

CHAPTER: 4

DATA ANALYSIS

PART-A: PLASTIC MONEY

PART-B: DIGITAL WALLET

(VIRTUAL WALLET)

CHAPTER 4.1 DATA ANALYSIS

PART-A: PLASTIC MONEY

4.1 Frequency Analysis

Q.1 Have you used Plastic Money? (Debit cards and Credit cards)?

Table 4.1.1 Usage of Plastic Money

City	Ahmadabad	Vadodara	Surat	Rajkot	Total			
	Frequency	Frequency	Frequency	Frequency	Frequency	Per cent	Valid %	Cumulative %
Valid Yes	550	150	500	130	1330	100.0	100.0	100.0

Interpretation:

- From the above table, we can interpret that 100% of respondents use plastic money.
- For the study, 550 respondents from Ahmedabad, 150 from Vadodara, 500 from Surat, and 130 from Rajkot were selected and analyzed. A total of 1330 respondents were considered.
- As this is a qualifying question, only youngsters from different cities who use Plastic Money have been considered for the study.

Q.2 Which of the following types of Plastic Money have you used?

4.1.2. Types of Plastic Money used by the respondents					
		Frequency	%	Valid %	Cumulative %
Valid	Debit Card	825	62.0	62.0	62.0
	Credit Card	142	10.7	10.7	72.7
	Prepaid Card	31	2.3	2.3	75.0
	Any other	28	2.1	2.1	77.1
	Both Debit and Credit Card	304	22.9	22.9	100.0
	Total	1330	100.0	100.0	

Interpretation: Based on above table, we can interpret that 62% respondents are using debit cards, 10.7% are using credit cards, 2.3% are using prepaid cards, 2.1% are using other than the mentioned cards, and 22.9% are using both debit and credit cards. So, majority of the respondents are familiar with the usage of debit cards.

Q.3 Show your level of awareness about the usage of Plastic Money

4.1.9 level of awareness about the usage of Plastic Money					
		Frequency	Per cent	Valid %	Cumulative %
Valid	Fully aware	854	64.2	64.2	64.2
	Partially aware	438	32.9	32.9	97.1
	Not aware	38	2.9	2.9	100.0
	Total	1330	100.0	100.0	

Interpretation: Based on above table, we can interpret that 64% respondents are fully aware of the usage of Plastic Money, 33% are partially aware of the use of Plastic Money and 3% respondents are not aware of the usage of Plastic Money.

Q.4 Which of the following bank debit cards do you possess?

Table 4.1.3 Use of Debit Cards of Different Banks					
		Frequency	Per cent	Valid %	Cumulative %
Valid	HDFC Bank	157	10.5	10.5	10.5
	SBI Bank	396	26.5	26.5	37.0
	ICICI Bank	60	4.0	4.0	41.1
	Axis Bank	100	6.7	6.7	47.8
	Kotak Bank	43	2.9	2.9	50.6
	City Bank	79	5.3	5.3	55.9
	Bank of Baroda	543	36.4	36.4	92.3
	Any other	115	7.7	7.7	100.0
	Total	1493	100.0	100.0	

Interpretation: From the table 4.1.3, we can interpret that the majority (36.4%) respondents are using the debit card of Bank of Baroda, followed by 26.5% SBI bank, 10.5% HDFC bank, 7.7% another bank, 6.7% Axis Bank, 5.3% City bank, 4.0% ICICI bank and 2.9% Kotak bank.

Q.5 Which of the following banks' Credit cards do you possess?

Table 4.1.4 Use of Credit Cards of Different Banks					
		Frequency	Per cent	Valid %	Cumulative %
Valid	Not Using Credit Card	623	41.7	41.7	41.7
	HDFC Bank	108	7.2	7.2	49.0
	SBI Bank	228	15.3	15.3	64.2
	ICICI Bank	67	4.5	4.5	68.7
	Axis Bank	89	6.0	6.0	74.7
	Kotak Bank	22	1.5	1.5	76.2
	City Bank	12	.8	.8	77.0
	Bank of Baroda	215	14.4	14.4	91.4
	Any other	129	8.6	8.6	100.0
	Total	1493	100.0	100.0	

Interpretation: From table 4.1.4, we can interpret that the majority (41.7%) of the respondents are not using credit cards from any bank. Only 15.3% respondents are using credit cards from SBI bank, followed by 14.4% from Bank of Baroda, 8.6% from another

bank, 7.2% from HDFC bank, 6.0% from Axis bank, 4.5% from ICICI bank, 1.5% from Kotak Bank, and 0.8% from City Bank.

Q.6 Is the procedure for applying for a credit card simple?

Table 4.1.5 Process of Applying for Credit Card					
		Frequency	Per cent	Valid %	Cumulative %
Valid	Yes	1044	78.5	78.5	78.5
	No	286	21.5	21.5	100.0
	Total	1330	100.0	100.0	

Interpretation: The above table, we can see that the majority of (78.5%) respondents said that applying for credit cards is simple. In comparison, only 21.5% respondents disagreed with this statement.

Q.7 Since how long have you been using Plastic Money?

Table 4.1.6 Use of Plastic Money					
		Frequency	Per cent	Valid %	Cumulative %
Valid	Since 1-2 years	555	41.7	41.7	41.7
	Since 3-5 years	413	31.1	31.1	72.8
	For more than five years	362	27.2	27.2	100.0
	Total	1330	100.0	100.0	

Interpretation: The above table indicates that 41.7% of respondents have been using plastic money for the last 1 to 2 years, 31.1% for the last 3 to 5 years, and 27.2% for more than five years.

Q.8 How frequently have you been using Plastic Money?

Table 4.1.7 Frequency of Use of Plastic Money					
		Frequency	Per cent	Valid %	Cumulative %
Valid	Monthly	633	47.6	47.6	47.6
	Weekly	297	22.3	22.3	69.9
	Yearly	177	13.3	13.3	83.2
	Fortnightly	118	8.9	8.9	92.1
	Daily	105	7.9	7.9	100.0
	Total	1330	100.0	100.0	

Interpretation: From the above table we can see that 47.6% of respondents use Plastic Money monthly, 22.3% weekly, 13.3% yearly, 8.9% fortnightly, and only 7.9% daily.

Q.9 Which of the following factors influenced you in adopting Plastic Money? (Objective: 3 To find out the most influencing factor among the factors influencing the customer's (youth) adoption of Plastic Money).

Factors	Table 4.1.8 Most Influencing Factor (%age of Rank Frequency)						
	1	2	3	4	5	6	7
Security and Privacy	38.0	20.8	11.4	9.7	8.9	6.3	4.7
Convenience	36.1	31.7	11.0	7.3	4.9	5.0	4.1
Rewards and Cashback	6.4	9.5	17.2	10.3	13.3	16.8	26.4
Symbol of high Socioeconomic Status	6.7	8.0	14.1	20.5	19.7	14.5	16.6
Alleviate Cash Shortages	9.3	17.7	22.9	17.1	17.3	9.4	6.2
Due to the Duplicity of Paper Money	6.8	11.0	21.9	18.6	14.1	18.1	9.5
Less Annual Fees/Cost	7.9	8.0	11.1	12.0	14.2	21.7	25.2

Interpretation: From the table 4.1.8, we can interpret that 38.0% of respondents are highly influenced by security and privacy for the adoption of Plastic Money followed by 36.1% highly influenced by convenience, 26.4% highly influenced by Rewards and Cash Back, 25.2% highly influenced by Less annual fees/cost, 22.9% highly influenced by Alleviate Cash Shortages, 21.9% highly influenced by Due to the Duplicity of Paper Money while only

20.5% highly influenced by Symbol of high Socioeconomic Status. Hence, respondents have given a higher rank to Security and Privacy behind the influence of adopting Plastic money.

Q.10 For what purpose do you use Plastic Money?

Table 4.1.10 Purpose of use of Plastic Money					
		Frequency	Per cent	Valid %	Cumulative %
Valid	For Online Shopping	433	29.0	29.0	29.0
	For Offline Shopping	361	24.2	24.2	53.2
	For paying Utilities Bill	285	19.1	19.1	72.3
	Banking Transaction and Trading	378	25.3	25.3	97.6
	Any other Purpose	36	2.4	2.4	100.0
	Total	1493	100.0	100.0	

Interpretation: From the table 4.1.10, we can interpret that 29% respondents make use of Plastic Money for online shopping, 25.3% are using Plastic Money for Banking transactions and trading purposes, 24.2% are using Plastic Money for offline shopping, 19.1% are using Plastic Money to pay utility bills, and 2.4% are using it for purposes other than those mentioned.

Q.11 Did you use Plastic Money before Demonetization?

Table 4.1.11 Use of Plastic Money Before Demonetization					
		Frequency	Per cent	Valid %	Cumulative %
Valid	Yes	675	50.8	50.8	50.8
	No	655	49.2	49.2	100.0
	Total	1330	100.0	100.0	

Interpretation: Based on above table we can see that 50.8% respondents used plastic money before Demonetization, while 49.2% did not.

Q.12 From where do you get information about Plastic Money?

Table 4.1.12 From where do you get information about Plastic Money?					
		Frequency	Per cent	Valid %	Cumulative %
Valid	Internet	704	47.2	47.2	47.2
	Friends	323	21.6	21.6	68.8
	Relatives	259	17.3	17.3	86.1
	Television	95	6.4	6.4	92.5
	Newspapers	46	3.1	3.1	95.6
	Radio	10	.7	.7	96.2
	Any other source	56	3.8	3.8	100.0
	Total	1493	100.0	100.0	

Interpretation: From the table 4.1.12, we can interpret that the majority (47.2%) of the respondents had information about using Plastic Money through the Internet, 21.6% of respondents had information about Plastic Money from friends, 17.3% of respondents had information of Plastic Money from relatives, 6.4% respondents get the information of Plastic Money from Television, 3.1% respondents get the information of Plastic Money from Newspaper, 0.7% respondents get the information of Plastic Money from Radio, while 3.8% respondents get the information of Plastic Money from other than mentioned sources.

Q.13 Who influence your decision to adopt Plastic Money?

Table 4.1.13 Influencing the decision to adopt Plastic Money					
		Frequency	Per cent	Valid %	Cumulative %
Valid	Friends	403	27.0	27.0	27.0
	Colleagues	164	11.0	11.0	38.0
	Family members	574	38.4	38.4	76.4
	Relatives	95	6.4	6.4	82.8
	Any Celebrity	17	1.1	1.1	83.9
	Any other Person	240	16.1	16.1	100.0
	Total	1493	100.0	100.0	

Interpretation: From the above table, we can interpret that the majority (38%) of the respondent's decision to adopt Plastic Money was influenced by their family members, 27% of the respondent's decision to adopt Plastic Money influenced by their friends, 11% of the respondent's decision to adopt Plastic Money influence by their colleagues, 7% of the

respondent's decision to adopt Plastic Money influence by their relatives, only 1% of the respondent's decision to adopt Plastic Money influence by Celebrity and 16% of the respondent's decision to adopt Plastic Money influence by Any other person.

Q. 14 Do you face any difficulty while using Plastic Money?

Table 4.1.14 Difficulty while using Plastic Money					
		Frequency	Per cent	Valid %	Cumulative %
Valid	Yes	259	15.0	19.5	19.5
	No	1071	62.2	80.5	100.0
Total		1721	100.0	100.0	

Interpretation: 80.5% of the respondents faced no difficulty using plastic money, while only 19.5% faced difficulty using money. Users face difficulties such as network connectivity, cash dispensing, ATM card theft, security issues, etc.

