



CO-OPERATIVE ARTS AND SCIENCE COLLEGE, MADAYI

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DEPARTMENT OF COMMERCE

Project Work – MCOM Year 2022-23

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21	C1PCOM3121	VARSHA P P	A STUDY ON QUALITY OF WORK LIFE OF SCHEDULED PUBLIC SECTOR BANK EMPLOYEES WITH SPECIAL REFERENCE TO KANNUR DISTRICT.

Sample Copies of Projects

**A STUDY ON LIFE INSURANCE AS AN
INVESTMENT AVENUE A STUDY WITH
SPECIAL REFERENCE TO LIFE INSURANCE
CORPORATION OF INDIA**

PROJECT REPORT

Submitted to Kannur University in partial fulfillment of the requirement for
the award of the Post graduate Degree of

Master of Commerce

(2021-2023)

By

JILNA. V

Reg. No: C1PCOM3113

M.COM

Under the guidance of

Mrs. RAJITHA. N. K

Assistant Professor in Commerce



CO-OPERATIVE ARTS AND SCIENCE COLLEGE

(Aided college under govt. Of Kerala and Affiliated to Kannur University)

APRIL 2023

**A STUDY ON THE IMPACT OF DIGITAL PAYMENT
MECHANISMS ON CONSUMER PURCHASE BEHAVIOUR
WITH SPECIAL REFERENCE TO KANNUR DISTRICT**

A Project Report

*Submitted to Kannur University in partial fulfillment of the
requirement for the award of the post graduate degree of*

MASTER OF COMMERCE (2021-2023)

By

ANAGHA E

REG.NO:C1PCOM3109

UNDER THE SUPERVISION AND GUIDANCE OF

DR. RAJASREE K

(Assistant Professor, PG Department of Commerce)



CO-OPERATIVE ARTS AND SCIENCE COLLEGE MADAYI, KANNUR (Aided
college under Govt. of Kerala & Affiliated to Kannur University)

APRIL 2023


Valup


[Signature]

KANNUR UNIVERSITY

BONAFIDE CERTIFICATE

Certified that this project report "A STUDY ON THE IMPACT OF DIGITAL PAYMENT MECHANISMS ON CONSUMER PURCHASE BEHAVIOUR WITH SPSECIAL REFERENCE TO KANNIR DISTRICT" is the bonafide work of ANAGHA E (C1PCOM3109) who carried out the project work under my supervision.


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DECLARATION

I, ANAGHA E. hereby declare that the project work entitled “A STUDY ON THE IMPACT OF DIGITAL PAYMENT MECHANISMS ON CONSUMERS PURCHASE BEHAVIOUR WITH SPECIAL REFERENCE TO KANNUR DISTRICT” has been prepared by me under the guidance of Dr. RAJASREE. K Assistant professor, CO-OPERATIVE ARTS AND SCIENCE COLLEGE, MADAYI.

I also declared that this report has not been submitted by me fully or partially, for the award of any Degree, Diploma, Associate ship, Fellowship or any other similar title.

Place: Madayi

Date: 31/3/2023



Signature of the student

C1PCOM3109

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1.1 INTRODUCTION

Digitalization of payment mechanism is a milestone which leads to a cashless and paperless economy. Digital India initiative of Government of India also adds to the increasing scope of digital payment system all over the country. India is also heading to a digital revolution constituting a mass transformation from traditional cash transactions to digital transactions. Digital money is any type of payment which exists purely in electronic form. It is a method of payment that is executed electronically such as over the internet, debit/credit cards, Paytm, smart phones, other digital wallets etc. The sum total of money in the world is about \$60 trillion of which 10% is held as bank notes and coins. The remaining are held as digital money on servers.

