27
	Phone pay	0	2	4	6	12
Total		933	20	7	39	999

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	1317.085 ^a	9	<.001
Likelihood Ratio	505.543	9	<.001
N of Valid Cases	999		

a. 9 cells (56.3%) have expected count less than 5. The minimum expected count is .08.

Directional Measures

			Value	Asymptotic Standard Error ^a	Approximate T ^b	Approximate Significance
Nominal by Nominal	Lambda	Symmetric	.636	.054	6.837	<.001
		Which E Wallet do you prefer most of the time Dependent	.621	.060	6.539	<.001
		How often do you use E Wallet Dependent	.652	.059	6.703	<.001
	Goodman and Kruskal tau	Which E Wallet do you prefer most of the time Dependent	.725	.026		.000 ^c
		How often do you use E Wallet Dependent	.761	.026		.000 ^c
	Uncertainty Coefficient	Symmetric	.822	.015	11.304	<.001 ^d
		Which E Wallet do you prefer most of the time Dependent	.811	.016	11.304	<.001 ^d
		How often do you use E Wallet Dependent	.834	.017	11.304	<.001 ^d

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

c. Based on chi-square approximation

d. Likelihood ratio chi-square probability.

Symmetric Measures

		Value	Approximate Significance
Nominal by Nominal	Phi	1.148	<.001
	Cramer's V	.663	<.001
	Contingency Coefficient	.754	<.001
N of Valid Cases		999	

4.7) Hypothesis Result:

- ☐ The hypothesis is framed for customer satisfaction.
- ☐ The value I've got in the chi square test is 0.754 which means it's an alternative hypothesis.
- ☐ There is a significant relationship between which part of the production you like and with our price and competitors' price are we justifying for the money you have invested.

5.FINDINGS AND SUGGESTIONS

5.1 Findings

- From the data collected 75% of the respondents are male.
- From the data collected 57% of the respondents are degree holders.
- From the data collected 71% of the respondents are unmarried
- From the data collected 64% of the respondents are partially aware of the E wallet.
- From the collected data 57% of the respondents received information about the E wallet through friends.
- From the data collected 93% of the respondents use E wallet for their financial transaction.
- From the data collected 53% of the respondents are using E wallet for ease of use.
- From the data collected 72% of the respondents using smart phone.
- From the data collected 36% of the respondents are using google pay.
- From the data collected 43% of the respondents are using the E wallet for money transfer, recharge and utility bills.

- From the data collected 57% of the respondents are using E wallet daily.
- From the data collected 43% of the respondents are likely to use E wallet in future.

5.2 Suggestions

- Create a unique password for your digital wallet.
- Always use secure network connections.
- Avoid redirects during the payment process.
- Install apps from the sources you trust.
- Pay attention to the features
- Keep the payment information as secure as possible.
- Consumers today are using mobile payments predominantly for app purchases and for buying digital content such as games, books and music.
- Money transfer from wallet to bank accounts This is also an important feature of an E-Wallet app. It facilitates the app users to transfer money from wallet to bank account and vice versa
- This study also finds out that the “Network connectivity” and “Security threats” are the main obstacles and it is the reason for less usages of EWallet.
- This survey proves that there is a significant association between occupation and satisfaction level of e-wallets. Professionals are highly satisfied with the e-

wallets because of their knowledge Students and business peoples satisfaction level is low when compare to professionals

- So the government should initiate necessary steps to overcome the problems of network connectivity and security threads. And also increases the awareness level among the people through proper channels to enlarge their knowledge about Pros and Cons of E-Wallets.

5.3 Conclusion

E-Wallet is one of those programs which is a real pleasure to use and it has been so well thought out. There are a host of features and the program remains so very simple to use. Consumer can ignore all the customization and use it just as effectively with the default settings and selections. Although E Wallet still have some disadvantages in term of interoperability and standardization of security and formats but still e-Wallet is the best in transaction application compare to others. This study shows that the three major factors which play an important role in consumer adoption are convenience in Ease of use, quick online transaction and usefulness of E-wallet. Users of E wallet are satisfied with the services provided to them. But users are neutral about transaction safety and 98% Of the people are satisfied with the use of E wallet. The most adored feature of E- wallet is that it is a hassle free mode of making an online payment. So, E wallet is performing well in terms of privacy, transaction time, discounts, offers and customer satisfaction.

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APPENDIX(Questionnaire)

1. Name

2. Gender

- a) male
- b) female
- c) other

3.education qualification

- a) less than a degree
- b) degree
- c) post graduate
- d) diploma

4.marital status

- a) married
- b) unmarried

5.Are you aware regarding the functionality on E wallet

- a) fully aware
- b) partially aware
- c) not aware

6.Where did you get information about E wallet

- a) social media
- b) friends
- c) magazine/television

7.Do you use E wallet for financial transaction

- a) yes

b) no

8.Why do you prefer Ewallet over other mode of transaction

a) time saving

b) ease of use

c) security

9.Which device do you use on making the payment via E wallet

a) smart phone

b) computer

c) both

10.Which E wallet do you prefer most of the time

a) paytm

b) googlepay

c) google wallet

d) phonepay

11.What are your purpose of using E wallet

a) money transfer

b) recharge

c) utility and bill payment

d) all the above

12.How many times have you used E wallet

a) once

b) 5-10 times

c) More than 10 times

13.How often do you use E wallet

a) Daily

b) Weekly

c) Monthly

14.Would you want to continue use E wallet

- a) Very likely
- b) Likely
- c) Neutral
- d) Unlikely
- e) Never

15.your ratings for online wallet