Frequency Likert question:

Q.15 Show your **LEVEL OF AGREEMENT** with the below-mentioned statements about the **PLASTIC MONEY**. (1- Strongly Disagree, 2- Disagree, 3- Neither Agree nor Disagree, 4- Agree, 5- Strongly Agree)

Table 4.1.24 Perceived Usefulness

Sr. No.	Statements	Ahmedabad Mean	Vadodara Mean	Surat Mean	Rajkot Mean	Total Mean
1	Plastic money enables me to accomplish tasks more quickly.	4.09	4.02	4.29	4.27	4.17
2	Plastic money increases my number of daily transactions.	3.60	3.45	3.64	3.68	3.61
3	Using plastic money is safe and effective nowadays.	3.87	3.97	4.10	4.04	3.98
4	Due to the Duplicity of Paper Currency, I am shifting to plastic money.	3.59	3.70	3.94	3.99	3.78
5	It is easy to handle transactions involving a significant amount of money.	3.94	3.97	4.18	4.15	4.05

6	The use of plastic money provides all the information about my transactions.	4.12	4.10	4.32	4.38	4.22
7	Plastic money will help solve the problem of corruption.	3.78	3.67	3.84	3.86	3.79
8	Overall, using plastic money is advantageous.	3.73	3.51	4.32	3.45	3.90

Interpretation:

- From the above table, we can read between the lines for Ahmedabad that the mean score of the factors like - The use of plastic money provides all information about my transactions (4.12), Plastic money enables me to accomplish tasks more quickly (4.09), It is easy to handle transactions involving a significant amount of money (3.94), Using plastic money is safe and effective nowadays (3.87), Plastic money will help to solve the problem of corruption (3.78), Overall, I perceive that using plastic money is advantageous (3.73), Plastic money increases my number of daily transactions (3.60) and Due to the Duplicity of Paper Currency, I am shifting to plastic money (3.59) are more significant than four and near to four (effective) in the scale of five. It provides evidence that most respondents believe this factor influences their use of plastic money.
- For Vadodara, influencing factors are- The use of plastic money provides all information about my transactions (4.10), Plastic money enables me to accomplish tasks more quickly (4.02), It is easy to handle transactions involving a large amount of money (3.97), Using plastic money is safe and effective nowadays (3.97), Due to the Duplicity of Paper Currency, I am shifting to plastic money (3.70), Plastic money will help to solve the problem of corruption (3.67), Overall, I perceive that using plastic money is advantageous (3.51). Plastic money increases my number of daily transactions (3.45), which are more significant than four and near to four (adequate) on a scale of five.
- For Surat, influencing factors are- The use of plastic money provides all information about my transactions (4.32); overall, I perceive that using plastic money is advantageous (4.32); plastic money enables me to accomplish tasks more quickly (4.29), It is easy to handle transactions involving a significant amount of money (4.18), Using plastic money is safe and effective nowadays (4.10), Due to the Duplicity of Paper Currency, I am shifting to plastic money (3.94), Plastic money will

help to solve the problem of corruption (3.84) and Plastic money increases my number of daily transactions (3.64) is more significant than four and near to four (adequate) in the scale of five.

- For Rajkot, influencing factors are- The use of plastic money provides all information about my transactions (4.38), Plastic money enables me to accomplish tasks more quickly (4.27), It is easy to handle transactions involving a large amount of money (4.15), Using plastic money is safe and effective nowadays (4.04), Due to the Duplicity of Paper Currency, I am shifting to plastic money (3.99), Plastic money will help to solve the problem of corruption (3.86), Plastic money increases my number of daily transactions (3.68) and Overall, I perceive that using plastic money is advantageous (3.45) are more significant than four and near to four (effective) in the scale of five.
- In the total picture, the most influencing factors for use of plastic money are - The use of plastic money provides all information about my transactions (4.22), Plastic money enables me to accomplish tasks more quickly (4.17), It is easy to handle transactions involving a significant amount of money (4.05), Using plastic money is safe and effective nowadays (3.98), Overall, I perceive that using plastic money is advantageous (3.90), Plastic money will help to solve the problem of corruption (3.79), Due to the Duplicity of Paper Currency, I am shifting to plastic money (3.78). Plastic money increases my number of daily transactions (3.61), which are more significant than four and near to four (adequate) on a scale of five.

Table 4.1.25 Perceived Ease of Use

Sr. No.	Statements	Ahmedabad Mean	Vadodara Mean	Surat Mean	Rajkot Mean	Total Mean
1	Plastic money, such as credit cards, is easy to use.	3.81	3.79	4.00	3.91	3.89
2	It is easy to interact with shopkeepers using plastic money.	3.77	3.66	4.02	3.82	3.85
3	It is flexible to use plastic money.	3.98	3.93	4.24	4.06	4.08
4	Learning to follow procedures for making transactions through plastic money is easy.	3.76	3.95	4.17	4.08	3.97
5	Payments made through plastic money require minimum effort.	3.87	3.91	3.96	3.95	3.92

6	Overall, it is easy for me to use plastic money.	4.06	3.99	4.31	4.21	4.16
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Interpretation:

- From the above table, we can read between the lines that the mean score of most statements is more significant than four and near to four (strongly agree and agree) on a scale of five. This indicates that using plastic money is easy for the respondents in all selected cities.
- By observing the results at Ahmedabad, the results of statements 1, 2, 3, 4, 5, and 6 are near to four on a scale of five. This shows that the use of plastic money is easy for youth.
- Observing the results at Vadodara, statements 1, 2, 3, 4, 5, and 6 are near four on a scale of five. This shows that using plastic money is easy among youth.
- Observing the results at Surat, statements 1, 2, 3, 4, 5, and 6 scored near four on a scale of five. This shows that using plastic money is easy among youth.
- Observing the results at Rajkot, statements 1, 2, 3, 4, 5, and 6 scored near four on a scale of five. This shows that using plastic money is easy among youth.
- The total picture results of statements 1, 2, 3, 4, 5, and 6 are near four on a scale of five. This means using plastic money is easy among youth.
- Based on several statements agreed by respondents for Perceived Ease of Use, we can read between the lines that respondents of Surat and Rajkot strongly agree as compared to Vadodara and Ahmadabad on Perceived Ease of Use. One reason may be the availability of other modes of payment.

Table 4.1.26 Attitude towards Plastic Money

		Ahmedabad	Vadodara	Surat	Rajkot	Total
Sr. No.	Statements	Mean	Mean	Mean	Mean	Mean
1	Using a plastic money channel to operate my account would be wise.	3.58	3.55	3.89	3.54	3.69
2	Plastic money helps me to complete all my financial transactions on time	3.95	3.92	4.20	3.95	4.04
3	There is less risk of financial fraud using plastic money	3.30	3.21	3.73	3.18	3.44
4	Demonetization has made the usage of plastic money compulsory	3.02	3.13	2.90	3.10	2.99
5	Overall, plastic money is the best option for doing my financial transactions.	3.83	3.65	4.18	3.72	3.63

Interpretation:

- Here, five different statements were asked to respondents to check their degree of agreement or disagreement about their attitude in the direction of using plastic money.
- From the above table, we can decode that (result at Ahmedabad); the mean score of all five statements is near four (agree) on a scale of five. Respondents agree that plastic money helps to complete financial transactions on time, plastic money is the best option for doing financial transactions, using plastic money channel for operating bank account would be a wise idea, there is less risk of financial fraud using plastic money, and Demonetization has made the usage of plastic money compulsory.
- From the above table, we can decode that (result at Vadodara); the mean score of all five statements is near four (agree) on a scale of five. Respondents agree that plastic money helps to complete financial transactions on time, plastic money is the best option for doing financial transactions, using plastic money channel for operating bank account would be a wise idea, there is less risk of financial fraud using plastic money, and Demonetization has made the usage of plastic money compulsory.
- From the above table, we can decode that (result at Surat); the mean score of statements 2 and 5 are near to five (strongly agree) on a scale of five. The mean score

of statements 1 and 3 are near four (agree) on a scale of five, and the mean score of statement 4 is near three (neither agree nor disagree) on a scale of five. Respondents strongly agree that plastic money helps complete financial transactions on time and is the best option for doing financial transactions.

- From the above table, we can decode that (result at Rajkot); the mean score of all five statements is near four (agree) on a scale of five. Respondents agree that plastic money helps to complete financial transactions on time, plastic money is the best option for doing financial transactions, using plastic money channel for operating bank account would be a wise idea, there is less risk of financial fraud using plastic money, and Demonetization has made the usage of plastic money compulsory.
- In the total picture, the mean score of statement 2 is near five (strongly agree) on a scale of five. The mean score of statements 1, 3, and 5 are near four (agree) on a scale of five. Meanwhile, the mean score of statement 4 is near three (neither agree nor disagree) on a scale of five. Respondents highly agree that the influence of plastic money helps to complete financial transactions on time.
- Respondents from each of the four cities agree about their attitude toward using plastic money, and the results indicate that respondents from all four selected cities show a positive attitude toward using plastic money.

Table 4.1.27 Behavioral Intention

Sr. No.	Statements	Ahmedabad Mean	Vadodara Mean	Surat Mean	Rajkot Mean	Total Mean
1	I want to increase the frequency of using plastic money in the future.	3.78	3.79	3.96	3.95	3.87
2	My primary reference group (family and friends) influences my plastic money usage.	3.67	3.67	3.70	3.66	3.69
3	I desired to use plastic money to operate my bank accounts.	3.83	3.89	3.90	4.07	3.89
4	Financial transactions through plastic money enhance my CIBIL (Credit Score) in the financial system.	3.60	3.64	3.68	3.62	3.64

5	Using plastic money allows me to make different payments and take advantage of credit periods.	3.74	3.51	3.81	3.84	3.75
6	Overall, the magnitude of the usage of plastic money will increase shortly.	3.97	3.96	4.22	4.35	4.10

Interpretation:

- Here, six different statements were asked by respondents to check their level of agreement or disagreement about their Behavioral Intention towards using plastic money.
- From the above table, we can decode that (result at Ahmedabad); the mean score of all six statements is near four (agree) on a scale of five. Respondents agree that the usage of plastic money will increase shortly. I desire to use plastic money to operate my bank accounts, and I would like to increase the frequency of using plastic money in the future; the use of plastic money provides me with an opportunity to make different payments to avail of credit period, use plastic money gets influenced by my primary reference group (family and friends) and financial transactions through plastic money enhance my CIBIL (Credit Score) in the financial system.
- From the above table, we can decode that (result at Vadodara); the mean score of all six statements is near to four (agree) on a scale of five. Respondents agree that the usage of plastic money will increase shortly. I desire to use plastic money to operate my bank accounts, and I would like to increase the frequency of using plastic money in the future; usage of plastic money is influenced by my primary reference group (family and friends), financial transactions through plastic money enhance my CIBIL (Credit Score) in the financial system, and the use of plastic money provides me with an opportunity to make differed payments & to avail credit period.
- From the above table, we can decode that (result at Surat); the mean score of statement 6 is near to five (strongly agree) on a scale of five, while the mean score of statements 1, 2, 3, 4, and 5 is near four (agree) on a scale of five. Respondents highly agree that the usage of plastic money will increase shortly.
- From the above table, we can decode that (result at Rajkot); the mean score of statements 3 and 6 is near to five (strongly agree) on a scale of five, while the mean

score of statements 1, 2, 4, and 5 is near to four (agree) on a scale of five. Respondents highly agree that the usage of plastic money will increase shortly. I desired to use plastic money to operate my bank accounts.

