

**A STUDY ON ADOPTION OF DIGITAL PAYMENT BY
SHOPKEEPERS WITH SPECIAL REFERENCE TO NALBARI
DISTRICT**

A PROJECT REPORT SUBMITTED TO



**Gauhati University
Guwahati-14**

**In partial fulfillment of requirement for the Award of the
Degree of Bachelor of Commerce**

By

RITU SHARMA

ROLL NO : UC-211-200-0127

GU REGISTRATION NO : 21025694

Year : 2021-22

**Under the Supervision of
BHAGYASHREE DAS**

Assistant Professor

**Department of Accountancy
Nalbari Commerce College, Nalbari**

DECLARATION

I hereby declare that the Dissertation entitled "A STUDY ON ADOPTION OF DIGITAL PAYMENT BY SHOPKEEPERS WITH SPECIAL REFERENCE TO NALBARI DISTRICT " submitted by me for partial fulfilment of (Ba chelor of Commerce) under Gauhati University, it is my own original work and has not been submitted earlier to Gauhati University or to any other institution for fulfilment of the requirement for any course of study. I also declare that no chapter of this manuscript in whole or in part is lifted and incorporated in this report from any earlier work done by me or others.

Place:

Date:

Ritu Sharma
Signature

Name: RITU SHARMA

Roll no: UC-211-200-0127

GU registration no: 21025694

Certificate of the Supervisor

This is to certify that RITU SHARMA student of Bcom 6th Semester 2024, Nalbari Commerce College, Nalbari Under Roll No. UC-211-200-0127 and Gauhati University registration no.-21025694 Was working under my supervision and guidance of her project work for the course Bachelor of Commerce under Gauhati University. Her project work entitled " A STUDY ON ADOPTION OF DIGITAL PAYMENT BY SHOPKEEPER " which She is submitting, is her genuine and original work.

Place: Nalbari
Date: 17/5/2024.

Bhagyashree Das
Signature 17/5/2024.

Name: Bhagyashree Das
Department of Accountancy
Nalbari Commerce College, Nalbari

ACKNOWLEDGEMENT

A Project is a golden opportunity for learning and self development .

I consider myself very lucky and honoured to have this opportunity .so, first of all ,I would like to express my gratitude and appreciation to the principal of nalbari commerce college and professor of nalbari commerce college ,nalbari for giving me this opportunity to participate in this project .

My grateful thanks to bhagyashree das asst. Professor ,nalbari commerce college ,nalbari for her valuable and constructive suggestion during this project ,who was the guiding force behind helping me in understanding and completing this project .

Finally ,I thank my all friend and family who directly or indirectly helped and supported me throughout the project .

Thanking you

RITU SHARMA

ROLL NO- UC-211-200-0127

GU REGISTRATION NO- 21025694

NALBARI COMMERCE COLLEGE

CONTENTS

CHAPTER NUMBER	TITLE	PAGE NO
1.	INTRODUCTION 1.1 Meaning 1.2 History 1.3 Importance/Advantages of Digital payments. 1.4 Limitation/Disadvantages of Digital payments 1.5 Mechanism 1.6 Types of Digital Payment 1.7 Objective of the Study	1 - 9
2.	REVIEW OF LITERATURE	10 - 12
3.	DATA ANALYSIS AND INTERPRETA -TION	13 - 23
4.	FINDING AND CONCLUSION	24 - 26
	BIBLIOGRAPHY	27 - 28
	APPENDIX	29 - 31

LIST OF TABLE

TABLE NO	NAME OF THE TABLE	PAGE NO
3.1	Gender of Respondent	13
3.2	Age of Respondent	14
3.3(A)	Time period of the Business	15
3.4	Method of using Digital Payment	16
3.5	Uses of Mobile wallets	17
3.6	Duration of using Digital Payment	18
3.7	Primary reason for using Digital Payment	19
3.8	Satisfied with Digital payment	20
3.9	Challenges	21
3.10	Confident	22
3.3(B)	Uses of Digital payment	23

LIST OF FIGURES

Fig No.	Name of the Figure	Page No.
3.1	Showing Gender of Respondents	13
3.2	Showing Age of Respondents	14
3.3(A)	Showing time period of the business	15
3.4	Showing method of using Digital Payment	16
3.5	Showing uses of Mobile wallets	17
3.6	Showing Duration of using Digital payment	18
3.7	Showing primary reason for using Digital payment	19
3.8	Showing Satisfied with Digital Payment	20
3.9	Showing Challenges	21
3.10	Showing confident	22
3.3(B)	Showing uses of Digital Payment	23