New payment services, Digital India, better regulatory environment and improved customer experiences have boosted the growth of digital payment mechanisms in the country. The increasing number of smart phones makes it easier to make payment via various types of digital wallets. Cashless society describes an economic state where financial transactions are not conducted with money in the form of physical bank notes, but digital currency, crypto currency etc. are used. Digitalization in the financial sector is important to gain competitive advantage over the other. The traditional payments system consisting of cheque, drafts, money orders, letter of credit etc. Are getting replaced by the electronic payment system. Demonetization of the rupee denominations of 500 and 1000 have also an increasing role in the growth of digital platforms as a method of making payments. They enable transparency, reduction in cost of handling and storing, wide range of related applications etc.

Advances in Information Technology in the digital field led many applicators to create opportunities for digital payment services for ease of payment. Consumers today have the opportunity to pay for the product with growing array of payment mechanism. The proliferation of electronic payment methods is accompanied by the increased consumption on the part of the customers. Therefor there is an increasing need for analysing the purchase behaviour of the consumers in association with the development of various digital payment options. As consumers are rational economic people who always wants to reduce the transaction cost when purchasing goods. By making use of digital payment system a consumer can enjoy many cost benefits such as time cost advantage, payment cost advantage, scale cost advantage etc. which increase the scope of digital payment mechanisms in India.

**A STUDY ON STUDENT'S PERCEPTION TOWARDS
E-LEARNING WITH SPECIAL REFERENCE TO
KANNUR DISTRICT**

A Project Report

*Submitted to Kannur University in partial fulfillment of the
requirement for the award of the post graduate degree of*

**MASTER OF COMMERCE
(2021-2023)**

By

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APRIL 2023

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This is to certify that the project report entitled " A STUDY ON STUDENT'S PERCEPTION TOWARDS E-LEARNING WITH SPECIAL REFERENCE TO KANNUR DISTRICT " is the bonafide work of THEERTHA A V (C1PCOM3120) who carried out the project work under my supervision.



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I, **THEERTHA.A.V** hereby declare that the project work entitled “**A STUDY ON STUDENT’S PERCEPTION TOWARDS E-LEARNING WITH SPECIAL REFERENCE TO KANNUR DISTRICT**” has been prepared by me and submitted to Kannur University in partial fulfillment of requirements for the award of Master of Commerce, is a record of original work done by me under the supervision of Mr. **RAJITH KUMAR.P**, Assistant Professor, CO- OPERATIVE ARTS AND SCIENCE COLLEGE, MADAYI.

I also declare that this project work has not been submitted by me fully or partly for the award of any Degree.

Place: Madayi

Date: 31/03/2023



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1.1 INTRODUCTION

E-Learning is a learning system which provides education through electronic media with the help of internet and electronic devices. It is a new trend which emerged when internet and the use of electronic devices became popular. Though it had come into existence earlier, it wasn't that much popular as traditional learning.

As the name suggests, which means electronic learning, one should require an electronic device and internet facility. Usually, it was used for research purposes and distant students whose mobility was limited. They are available in the form of databases, pre recorded videos, live streams, references etc. But it wasn't much accessed by people initially since it couldn't replace the traditional learning. But due to many technological changes, it has gained a rapid increase. Conventional classrooms have become dissatisfied in many occasions. It is where the significance of e-learning arises. Widespread use of internet and electronic devices paved the way for increase in use of e-learning. Also various other factors such as COVID pandemic and the lockdown held worldwide also pushed all the educational institutions to adopt e-learning facility. There was huge usage of online learning facilities in the academic year 2020-2021.

E- Learning is of much advantageous because of ease in access and availability. It could be accessed at anytime from anywhere with the help of internet and an electronic device. The purpose of learning is to provide the required knowledge to the student, which is actually served here. Recipients get what they need from this platform. Just as a student interacts with a teacher directly, an individual interacts with the wide world of knowledge. It also serves an arena for self study purpose. But also, having a lot of qualities, it also has many problems. Problems such as least interaction with teachers, doubt clearing difficulties, etc are abundant. But despite of all this problems, the