- In the total picture, the mean score of statement 6 is near five (strongly agree) on a scale of five, while the mean score of statements 1, 2, 3, 4, and 5 is near four (agree) on a scale of five. Respondents highly agree that the usage of plastic money will increase shortly.
- Respondents from all four selected cities agree about their Behavioral Intention toward the usage of plastic money, and the outcome proves that respondents from all four selected cities agree that plastic money will increase shortly.

Table 4.1.28 Cost

Sr. No.	Statements	Ahmedabad Mean	Vadodara Mean	Surat Mean	Rajkot Mean	Total Mean
1	Using plastic money costs a lot as the number of transactions I will do with it increases.	3.53	3.16	3.50	3.24	3.45
2	Plastic money is more costly than cash because annual maintenance charges increase after GST.	3.52	3.29	3.46	3.26	3.45
3	I have fears of financial loss due to the use of plastic money.	3.07	3.07	3.16	3.02	3.10
4	Plastic money has more interest and penalty costs for delayed payment.	3.22	3.19	3.59	3.14.	3.35
5	Overall, using plastic money is more costly than cash.	3.47	3.26	3.46	3.38	3.37

Interpretation:

- Here, five different statements were asked by respondents to check their level of agreement or disagreement about the cost of using plastic money.
- From the table 4.1.30, we can decode that (result at Ahmedabad); the mean score of all five statements is near four (agree) on a scale of five. Respondents agree that using plastic money costs a lot as the number of transactions done with it increases; plastic

money is more costly as compared to cash because annual maintenance charges increase after GST; overall, I perceive that using plastic money is more costly as compared to cash, plastic money has more interest and penalty costs for delayed payment, and I have fears of financial loss due to the use of plastic money.

- From the table, we can decode that (result at Vadodara); the mean score of all five statements is near four (agree) on a scale of five. Respondents agree that plastic money is more costly as compared to cash because annual maintenance charges increased after GST; overall, I perceive that using plastic money is more costly as compared to cash, plastic money has more interest and penalty costs for delayed payment, using plastic money costs a lot as the number of transactions I will do with it is increased and I have fears of financial loss due to the use of plastic money.
- From the table, we can decode that (result at Surat); the mean score of all five statements is near four (agree) on a scale of five. Respondents agree that plastic money has more interest and penalty costs for delayed payment, and using plastic money costs a lot as the number of transactions I will do with it is increased; plastic money is more costly as compared to cash because annual maintenance charges increased after GST, overall, I perceive that using plastic money is more costly as compared to cash and I have fears of financial loss due to the use of plastic money.
- From the table, we can decode that (result at Rajkot); the mean score of all five statements is near four (agree) on a scale of five. Respondents agree overall; I perceive that using plastic money is more costly as compared to cash, plastic money is more costly as compared to cash because annual maintenance charges increased after GST; using plastic money costs a lot as the number of transactions I will do with it increased; plastic money has more interest and penalty costs for delayed payment, and I have fears of financial loss due to the use of plastic money.
- In the total picture, the mean score of all five statements is near four (agree) on a scale of five. Respondents agree that using plastic money costs a lot as the number of transactions done with it increases; plastic money is more costly as compared to cash because annual maintenance charges increase after GST; overall, I perceive that using plastic money is more costly as compared to cash, plastic money has more interest

and penalty costs for delayed payment, and I have fears of financial loss due to the use of plastic money.

- Respondents from all four selected cities agreed about the cost of using plastic money. The results provide evidence that respondents from all four selected cities agree that using plastic money is more costly than cash and that they fear financial loss due to using plastic money.

Table 4.1.29 Social Impact

Sr. No.	Statements	Ahmedabad Mean	Vadodara Mean	Surat Mean	Rajkot Mean	Total Mean
1	After Demonetization, people used more plastic money, So I also started using it.	2.91	2.81	3.08	2.90	2.96
2	People who are important to me think that I should use plastic money.	3.05	3.05	3.14	3.14	3.09
3	I fear that if I commit fraud, society or my family will blame me.	2.87	2.72	3.26	2.80	2.99
4	The use of plastic money has become a symbol of high socioeconomic status.	3.20	3.10	3.74	3.03	3.37
5	Overall, it has had a significant social impact and affected various groups of people.	3.63	3.41	3.83	3.38	3.66

Interpretation:

- Here, five different statements were asked of respondents to check their level of agreement or disagreement about the Social Impact of using plastic money.
- From the table, we can decode that (result at Ahmedabad); the mean score of statements 2, 4, and 5 are near to four (agree) on a scale of five. Meanwhile, statements 1 and 3 mean scores are near three (neither agree nor disagree) on a scale of five. Respondents agree that plastic money has a significant social impact and has also affected various groups; plastic money has become a symbol of high socioeconomic status, and people who are important to them think they should use plastic money.

- From the table, we can decode that (result at Vadodara); the mean score of statements 2, 4, and 5 are near to four (agree) on a scale of five. Meanwhile, statements 1 and 3 mean scores are near three (neither agree nor disagree) on a scale of five. Respondents agree that plastic money has a significant social impact and has affected various groups. Plastic money has become a symbol of high socioeconomic status, and people who are important to them think they should use plastic money.
- From the table, we can decode that (result at Surat); the mean score of all five statements is near four (agree) on a scale of five. Respondents agree that plastic money has not only a significant social impact but has also affected various groups of people; the use of plastic money becomes a symbol of high Socioeconomic status, and they are afraid that in the event of fraud, they will get the blame from society or their family, people who are essential for them to think that they should use plastic money and after Demonetization, people use more plastic money; so they also started using it.
- From the table, we can decode that (result at Rajkot); the mean score of statements 2, 4, and 5 are near to four (agree) on a scale of five. Meanwhile, statements 1 and 3 mean scores are near three (neither agree nor disagree) on a scale of five. Respondents agree that plastic money has a significant social impact and has affected various groups of people; people who are important to them think that they should use plastic money, and plastic money becomes a symbol of high Socioeconomic status.
- In the total picture, the mean score of statements 2, 4, and 5 are near to four (agree) on a scale of five. Meanwhile, statements 1 and 3 mean scores are near three (neither agree nor disagree) on a scale of five. Respondents agree that plastic money has a significant social impact and has also affected various groups; plastic money has become a symbol of high socioeconomic status, and people who are important to them think they should use plastic money.
- Respondents from all four selected cities agreed about the Social Impact of using plastic money. The results prove that respondents from all four selected cities believed that plastic money has a significant social impact and has also affected various groups. Plastic money has become a symbol of high socioeconomic status.

Table 4.1.30 Perceived Security

Sr. No.		Ahmedabad	Vadodara	Surat	Rajkot	Total
	Statements	Mean	Mean	Mean	Mean	Mean
1	I feel secure while using plastic money in online and offline transactions.	3.64	3.53	3.85	3.68	3.71
2	The use of plastic money is more secure and safe as compared to cash.	3.61	3.56	3.89	3.56	3.70
3	Plastic money services keep customers' interests best in mind.	3.59	3.60	3.77	3.67	3.67
4	Carrying transactions involving significant money is safer through plastic money mode.	3.63	3.71	3.85	3.61	3.72
5	Overall, using plastic money is more secure nowadays.	3.70	3.63	3.97	3.60	3.78

Interpretation:

- Here, five different statements were asked by respondents to check their level of agreement or disagreement about the Perceived Security of using plastic money.
- From the above table, we can decode that (result at Ahmedabad); the mean score of all five statements is near four (agree) on a scale of five. Respondents agree that using plastic money is more secure nowadays; they feel secure while using plastic money in online and offline transactions. It is safer to carry out transactions involving a significant amount of money through plastic money mode, and the use of plastic money is more secure and safe than cash and plastic money services, keeping customers' interests in mind.
- From the above table, we can decode that (result at Vadodara); the mean score of all five statements is near four (agree) on a scale of five. Respondents agree that it is safer to carry out transactions involving a large amount of money through plastic money mode; using plastic money is more secure nowadays, plastic money services keep customers' interests best in mind, and plastic money is more secure and safe than cash. They feel secure while using plastic money in online and offline transactions.

- From the above table, we can decode that (result at Surat); the mean score of all five statements is near four (agree) on a scale of five. Respondents agree that using plastic money is more secure nowadays, the use of plastic money is more secure and safe as compared to cash, they feel secure while using plastic money in online and offline transactions, and it is safer to carry out transactions involving a significant amount of money through plastic money mode and plastic money services keep customers' interests best in mind.
- From the above table, we can decode that (result at Rajkot); the mean score of all five statements is near four (agree) on a scale of five. Respondents agree they feel secure while using plastic money online; plastic money services keep customers' interests in mind. Carrying transactions involving significant money is safer through plastic money mode. Using plastic money is more secure nowadays, and the use of plastic money is more secure and safe than cash.
- In the total picture, the mean score of all five statements is near four (agree) on a scale of five. Respondents agree that using plastic money is more secure nowadays; it is safer to carry out transactions involving a large amount of money through plastic money mode. They feel secure while using plastic money in online and offline transactions, and plastic money is more secure and safe than cash. Plastic money services keep customers' interests in mind.
- Respondents from all four selected cities agree that they feel secure using plastic money. The results prove that plastic money is more secure nowadays. However, the respondents from Ahmedabad, Vadodara, and Surat strongly agree that plastic money is safer nowadays than in Rajkot.

Table 4.1.31 Government Policies

Sr. No.		Ahmedabad	Vadodara	Surat	Rajkot	Total
	Statements	Mean	Mean	Mean	Mean	Mean
1	Government policy encourages me to use plastic money.	3.54	3.46	3.84	3.38	3.63
2	Plastic money is encouraged by the Government and RBI by introducing various policies and promotional incentives.	3.59	3.50	3.88	3.46	3.68

3	The government policy proves more beneficial for those who use plastic money instead of cash.	3.49	3.45	3.97	3.36	3.66
4	I appreciate the Government and RBI's initiatives to ensure safety and security in all plastic money transactions.	3.68	3.69	4.02	3.48	3.79
5	Overall, the Government and RBI's current policies encourage the use of plastic money.	3.74	3.59	4.06	3.49	3.82

Interpretation:

- Here, five different statements were asked of respondents to check their level of agreement or disagreement about Government policy regarding the utilization of plastic money.
- From the table, we can decode that (result at Ahmedabad); the mean score of all five statements is near four (agree) on a scale of five. Respondents agree that using plastic money is encouraged by the Government as well as by RBI's current policies; they appreciate the initiatives of the Government RBI in ensuring safety and security in all transactions conducted through plastic money, plastic money is encouraged by the Government as well as by RBI by introducing various policies and promotional incentives, Government policy encourages them to use plastic money and the government policy proves more beneficial for those who use plastic money instead of cash.
- From the above table, we can decode that (result at Vadodara); the mean score of all five statements is near four (agree) on a scale of five. Respondents agree that they appreciate the initiatives of the Government RBI in ensuring safety and security in all transactions conducted through plastic money; using plastic money is encouraged by the Government as well as by RBI's current policies, plastic money is encouraged by the Government as well as by RBI by introducing various policies and promotional incentives; government policy encourages them to use plastic money, and the government policy proves more beneficial for those who use plastic money instead of cash.

- From the above table, we can decode that (result at Surat); the mean score of statements 4 and 5 are near to five (strongly agree) on a scale of five. Meanwhile, the mean score of statements 1, 2, and 3 is near four (agree) on a scale of five. Respondents strongly agree that using plastic money is encouraged by the Government and by RBI's current policies; they appreciate the Government's initiatives to ensure safety and security in all transactions conducted through plastic money.
- From the above table, we can decode that (result at Rajkot); the mean score of all five statements is near four (agree) on a scale of five. Respondents agree that using plastic money is encouraged by the Government as well as by RBI's current policies; they appreciate the initiatives of the Government and RBI in ensuring safety and security in all transactions conducted through plastic money, plastic money is encouraged by the Government as well as by RBI by introducing various policies and promotional incentives, Government policy encourages them to use plastic money and the government policy proves more beneficial for those who use plastic money instead of cash.
- In the total picture, the mean score of all five statements is near four (agree) on a scale of five. Respondents agree that using plastic money is encouraged by the Government as well as by RBI's current policies; they appreciate the initiatives of the Government and RBI in ensuring safety and security in all transactions conducted through plastic money, plastic money is encouraged by the Government as well as by RBI by introducing various policies and promotional incentives, the government policy proves more beneficial for those who use plastic money instead of cash and Government policy encourages them to use plastic money.
- Respondents from all four selected cities agreed with the Government's policy on using plastic money. The results prove that respondents from all four selected cities agree that using plastic money is encouraged by the Government and RBI's current policies. The respondents from Surat City highly agree with the government policy on using plastic money compared to Ahmedabad, Vadodara, and Rajkot City.

Q.16. Show your **SATISFACTION LEVEL** on the following grounds after using Plastic Money. (1- Strongly Dissatisfied, 2- Dissatisfied, 3- Neutral, 4- Satisfied, 5- Strongly Satisfied)

Table 4.1.32 Level of Satisfaction

Sr. No.	Statements	Ahmedabad Mean	Vadodara Mean	Surat Mean	Rajkot Mean	Total Mean
1	Safety and Security	3.76	3.73	3.92	3.65	3.81
2	Rewards and Cashback	2.95	3.02	3.05	3.24	3.02
3	Convenience (Anytime Anywhere)	3.94	3.77	4.15	3.98	4.00
4	Customer Care Services by the bank	3.51	3.45	3.91	3.57	3.66
5	Information provided by a bank in the context of hidden charges, late payment charges, terms and conditions, etc.	3.23	3.05	3.63	3.09	3.35
6	Alleviate cash Shortages, the risk of carrying cash, and the Duplicity of Paper money	3.67	3.51	3.98	3.72	3.77
7	Annual Fees/Cost	2.88	3.04	3.03	2.92	2.96
8	Interest and Penalty cost for delayed payment	2.94	3.02	2.78	3.02	2.90
9	Overall, I am satisfied with the usage of plastic money.	3.42	3.83	4.25	4.22	4.09

Interpretation:

- Here, Nine different statements were asked by respondents to check their level of Satisfaction after using Plastic Money.
- From the above table, we can decode that (result at Ahmedabad) the mean score of statements 1, 3, 4, 5, 6, and 9 are near to four (satisfied) on a scale of five. Meanwhile, the mean score of statements 2, 7, and 8 is near three (neutral) on a scale of five. Respondents were satisfied with the services such as convenience (Anytime Anywhere), safety and security, alleviated cash shortages, the risk of carrying cash, and the duplicity of paper money, and customer care services by the bank; overall, they were satisfied with the usage of plastic money and information provided by a

bank in the context of hidden charges, late payment charges, terms, and conditions, etc.

- From the above table, we can decode that (result at Vadodara); the mean score of all the statements is near to four (satisfied) on a scale of five. Respondents were satisfied with the services such as, they satisfied with the usage of plastic money, convenience (Anytime, Anywhere), safety and security, alleviating cash shortages, the risk of carrying cash, and the duplicity of paper money, customer care services by the bank, information provided by a bank in the context of hidden charges, late payment charges, terms and conditions, etc., annual fees/cost, rewards and cashback and interest and penalty cost for delayed payment.
- From the above table, we can decode that (result at Surat); the mean score of statements 3 and 9 are near to five (strongly satisfied) on a scale of five. The mean scores of statements 1, 2, 4, 5, 6, and 7 are near four (satisfied) on a scale of five. Meanwhile, the mean score for statement 8 is near three (neutral) on a scale of five. Respondents were strongly satisfied with the services such as convenience (Anytime Anywhere), and they were satisfied with the usage of plastic money; respondents were satisfied with the services such as alleviating cash shortages, the risk of carrying cash, and the duplicity of paper money, safety, and security, customer care services by the bank, information provided by a bank in the context of hidden charges, late payment charges, terms and conditions, etc., rewards and cashback and annual fees/cost.
- From the above table, we can decode that (result at Rajkot); mean score of statement 9 is near to five (strongly satisfied) on a scale of five. The mean score of statements 1, 2, 3, 4, 5, 6, and 8 are near to four (satisfied) on a scale of five. Meanwhile, the mean score for statement 7 is near three (neutral) on a scale of five. Respondents were strongly satisfied with the usage of plastic money. They were satisfied with services such as convenience (Anytime, Anywhere), alleviated cash shortages, the risk of carrying cash and the duplicity of paper money, safety and security, customer care services by the bank, rewards and cashback, information provided by a bank in the context of hidden charges, late payment charges, terms and conditions, etc. and interest and penalty cost for delayed payment.

- In the total picture, the mean scores of statements 3 and 9 are near five (strongly satisfied) on a scale of five. The mean scores of statements 1, 2, 4, 5, and 6 are near to four (satisfied) on a scale of five. Meanwhile, the mean score of statements 7 and 8 is near three (neutral) on a scale of five. Respondents were strongly satisfied with the services such as convenience (Anytime Anywhere), and they were satisfied with the usage of plastic money; respondents were satisfied with the services such as safety and security, alleviating cash shortages, the risk of carrying cash, and the duplicity of paper money, customer care services by the bank, information provided by a bank in the context of hidden charges, late payment charges, terms and conditions, etc. and rewards and cashback.
- Respondents from all four selected cities are satisfied with the services provided to them by the bank. The results prove that respondents from all four selected cities are satisfied with using plastic money. However, the respondents from Surat and Rajkot cities are highly satisfied with utilization of plastic money compared to Ahmedabad and Vadodara cities.

Demographic Details:

A) Gender

Table 4.1.15 Frequency distribution Gender wise					
		Frequency	Per cent	Valid %	Cumulative %
Valid	Male	601	45.2	45.2	45.2
	Female	729	54.8	54.8	100.0
	Total	1330	100.0	100.0	

Interpretation: The table 4.1.15, shows that 45.2% of the respondents are male and 54.8% are female.

B) Age

Table 4.1.16 Frequency distribution Age-wise					
		Frequency	Per cent	Valid %	Cumulative %
Valid	18-20	396	29.8	29.8	29.8
	21-25	572	43.0	43.0	72.8
	26-30	192	14.4	14.4	87.2
	31-34	170	12.8	12.8	100.0
	Total	1330	100.0	100.0	

Interpretation: From the above table, we can interpret that 29.8% (396) respondents belong to an age group between 18 and 20, 43% (572) respondents belong to an age group between 21 and 25, 14.4% (192) respondents belong to an age group between 26 and 30, and 12.8% (170) respondents belong to an age group between 31 and 34.

C) City

Table 4.1.17 Frequency distribution City-wise					
		Frequency	Per cent	Valid %	Cumulative %
Valid	Ahmedabad	550	41.4	41.4	41.4
	Vadodara	150	11.3	11.3	52.6
	Surat	500	37.6	37.6	90.2
	Rajkot	130	9.8	9.8	100.0
	Total	1330	100.0	100.0	

Interpretation: From the table 4.1.17, we can interpret that 41.4% (550) respondents are belong to Ahmedabad, 11.3% (150) are from Vadodara, 37.6% (500) are from Surat, and 9.8% (130) are from Rajkot. A total of 1330 respondents were considered for this study.

D) Education

Table 4.1.18 Frequency distribution Education-wise					
		Frequency	Per cent	Valid %	Cumulative %
Valid	Under Graduation	491	36.9	36.9	36.9
	Graduation	320	24.1	24.1	61.0
	Post- Graduation	420	31.6	31.6	92.6
	Doctorate/Professional	84	6.3	6.3	98.9
	Other	15	1.1	1.1	100.0
	Total	1330	100.0	100.0	

Interpretation: From the above table, we can interpret that approximately 36.9% respondents are undergraduates. While 24.1% of the respondents are graduates, 31.6% respondents are postgraduates, 6.3% respondents are Doctorate/Professionals, and 1.1% respondents belong to another category. This shows that majority respondents are belong to undergraduate and post-graduation levels.

E) Profession

Table 4.1.19 Frequency distribution Profession-wise					
		Frequency	Per cent	Valid %	Cumulative %
Valid	Student	872	65.6	65.6	65.6
	Professional	77	5.8	5.8	71.4
	Government Service	57	4.3	4.3	75.6
	Private Service	273	20.5	20.5	96.2
	Businessman	26	2.0	2.0	98.1
	Freelancer	1	.1	.1	98.2
	Housewife	24	1.8	1.8	100.0
	Total	1330	100.0	100.0	

Interpretation: From the above table, 65.6% of the respondents are students, 5.8% are Professionals, 4.3% are doing Government services, 20.5% are doing Private services, 2.0%

are Businessmen, and 1.8% are housewives. This indicates that the most of the respondents are Students.

F) Monthly Family Income

Table 4.1.20 Monthly Family Income on a Monthly basis					
		Frequency	Per cent	Valid %	Cumulative %
Valid	Less than 25000	428	32.2	32.2	32.2
	25001-45000	309	23.2	23.2	55.4
	45001-65000	219	16.5	16.5	71.9
	65001- 85000	143	10.8	10.8	82.6
	85001 – 1,00,000	111	8.3	8.3	91.0
	Above 1,00,000	120	9.0	9.0	100.0
	Total	1330	100.0	100.0	

Interpretation: From the above table, 32.2% respondents belong to less than 25000 monthly family income groups. 23.2% belong to the 25001 to 45000 monthly family income group. 16.5% belong to the 45001 to 65000 monthly family income group. 10.8% belong to the 65001 to 85000 monthly family income group. 8.3% belong to the 85001 to 100000 monthly family income group, and 9.0% belong to the above 100000 monthly family income group.

G) Marital Status

Table 4.1.21 Marital Status					
		Frequency	Per cent	Valid %	Cumulative %
Valid	Married	323	24.3	24.3	24.3
	Unmarried	1000	75.2	75.2	99.5
	Widow/Divorce	7	.5	.5	100.0
	Total	1330	100.0	100.0	

Interpretation: The table 4.1.21, shows that 75.2% respondents are unmarried, while 24.3% are married. Since more than 72% respondents belong to the age group of 18 to 25 year, we can interpret that majority of them are unmarried.

H) Family Structure

Table 4.1.22 Family Structure					
		Frequency	Per cent	Valid %	Cumulative %
Valid	Nuclear	550	41.4	41.4	41.4
	Joint family	780	58.6	58.6	100.0
	Total	1330	100.0	100.0	

Interpretation: The table 4.1.22, shows that 41.4% respondents possess a nuclear family structure, while 58.6% live in a joint family structure.

Descriptive statistics:

Table 4.1.23 Descriptive Statistics						
	N	Mean	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
Gender	1330	1.55	-.194	.067	-1.965	.134
Age	1330	2.10	.633	.067	-.533	.134
City	1330	2.16	.156	.067	-1.460	.134
Education	1330	2.11	.409	.067	-.767	.134
Profession	1330	1.95	1.324	.067	.847	.134
Monthly Family Income	1330	2.67	.710	.067	-.679	.134
Marital Status	1330	1.76	-1.045	.067	-.362	.134
Family Structure	1330	1.59	-.352	.067	-1.879	.134
Valid N (listwise)	1330					

Interpretation: Here, data on demographic parameters such as gender, age, education, profession, monthly income, marital status, and family structure of the respondent are available, for which the skewness and kurtosis are not zero. As a result, we can say that data are not normally distributed so that further tests can be performed.

4.1 Inferential Statistics Part A

4.2.1 RELIABILITY ANALYSIS – SCALE (CRONBACH’S ALPHA)

This part of the thesis introduces and describes the scales use for this research. The Cronbach alpha coefficient was calculated for all the scales mentioned below to test whether the items that make up a scale all measure the same underlying attribute. Scales are reliable when the Cronbach alpha coefficient of that scale is 0.7 or higher, and this value is higher than 0.9. An overview of all the Cronbach alpha coefficients is indicated in the table

Table 4.2.1 Cronbach alpha coefficients overall

Measures	Cronbach alpha coefficients	No of Items
1. Statements about the perceived usefulness and ease of use of plastic Money	0.921	54
2. Statements about attitude towards the use of plastic Money		
3. Statements about the intention to use plastic Money		
4. Statements about the cost of using plastic Money		
5. Statements about the social impact of using plastic Money		
6. Statements about the perceived security of using plastic Money		
7. Statements about government policies of using plastic Money		
8. To check the level of satisfaction after using plastic Money		

Summary of the Cronbach alpha coefficient overall

The Cronbach alpha coefficient was calculated to check the statements about the perceived usefulness and ease of use of plastic Money, statements about the attitude towards the use of Plastic Money, statements about the intention to use plastic Money, statements about the cost of using plastic Money, statements about the social impact of using plastic Money, statements about perceived security of using plastic Money, statements about government policies of using plastic Money, and to check the level of satisfaction after using plastic Money. Testing the scale for reliability revealed that the Cronbach alpha coefficient was 0.921 for all the above statements. Therefore, this scale is considered reliable.

4.2.2 Hypothesis Testing: Chi-Square Test

Objective 2: To study the level of awareness and usage patterns of plastic Money among young consumers.

H₀1: The Gender of respondents does not significantly influence the level of awareness about the functionality of Plastic Money.

Table 4.2.2 Cross tabulation of Gender * Level of awareness about the usage of Plastic Money						
			Level of awareness about the usage of Plastic Money			Total
			Fully aware	Partially aware	Not aware	
Gender	Male	Count	404	171	26	601
		% within Gender	67.2%	28.5%	4.3%	100.0%
	Female	Count	450	267	12	729
		% within Gender	61.7%	36.6%	1.6%	100.0%
Total		Count	854	438	38	1330
		% within Gender	64.2%	32.9%	2.9%	100.0%

Table 4.2.3 Chi-Square Tests			
	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	16.511 ^a	2	.000
Likelihood Ratio	16.635	2	.000
Linear-by-Linear Association	.885	1	.347
N of Valid Cases	1330		
a. 0 cells (0.0%) have an expected count of less than 5. The minimum expected count is 17.17.			

Interpretation: From the table 4.2.3, Pearson Chi-square value is 0.000, which is less than 0.05. Hence, H₀ is rejected, which means there is a significant influence of the Gender of respondents on the level of awareness about the usage of plastic Money. 95.7% of male respondents are either partially or fully aware of the usage of plastic Money. In comparison, 98.4% of female respondents are either partially or fully aware of the usage of plastic Money, which shows that female respondents are more aware of plastic Money than male respondents.

H₀2: There is no significant influence of the Age of respondents on the level of awareness about the functionality of Plastic Money.

Table 4.2.4 Cross tabulation between Ages and Show your level of awareness about the usage of Plastic Money						
			Show your level of awareness about the usage of Plastic Money			Total
			Fully aware	Partially aware	Not aware	
Age	18-20	Count	218	158	20	396
		% of Total	16.4%	11.9%	1.5%	29.8%
	21-25	Count	372	188	12	572
		% of Total	28.0%	14.1%	0.9%	43.0%
	26-30	Count	135	54	3	192
		% of Total	10.2%	4.1%	0.2%	14.4%
	31-34	Count	129	38	3	170
		% of Total	9.7%	2.9%	0.2%	12.8%
	Total	Count	854	438	38	1330
		% of Total	64.2%	32.9%	2.9%	100.0%

Table 4.2.5 Chi-Square Tests			
	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	32.575 ^a	6	.000
Likelihood Ratio	32.250	6	.000
Linear-by-Linear Association	28.482	1	.000
N of Valid Cases	1330		
a. one cell (8.3%) has an expected count of less than 5. The minimum expected count is 4.86.			

Interpretation: From the above table 4.2.5, Pearson Chi-square value is 0.000, which is less than 0.05. Hence, H₀ is rejected, which means that the Age of respondents significantly influences the level of awareness about the usage of plastic Money. 42.1% of respondents aged between 21-25 are either partial or fully aware of the usage of plastic Money, 28.3% of respondents aged between 18-20 are either partial or fully aware of the usage of plastic Money, 14.3% of respondents having Age between 26-30 are either partial or fully aware

about the usage of plastic Money while only 12.6% respondents having Age between 31-34 are either partial or fully aware about the usage of plastic Money which shows that the respondents having Age between 21-25 are more aware of plastic Money than any other age of respondents.

H₀₃: The City of respondents did not significantly influence the level of awareness about the functionality of Plastic Money.

Table 4.2.6 Cross tabulation between City and Level of Awareness about the Use of Plastic Money.

			Level of awareness about the usage of Plastic Money			Total
			Fully aware	Partially aware	Not aware	
City	Ahmedabad	Count	330	203	17	550
		% of Total	24.8%	15.3%	1.3%	41.4%
	Vadodara	Count	98	49	3	150
		% of Total	7.4%	3.7%	0.2%	11.3%
	Surat	Count	336	149	15	500
		% of Total	25.3%	11.2%	1.1%	37.6%
	Rajkot	Count	90	37	3	130
		% of Total	6.8%	2.8%	0.2%	9.8%
Total		Count	854	438	38	1330
		% of Total	64.2%	32.9%	2.9%	100.0%

Table 4.2.7 Chi-Square Tests

	Value	Df	Asymptotic Significance (2-sided)	Exact Sig. (2- sided)	Exact Sig. (1- sided)
Pearson Chi-Square	8.341 ^a	6	.214	. ^b	
Likelihood Ratio	8.392	6	.211	.225	
Fisher's Exact Test	8.017			.229	
Linear-by-Linear Association	6.244	1	.012	. ^b	. ^b
N of Valid Cases	1330				
a. two cells (16.7%) have an expected count of less than 5. The minimum expected count is 3.71.					
b. Cannot be computed because there is insufficient memory.					

Interpretation: From Table 4.2.7 above, 16.7% of cells have an expected frequency below 5, so instead of Pearson's Chi-square value, Fisher's Exact test value is used. It is 0.229, which is greater than 0.05. Hence, we need to reject H_0 , which means the City of respondents has no significant influence on the level of awareness about the usage of plastic Money.

H₀4: Respondents' Education does not significantly influence their level of awareness about the functionality of plastic Money.

Table 4.2.8 Cross tabulation between Education and Level of awareness about the usage of Plastic Money						
			Level of awareness about the usage of Plastic Money			Total
			Fully aware	Partially aware	Not aware	
Education	Under Graduation	Count	288	184	19	491
		% of Total	21.7%	13.8%	1.4%	36.9%
	Graduation	Count	209	104	7	320
		% of Total	15.7%	7.8%	0.5%	24.1%
	Post- Graduation	Count	279	130	11	420
		% of Total	21.0%	9.8%	0.8%	31.6%
	Doctorate/Professional	Count	65	19	0	84
		% of Total	4.9%	1.4%	0.0%	6.3%
	Other	Count	13	1	1	15
		% of Total	1.0%	0.1%	0.1%	1.1%
Total		Count	854	438	38	1330
		% of Total	64.2%	32.9%	2.9%	100.0%

Table 4.2.9 Chi-Square Tests					
	Value	Df	Asymptotic Significance (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	21.148 ^a	8	.007	. ^b	

Likelihood Ratio	24.775	8	.002	. ^b	
Fisher's Exact Test	. ^b			. ^b	
Linear-by-Linear Association	15.068	1	.000	. ^b	. ^b
N of Valid Cases	1330				
a. three cells (20.0%) have an expected count of less than 5. The minimum expected count is .43.					
b. Cannot be computed because there is insufficient memory.					

Interpretation: From Table 4.2.9, more than 20% of cells have an expected frequency below five; hence, instead of Pearson Chi-square value, Fisher's Exact test value is used, but it could not be computed so Pearson Chi-square value can be used as its value is 0.007 which is less than 0.05. Hence, H_0 is rejected, which means that the Education of respondents significantly influences their level of awareness about the usage of plastic Money. 35.5% of graduate respondents are either partial or fully aware of the usage of plastic Money, 23.5% of graduate respondents are either partial or fully aware of the usage of plastic Money, 30.8% of postgraduate respondents are either partial or fully aware of the usage of plastic Money, 6.3% of doctorate or professional respondents are either partial or fully aware about the usage of plastic Money. In comparison, 1.1% other than the mentioned respondents are either partially or fully aware of the usage of plastic Money.

H₀₅: The respondents' professions do not significantly influence their level of awareness about the functionality of plastic Money.

Table 4.2.10 Cross tabulation between Profession and Level of awareness about the usage of Plastic Money						
			Level of awareness about the usage of Plastic Money			Total
			Fully aware	Partially aware	Not aware	
Profession	Student	Count	533	314	25	872
		% of Total	40.1%	23.6%	1.9%	65.6%
	Professional	Count	46	28	3	77
		% of Total	3.5%	2.1%	0.2%	5.8%
	Government Service	Count	46	11	0	57
		% of Total	3.5%	0.8%	0.0%	4.3%
	Private Service	Count	189	75	9	273
		% of Total	14.2%	5.6%	0.7%	20.5%
	Businessman	Count	22	3	1	26
		% of Total	1.7%	0.2%	0.1%	2.0%
	Freelancer	Count	1	0	0	1
		% of Total	0.1%	0.0%	0.0%	0.1%
	Housewife	Count	17	7	0	24
		% of Total	1.3%	0.5%	0.0%	1.8%
	Total	Count	854	438	38	1330
		% of Total	64.2%	32.9%	2.9%	100.0%

Table 4.2.11 Chi-Square Tests					
	Value	Df	Asymptotic Significance (2-sided)	Exact Sig. (2- sided)	Exact Sig. (1- sided)
Pearson Chi-Square	22.493 ^a	12	.032	. ^b	
Likelihood Ratio	26.601	12	.009	. ^b	
Fisher's Exact Test	. ^b			. ^b	
Linear-by-Linear Association	9.830	1	.002	. ^b	. ^b
N of Valid Cases	1330				
a. seven cells (33.3%) have an expected count of less than 5. The minimum expected count is .03.					
b. It cannot be computed because there is insufficient memory.					

Interpretation: From Table 4.2.11 above, 33.3% of cells have an expected frequency below five; hence, instead of Pearson Chi-square value, Fisher's Exact test value can be used, but it could not be computed, so Pearson Chi-square value can be used as its value is 0.032 which is less than 0.05. Hence, H_0 is rejected, which means that the respondents' Profession significantly influences the level of awareness about the usage of plastic Money. 63.7% of students are either partial or fully aware of the usage of plastic Money, 5.6% of professionals are either partial or fully aware of the usage of plastic Money, 4.3% of respondents doing government service are either partial or fully aware of the usage of plastic Money, 19.8% respondents doing private service are either partial or fully aware about the usage of plastic Money, 1.9% businessman are either partial or fully aware about the usage of plastic Money, 0.1% respondents doing Freelancer are either partial or fully aware about the usage of plastic Money. In comparison, 1.8% of housewives are either partially or fully aware of the usage of plastic Money.

H₀6: There is no significant influence of the Marital Status of respondents on the level of awareness about the functionality of plastic Money.

Table 4.2.12 Cross tabulation between Marital Status and Level of awareness about the usage of Plastic Money						
			Show your level of awareness about the usage of Plastic Money			Total
			Fully aware	Partially aware	Not aware	
Marital Status	Married	Count	237	80	6	323
		% of Total	17.8%	6.0%	0.5%	24.3%
	Unmarried	Count	612	356	32	1000
		% of Total	46.0%	26.8%	2.4%	75.2%
	Widow/Divorce	Count	5	2	0	7
		% of Total	0.4%	0.2%	0.0%	0.5%
Total		Count	854	438	38	1330
		% of Total	64.2%	32.9%	2.9%	100.0%

Table 4.2.13 Chi-Square Tests						
	Value	Df	Asymptotic Significance (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)	Point Probability
Pearson Chi-Square	16.173 ^a	4	.003	.017		
Likelihood Ratio	16.916	4	.002	.002		
Fisher's Exact Test	16.337			.002		
Linear-by-Linear Association	13.746 ^b	1	.000	.000	.000	.000
N of Valid Cases	1330					
a. three cells (33.3%) have an expected count of less than 5. The minimum expected count is .20.						
b. The standardized statistic is 3.708.						

Interpretation: From the above table 4.2.12, 33.3% of cells have an expected frequency below five; hence, Fisher's Exact test value is used instead of Pearson Chi-square value. It is 0.002, which is less than 0.05. Hence, H₀ is rejected, which means that the Marital Status of respondents significantly influences their level of awareness about the usage of plastic Money. 23.8% of married respondents are either partial or fully aware of the usage of plastic

Money, and 72.8% of unmarried respondents are either partial or fully aware of the usage of plastic Money. In comparison, 0.6% of widow or divorced respondents are either partially or fully aware of using plastic Money.

H₀7: There is no significant influence of respondents' Gender on the frequent use of Plastic Money.

Table 4.2.15 Gender * frequency of frequent use of Plastic Money Cross tabulation								
			Frequency of frequent use of Plastic Money					Total
			Daily	Weekly	Fortnightly	Monthly	Yearly	
Gender	Male	Count	58	164	59	259	61	601
		% of Total	4.4%	12.3%	4.4%	19.5%	4.6%	45.2%
	Female	Count	47	133	59	374	116	729
		% of Total	3.5%	10.0%	4.4%	28.1%	8.7%	54.8%
Total		Count	105	297	118	633	177	1330
		% of Total	7.9%	22.3%	8.9%	47.6%	13.3%	100.0%

Table 4.2.16 Chi-Square Tests			
	Value	Df	Asymptotic Significance (2-sided)
Pearson Chi-Square	30.333 ^a	4	.000
Likelihood Ratio	30.444	4	.000
Linear-by-Linear Association	28.754	1	.000
N of Valid Cases	1330		
a. 0 cells (0.0%) have an expected count of less than 5. The minimum expected count is 47.45.			

Interpretation: From the above table, the 4.2.16 Pearson Chi-square value is 0.000, less than 0.05. Hence, H₀ is rejected, which means there is a significant influence of respondents' Gender on their frequent use of Plastic Money. The majority of male and female respondents use plastic Money every month.

H₀8: There is no significant influence of the Age of respondents on the frequent use of Plastic Money.

Table 4.2.17 Age * frequency of frequent use of Plastic Money Crosstabulation								
			frequency of frequent use of Plastic Money					Total
			Daily	Weekly	Fortnightly	Monthly	Yearly	
Age	18-20	Count	27	83	32	184	70	396
		% of Total	2.0%	6.2%	2.4%	13.8%	5.3%	29.8%
	21-25	Count	43	103	55	294	77	572
		% of Total	3.2%	7.7%	4.1%	22.1%	5.8%	43.0%
	26-30	Count	14	50	14	97	17	192
		% of Total	1.1%	3.8%	1.1%	7.3%	1.3%	14.4%
	31-34	Count	21	61	17	58	13	170
		% of Total	1.6%	4.6%	1.3%	4.4%	1.0%	12.8%
Total		Count	105	297	118	633	177	1330
		% of Total	7.9%	22.3%	8.9%	47.6%	13.3%	100.0%

Table 4.2.18 Chi-Square Tests			
	Value	Df	Asymptotic Significance (2-sided)
Pearson Chi-Square	48.083 ^a	12	.000
Likelihood Ratio	46.867	12	.000
Linear-by-Linear Association	27.482	1	.000
N of Valid Cases	1330		
a. 0 cells (0.0%) have an expected count of less than 5. The minimum expected count is 13.42.			

Interpretation: From the above table, the Pearson Chi-square value is 0.000, which is less than 0.05. Hence, H₀ is rejected, which means that Age significantly influences respondents' frequent use of plastic Money.

H₀9: The City of respondents has no significant influence on the frequent use of Plastic Money.

Table 4.2.19 City * frequency of frequent use of Plastic Money Crosstabulation								
			frequency of frequent use of Plastic Money					Total
			Daily	Weekly	Fortnightly	Monthly	Yearly	
City	Ahmedabad	Count	48	127	45	247	83	550
		% of Total	3.6%	9.5%	3.4%	18.6%	6.2%	41.4%
	Vadodara	Count	16	37	16	65	16	150
		% of Total	1.2%	2.8%	1.2%	4.9%	1.2%	11.3%
	Surat	Count	25	93	48	276	58	500
		% of Total	1.9%	7.0%	3.6%	20.8%	4.4%	37.6%
	Rajkot	Count	16	40	9	45	20	130
		% of Total	1.2%	3.0%	0.7%	3.4%	1.5%	9.8%
Total		Count	105	297	118	633	177	1330
		% of Total	7.9%	22.3%	8.9%	47.6%	13.3%	100.0%

Table 4.2.20 Chi-Square Tests			
	Value	Df	Asymptotic Significance (2-sided)
Pearson Chi-Square	35.623 ^a	12	.000
Likelihood Ratio	35.793	12	.000
Linear-by-Linear Association	.039	1	.844
N of Valid Cases	1330		
a. 0 cells (0.0%) have an expected count of less than 5. The minimum expected count is 10.26.			

Interpretation: The Pearson Chi-square value from Table 4.2.20 above is 0.000, which is less than 0.05. Hence, H₀ is rejected, which means that the City of respondents significantly influences the frequent use of plastic Money.

H₀10: There is no significant influence of respondents' Education on the frequent use of Plastic Money.

Table 4.2.21 Education * frequency of frequent use of Plastic Money Crosstabulation								
			frequency of frequent use of Plastic Money					Total
			Daily	Weekly	Fortnightly	Monthly	Yearly	
Education	Under Graduation	Count	39	97	45	219	91	491
		% of Total	2.9%	7.3%	3.4%	16.5%	6.8%	36.9%
	Graduation	Count	19	71	35	164	31	320
		% of Total	1.4%	5.3%	2.6%	12.3%	2.3%	24.1%
	Post- Graduation	Count	35	97	28	214	46	420
		% of Total	2.6%	7.3%	2.1%	16.1%	3.5%	31.6%
	Doctorate/Professional	Count	12	29	8	29	6	84
		% of Total	0.9%	2.2%	0.6%	2.2%	0.5%	6.3%
	Other	Count	0	3	2	7	3	15
		% of Total	0.0%	0.2%	0.2%	0.5%	0.2%	1.1%
	Total	Count	105	297	118	633	177	1330
		% of Total	7.9%	22.3%	8.9%	47.6%	13.3%	100.0%

Table 4.2.22 Chi-Square Tests						
	Value	df	Asymptotic Significance (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)	Point Probability
Pearson Chi-Square	42.368 ^a	16	.000	. ^b		
Likelihood Ratio	42.224	16	.000	.000		
Fisher's Exact Test	.000			.000		
Linear-by-Linear Association	9.023 ^c	1	.003	.000	.000	.000
N of Valid Cases	1330					
a. four cells (16.0%) have an expected count of less than 5. The minimum expected count is 1.18.						

b. Cannot be computed because there is insufficient memory.
c. The standardized statistic is .000.

Interpretation: From the above table, 4.2.21 16% of cells have an expected frequency below 5, so instead of Pearson's Chi-square value, Fisher's Exact test value is used. It is 0.000, which is less than 0.05. Hence, H_0 is rejected, which means respondents' Education significantly influences their frequent use of Plastic Money.

H_{011} : There is no significant influence of the Profession of respondents on the frequent use of Plastic Money.

Table 4.2.23 Profession * frequency of frequent use of Plastic Money Cross tabulation								
			frequency of frequent use of Plastic Money					Total
			Daily	Weekly	Fortnightly	Monthly	Yearly	
Profession	Student	Count	61	170	75	427	139	872
		% of Total	4.6%	12.8%	5.6%	32.1%	10.5%	65.6%
	Professional	Count	9	16	3	41	8	77
		% of Total	0.7%	1.2%	0.2%	3.1%	0.6%	5.8%
	Government Service	Count	7	30	7	11	2	57
		% of Total	0.5%	2.3%	0.5%	0.8%	0.2%	4.3%
	Private Service	Count	22	67	26	135	23	273
		% of Total	1.7%	5.0%	2.0%	10.2%	1.7%	20.5%
	Businessman	Count	4	9	3	9	1	26
		% of Total	0.3%	0.7%	0.2%	0.7%	0.1%	2.0%
	Freelancer	Count	0	0	0	0	1	1
		% of Total	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
	Housewife	Count	2	5	4	10	3	24
		% of Total	0.2%	0.4%	0.3%	0.8%	0.2%	1.8%
Total		Count	105	297	118	633	177	1330
		% of Total	7.9%	22.3%	8.9%	47.6%	13.3%	100.0%

Table 4.2.24 Chi-Square Tests					
	Value	Df	Asymptotic Significance (2-sided)	Exact Sig. (2- sided)	Exact Sig. (1- sided)
Pearson Chi-Square	73.595 ^a	24	.000	.000	
Likelihood Ratio	69.639	24	.000	.000	
Fisher's Exact Test	.000			.000	
Linear-by-Linear Association	15.717	1	.000	^b	^b
N of Valid Cases	1330				
a. 12 cells (34.3%) have an expected count of less than 5. The minimum expected count is .08.					
b. Cannot be computed because there is insufficient memory.					

Interpretation: From Table 4.2.23 above, 34.3% of cells have an expected frequency below five; hence, instead of the Pearson Chi-square value, Fisher's Exact test value is used. It is 0.015, which is less than 0.05. Hence, H_0 is rejected, meaning respondents' professions significantly influence their frequent use of plastic Money.

H₀12: There is no significant influence of the Monthly Family Income of respondents on the frequent use of Plastic Money.

Table 4.2.25 Monthly Family Income * frequency of frequent use of Plastic Money Cross tabulation								
			frequency of frequent use of Plastic Money					Total
			Daily	Weekly	Fortnightly	Monthly	Yearly	
Monthly Family Income	Less than 25000	Count	23	83	35	214	73	428
		% of Total	1.7%	6.2%	2.6%	16.1%	5.5%	32.2%
	25001-45000	Count	23	82	27	139	38	309
		% of Total	1.7%	6.2%	2.0%	10.5%	2.9%	23.2%
	45001-65000	Count	25	41	27	99	27	219
		% of Total	1.9%	3.1%	2.0%	7.4%	2.0%	16.5%
	65001- 85000	Count	10	30	13	74	16	143
		% of Total	0.8%	2.3%	1.0%	5.6%	1.2%	10.8%

	85001 – 1,00,000	Count	9	27	9	55	11	111
		% of Total	0.7%	2.0%	0.7%	4.1%	0.8%	8.3%
	Above 1,00,000	Count	15	34	7	52	12	120
		% of Total	1.1%	2.6%	0.5%	3.9%	0.9%	9.0%
Total		Count	105	297	118	633	177	1330
		% of Total	7.9%	22.3%	8.9%	47.6%	13.3%	100.0%

Table 4.2.26 Chi-Square Tests			
	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	32.126 ^a	20	.042
Likelihood Ratio	31.234	20	.052
Linear-by-Linear Association	10.918	1	.001
N of Valid Cases	1330		
a. 0 cells (0.0%) have an expected count of less than 5. The minimum expected count is 8.76.			

Interpretation: The Pearson Chi-square value from Table 4.2.26 is 0.042, which is less than 0.05. Hence, H_0 is rejected, which means that respondents' monthly family income significantly influences their frequent use of plastic Money.

H₀13: There is no significant influence of the Marital Status of respondents on the frequent use of Plastic Money.

Table 4.2.27 Marital Status * frequency of frequent use of Plastic Money Crosstabulation								
			frequency of frequent use of Plastic Money					Total
			Daily	Weekly	Fortnightly	Monthly	Yearly	
Marital Status	Married	Count	30	92	32	139	30	323
		% of Total	2.3%	6.9%	2.4%	10.5%	2.3%	24.3%
	Unmarried	Count	75	203	86	489	147	1000
		% of Total	5.6%	15.3%	6.5%	36.8%	11.1%	75.2%
	Widow/Divorcee	Count	0	2	0	5	0	7
		% of Total	0.0%	0.2%	0.0%	0.4%	0.0%	0.5%
Total		Count	105	297	118	633	177	1330
		% of Total	7.9%	22.3%	8.9%	47.6%	13.3%	100.0%

Table 4.2.28 Chi-Square Tests						
	Value	df	Asymptotic Significance (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)	Point Probability
Pearson Chi-Square	18.997 ^a	8	.015	. ^b		
Likelihood Ratio	21.007	8	.007	. ^b		
Fisher's Exact Test	. ^b			. ^b		
Linear-by-Linear Association	13.571 ^c	1	.000	.000	.000	.000
N of Valid Cases	1330					
a. five cells (33.3%) have an expected count of less than 5. The minimum expected count is .55.						
b. Cannot be computed because there is insufficient memory.						
c. The standardized statistic is 3.684.						

Interpretation: From Table 4.2.27 above, 33.3% of cells have an expected frequency below 5. Therefore, Fisher's Exact test value is used instead of Pearson's Chi-square value. However, the software could not calculate it, so Pearson's Chi-square Value can be interpreted. It is 0.015, which is less than 0.05. Hence, H_0 is rejected, which means respondents' Marital Status significantly influences their frequent use of Plastic Money.

Table 4.2.29 Frequency of use of Plastic Money before demonetization.					
		Frequency	Per cent	Valid %	Cumulative %
Valid	Yes	675	50.8	50.8	50.8
	No	655	49.2	49.2	100.0
	Total	1330	100.0	100.0	

From the above table 4.2.29, we can interpret that 50.8% of respondents were using plastic Money before demonetization, while 49.2% were not using plastic Money before demonetization. This means that around half of the respondents used plastic Money before demonetization.

Table 4.2.30 Summary of the demographic factors and use of plastic money before demonetization.			
		Cases	
		Valid	Total
		Missing	

	N	Per cent	N	Per cent	N	Per cent
Gender * Use Plastic Money before demonetization	1330	100.0%	0	0.0%	1330	100.0%
Age * Use Plastic Money before demonetization	1330	100.0%	0	0.0%	1330	100.0%
City * Use Plastic Money before demonetization	1330	100.0%	0	0.0%	1330	100.0%
Education * Use Plastic Money before demonetization	1330	100.0%	0	0.0%	1330	100.0%
Profession * Use Plastic Money before demonetization	1330	100.0%	0	0.0%	1330	100.0%
Monthly Family Income * Use Plastic Money before demonetization	1330	100.0%	0	0.0%	1330	100.0%
Marital Status * Use Plastic Money before demonetization	1330	100.0%	0	0.0%	1330	100.0%

H₀14: Respondents' Gender did not significantly influence their frequent use of Plastic Money before demonetization.

Table 4.2.31 Cross Tabulation between Gender * Use Plastic Money before demonetization.

			Did you use Plastic Money before demonetization?		Total
			Yes	No	
Gender	Female	Count	314	415	729
		% of Total	23.6%	31.2%	54.8%
	Male	Count	361	240	601
		% of Total	27.1%	18.0%	45.2%
Total		Count	675	655	1330
		% of Total	50.8%	49.2%	100.0%

Table 4.2.32 Chi-Square Tests

	Value	Df	Asymptotic Significance (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	38.062 ^a	1	.000		
Continuity Correction	37.385	1	.000		
Likelihood Ratio	38.266	1	.000		
Linear-by-Linear Association	38.033	1	.000		
N of Valid Cases	1330				

a. 0 cells (0.0%) have an expected count of less than 5. The minimum expected count is 295.98.
b. Computed only for a 2x2 table

Interpretation: From the above Table 4.1.32, the Pearson Chi-square value is 0.000, less than 0.05. Hence, H_0 is rejected, which means there is a significant influence of respondents' Gender on the frequent use of Plastic Money before demonetization. 23.6% of female respondents used plastic Money before demonetization, while 27.1% of male respondents used plastic Money before demonetization.

H₀15: The respondents' Age did not significantly influence their frequent use of Plastic Money before demonetization.

Table 4.2.33 Cross Tabulation between Age and Use of Plastic Money before demonetization.					
			Use Plastic Money before demonetization?		Total
			Yes	No	
Age	31-34	Count	133	37	170
		% of Total	10.0%	2.8%	12.8%
	26-30	Count	122	70	192
		% of Total	9.2%	5.3%	14.4%
	21-25	Count	250	322	572
		% of Total	18.8%	24.2%	43.0%
	18-20	Count	170	226	396
		% of Total	12.8%	17.0%	29.8%
Total		Count	675	655	1330
		% of Total	50.8%	49.2%	100.0%

Table 4.2.34 Chi-Square Tests			
	Value	Df	Asymptotic Significance (2-sided)
Pearson Chi-Square	84.996 ^a	3	.000
Likelihood Ratio	88.532	3	.000
Linear-by-Linear Association	70.753	1	.000
N of Valid Cases	1330		
a. 0 cells (0.0%) have an expected count of less than 5. The minimum expected count is 83.72.			

Interpretation: From the above table 4.2.34, the Pearson Chi-square value is 0.000, which is less than 0.05. Hence, H_0 is rejected, meaning respondents significantly influenced the frequent use of plastic Money before demonetization. 10.0% of respondents were between 31-34, 9.2% of respondents having Aged 26-30, 18.8% of respondents having Aged 21-25 and 12.8% of respondents having Age between 18-20 were using plastic Money before demonetization, which means the majority of the respondents having Age between 21-25 were using plastic Money before demonetization.

H₀16: The City of respondents has no significant influence on the frequent use of plastic Money before demonetization.

Table 4.2.35 Cross Tabulation between City and Use of Plastic Money before demonetization.					
			Use Plastic Money before demonetization?		Total
			Yes	No	
City	Rajkot	Count	79	51	130
		% of Total	5.9%	3.8%	9.8%
	Surat	Count	188	312	500
		% of Total	14.1%	23.5%	37.6%
	Vadodara	Count	87	63	150
		% of Total	6.5%	4.7%	11.3%
	Ahmedabad	Count	321	229	550
		% of Total	24.1%	17.2%	41.4%
Total		Count	675	655	1330
		% of Total	50.8%	49.2%	100.0%

Table 4.2.36 Chi-Square Tests			
	Value	Df	Asymptotic Significance (2-sided)
Pearson Chi-Square	55.724 ^a	3	.000
Likelihood Ratio	56.171	3	.000
Linear-by-Linear Association	17.312	1	.000
N of Valid Cases	1330		
a. 0 cells (0.0%) have an expected count of less than 5. The minimum expected count is 64.02.			

Interpretation: The Pearson Chi-square value from the above Table 4.2.36 is 0.000, which is less than 0.05. Hence, H_0 was rejected, meaning that the City of respondents significantly

influenced the frequent use of plastic Money before demonetization. 5.9% of respondents from the City of Rajkot, 14.1% of respondents from Surat, 6.5% from the City of Vadodara, and 24.1% of respondents from Ahmadabad were using plastic Money before demonetization. Most (24.1%) of the respondents using plastic Money are from Ahmadabad.

H₀17: The respondents' Education did not significantly influence their frequent use of plastic Money before demonetization.

Table 4.2.37 Cross Tabulation between Education and Use of Plastic Money before demonetization.					
			Did you use Plastic Money before demonetization?		Total
			Yes	No	
Education	Other	Count	11	4	15
		% of Total	0.8%	0.3%	1.1%
	Doctorate/Professional	Count	73	11	84
		% of Total	5.5%	0.8%	6.3%
	Post- Graduation	Count	231	189	420
		% of Total	17.4%	14.2%	31.6%
	Graduation	Count	150	170	320
		% of Total	11.3%	12.8%	24.1%
	Under Graduation	Count	210	281	491
		% of Total	15.8%	21.1%	36.9%
Total		Count	675	655	1330
		% of Total	50.8%	49.2%	100.0%

Table 4.2.38 Chi-Square Tests			
	Value	Df	Asymptotic Significance (2-sided)
Pearson Chi-Square	64.459 ^a	4	.000
Likelihood Ratio	70.089	4	.000
Linear-by-Linear Association	47.871	1	.000
N of Valid Cases	1330		
a. 0 cells (0.0%) have an expected count of less than 5. The minimum expected count is 7.39.			

Interpretation: From the above Table 4.2.38, the Pearson Chi-square value is 0.000, less than 0.05. Hence, H₀ is rejected, meaning that respondents' Education significantly influenced

the frequent use of plastic Money before demonetization. 0.8% of respondents had had another degree, 5.5% had Doctorate/Professional degrees, 17.4% had Post Graduation degrees, 11.3% had graduated, and 15.8% had had undergraduate degrees and were using plastic Money before demonetization. The majority (15.8%) of the respondents who are graduates were using plastic Money before demonetization.

H₀18: The respondents' professions did not significantly influence their frequent use of plastic Money before demonetization.

Table 4.2.39 Cross Tabulation between Profession and Use of Plastic Money before demonetization.					
			Use Plastic Money before demonetization?		Total
			Yes	No	
Profession	Housewife	Count	9	15	24
		% of Total	0.7%	1.1%	1.8%
	Freelancer	Count	0	1	1
		% of Total	0.0%	0.1%	0.1%
	Businessman	Count	21	5	26
		% of Total	1.6%	0.4%	2.0%
	Private Service	Count	162	111	273
		% of Total	12.2%	8.3%	20.5%
	Government Service	Count	50	7	57
		% of Total	3.8%	0.5%	4.3%
	Professional	Count	49	28	77
		% of Total	3.7%	2.1%	5.8%
	Student	Count	384	488	872
		% of Total	28.9%	36.7%	65.6%
Total		Count	675	655	1330
		% of Total	50.8%	49.2%	100.0%

Table 4.2.40 Chi-Square Tests			
	Value	Df	Asymptotic Significance (2-sided)
Pearson Chi-Square	72.159 ^a	6	.000
Likelihood Ratio	77.562	6	.000
Linear-by-Linear Association	24.293	1	.000

N of Valid Cases	1330		
a. two cells (14.3%) have an expected count of less than 5. The minimum expected count is .49.			

Interpretation: From the above table 4.2.40, the Pearson Chi-square value is 0.000, less than 0.05. Hence, H_0 is rejected, meaning respondents significantly influenced the frequent use of plastic Money before demonetization. 0.7% of respondents had a profession as a housewife, 0.0% as a freelancer, 1.6% as a businessman, 12.2% as a Private service, 3.8% as a Government service, 3.7% as a professional, and 28.9% of students used plastic Money before demonetization. Most respondents (28.9%) were students using plastic Money before demonetization.

H₀19: The respondents' Monthly Family Incomes did not significantly influence their frequent use of plastic Money before demonetization.

Table 4.2.41 Cross Tabulation between Monthly Family Income and Use of Plastic Money before demonetization.					
			Use Plastic Money before demonetization?		Total
			Yes	No	
Monthly Family Income	Above 1,00,000	Count	70	50	120
		% of Total	5.3%	3.8%	9.0%
	85001 – 1,00,000	Count	76	35	111
		% of Total	5.7%	2.6%	8.3%
	65001- 85000	Count	83	60	143
		% of Total	6.2%	4.5%	10.8%
	45001-65000	Count	110	109	219
		% of Total	8.3%	8.2%	16.5%
	25001-45000	Count	153	156	309
		% of Total	11.5%	11.7%	23.2%
	Less than 25000	Count	183	245	428
		% of Total	13.8%	18.4%	32.2%
Total		Count	675	655	1330
		% of Total	50.8%	49.2%	100.0%

Table 4.2.42 Chi-Square Tests			
	Value	Df	Asymptotic Significance (2-sided)
Pearson Chi-Square	30.898 ^a	5	.000
Likelihood Ratio	31.319	5	.000
Linear-by-Linear Association	25.159	1	.000
N of Valid Cases	1330		
a. 0 cells (0.0%) have an expected count of less than 5. The minimum expected count is 54.67.			

Interpretation: From the above Table 4.2.42, the Pearson Chi-square value is 0.000, which is less than 0.05. Hence, H_0 is rejected, meaning that respondents' monthly family income significantly influences the frequent use of plastic Money before demonetization. 5.3% of respondents have a monthly income above 1,00,000, 5.7% of respondents have a monthly income between 85001- 1,00,000, 6.2% of respondents have a monthly income between 65001 – 85000, 8.3% of respondents have a monthly income between 45001-65000, 11.5% respondents having monthly income between 25001-45000 and 13.8% of respondents having monthly income less than 25000 were using plastic Money before demonetization. The majority (13.8%) of the respondents have a Monthly Family income below 25000 and were using plastic Money before demonetization.

H₀20: The respondents' marital Status did not significantly influence their frequent use of plastic Money before demonetization.

Table 4.2.43 Cross Tabulation between Marital Status and Use of Plastic Money before demonetization.					
			Use Plastic Money before demonetization?		Total
			Yes	No	
Marital Status	Widow/Divorce	Count	5	2	7
		% of Total	0.4%	0.2%	0.5%
	Unmarried	Count	450	550	1000
		% of Total	33.8%	41.4%	75.2%
	Married	Count	220	103	323
		% of Total	16.5%	7.7%	24.3%
Total		Count	675	655	1330
		% of Total	50.8%	49.2%	100.0%

Table 4.2.44 Chi-Square Tests						
	Value	Df	Asymptotic Significance (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)	Point Probability
Pearson Chi-Square	53.378 ^a	2	.000	.000		
Likelihood Ratio	54.404	2	.000	.000		
Fisher's Exact Test	54.145			.000		
Linear-by-Linear Association	46.795 ^b	1	.000	.000	.000	.000
N of Valid Cases	1330					
a. two cells (33.3%) have an expected count of less than 5. The minimum expected count is 3.45.						
b. The standardized statistic is 6.841.						

Interpretation: From the above table 4.2.44, Fisher's Exact Test value is 0.000, which is less than 0.05. Hence, H_0 is rejected, which means that the respondents' marital status significantly influenced their frequent use of plastic Money before demonetization. 0.4% Widow/Divorced, 33.8% Unmarried, and 16.8% married respondents used plastic Money before demonetization. Most (33.8%) of unmarried respondents used plastic Money before demonetization.

Objective: 4 To find the relationship between the demographic factors of the respondents and the Usage of Plastic Money.

Kruskal Wallis test:

H₀21: Respondents' Gender has no significant impact on their Perceived usefulness (PU).

Table 4.2.45 shows Normality Tests between Gender and PU1 to PU8 and PU Total.							
	Gender	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
		Statistic	df	Sig.	Statistic	Df	Sig.
Plastic Money enables me to accomplish tasks more quickly. (PU1)	Male	.291	601	.000	.746	601	.000
	Female	.282	729	.000	.717	729	.000
Plastic Money increases my Number of daily transactions. (PU2)	Male	.299	601	.000	.856	601	.000
	Female	.313	729	.000	.847	729	.000
Using plastic Money is safe and effective nowadays. (PU3)	Male	.309	601	.000	.810	601	.000
	Female	.307	729	.000	.800	729	.000
Due to the Duplicity of Paper Currency, I am shifting to plastic Money. (PU4)	Male	.273	601	.000	.857	601	.000
	Female	.289	729	.000	.849	729	.000
It is easy to handle transactions involving a large amount of Money. (PU5)	Male	.284	601	.000	.809	601	.000
	Female	.289	729	.000	.778	729	.000
The use of plastic Money provides all the information about my transactions. (PU6)	Male	.267	601	.000	.767	601	.000
	Female	.283	729	.000	.748	729	.000
Plastic Money will help solve the problem of corruption. (PU7)	Male	.279	601	.000	.859	601	.000
	Female	.302	729	.000	.830	729	.000
Overall, using plastic Money is advantageous. (PU8)	Male	.291	601	.000	.814	601	.000
	Female	.295	729	.000	.783	729	.000
Perceived Usefulness (PU Total)	Male	.366	601	.000	.759	601	.000
	Female	.373	729	.000	.720	729	.000
a. Lilliefors Significance Correction							

Interpretation: The above table interprets that the Kolmogorov –Smirnov and Shapiro-Wilk value is 0.000 for Gender and Perceived usefulness (PU) statements 1 to 8 and Perceived Usefulness Total; hence, H₀ is rejected. Therefore, the data are abnormal so that we can apply a non-parametric test.

Table 4.2.46 Test Statistics ^b									
	PU1	PU2	PU3	PU4	PU5	PU6	PU7	PU8	PUTOTAL
Chi-Square	3.084	.113	1.026	.580	4.498	5.360	4.903	11.568	4.033
Df	1	1	1	1	1	1	1	1	1
Asymp. Sig.	.079	.737	.311	.446	.034	.021	.027	.001	.045
a. Kruskal Wallis Test									
b. Grouping Variable: Gender									

Interpretation:

- From the table, it is interpreted that the significance value of the Kruskal Wallis H test for accomplishing tasks more quickly (PU1), Number of daily transactions (PU2), safe and effective (PU3), Shifting due to the Duplicity of paper currency (PU4) is 0.079, 0.737, 0.311 and 0.446 respectively which are more than 0.05 hence H₀ is not rejected. So there is no impact of Gender on PU1, PU2, PU3 and PU4.
- The Kruskal Wallis H values for easy-to-handle big transactions (PU5), providing all information about transactions (PU6), helping to solve the problem of corruption(PU7), and using plastic Money is advantageous (PU8) is 0.034, 0.021, 0.027, and 0.001, respectively, which are less than 0.05; hence, H₀ is rejected. So, there is a significant impact of Gender on PU5, PU6, PU7, and PU8.
- The Kruskal Wallis H test value for the impact of respondents' Gender on Perceived usefulness (PU) is 0.045, which is less than 0.05; hence, H₀ is rejected. So, there is a significant impact of respondents' Gender on Perceived Usefulness (PU).

H₀₂₂: There is no significant impact of the Age of respondents on the Perceived usefulness (PU) of respondents.

Interpretation: The data analysis shows that the Kolmogorov –Smirnov and Shapiro-Wilk value is 0.000 for Age and Perceived usefulness (PU) statements 1 to 8; hence, H₀ is rejected. Therefore, the data are not normal, so we can apply a non-parametric test as follows.

Table 4.2.47 Test Statistics ^b									
	PU1	PU2	PU3	PU4	PU5	PU6	PU7	PU8	PUTOTAL
Chi-Square	31.406	7.936	7.699	6.993	13.981	20.928	11.127	51.296	23.822
Df	3	3	3	3	3	3	3	3	3
Asymp. Sig.	.000	.047	.053	.072	.003	.000	.011	.000	.000
a. Kruskal Wallis Test									
b. Grouping Variable: Age									

Interpretation:

- From Table 4.2.47, it is interpreted that the significance values of the Kruskal Wallis H test for safe and effective (PU3) and Shifting Due to the Duplicity of Paper Currency (PU4) are 0.053 and 0.072, respectively, which are more than 0.05; hence, H_0 is not rejected. So, Age does not impact PU3 and PU4.
- The Kruskal Wallis H value of accomplishing tasks more quickly (PU1), Number of daily transactions (PU2), easy to handle Big transactions (PU5), Providing all information about transactions (PU6), helping to solve the problem of corruption(PU7) and using plastic Money is advantageous (PU8) are 0.000, 0.047, 0.003, 0.000, 0.011 and 0.000 respectively which are less than 0.05 hence H_0 is rejected. So, Age has a significant impact on PU1, PU2, PU5, PU6, PU7, and PU8.
- The Kruskal Wallis H test value for the impact of respondents' Age on Perceived usefulness (PU) is 0.000, which is less than 0.05; hence, H_0 is rejected. So, the respondents' Age significantly impacts perceived usefulness (PU).

H₀23: The City of respondents has no significant impact on respondents' Perceived usefulness (PU).

Interpretation: The data analysis shows that the Kolmogorov –Smirnov and Shapiro-Wilk value is 0.000 for City and Perceived usefulness (PU) statements 1 to 8; hence, H_0 is rejected. Therefore, the data are not normal, so we can apply a non-parametric test as follows.

Table 4.2.48 Test Statistics ^b									
	PU1	PU2	PU3	PU4	PU5	PU6	PU7	PU8	PUTOTAL
Chi-Square	11.626	3.259	15.338	24.598	14.338	16.490	2.648	130.993	28.079
Df	3	3	3	3	3	3	3	3	3
Asymp. Sig.	.009	.353	.002	.000	.002	.001	.449	.000	.000
a. Kruskal Wallis Test									
b. Grouping Variable: City									

Interpretation:

- From Table 4.2.48, it is interpreted that the significance values of the Kruskal Wallis H test for the Number of daily transactions (PU2) and the help to solve the problem of corruption (PU7) are 0.353 and 0.449, respectively, which are more than 0.05; hence, H_0 is not rejected. So, the City of respondents has no impact on PU2 and PU7.

- The Kruskal Wallis H value of accomplishing tasks more quickly (PU1), safe and effective (PU3), shifting due to Duplicity of paper currency (PU4), easy to handle Big transactions (PU5), Provides all information about transactions (PU6) and using plastic Money is advantageous (PU8) are 0.009, 0.002, 0.000, 0.002, 0.001 and 0.000 respectively which are less than 0.05 hence H_0 is rejected. So, the City of respondents significantly impacts PU1, PU3, PU4, PU5, PU6, and PU8.
- The Kruskal Wallis H test value for the impact of the respondents' City on Perceived usefulness (PU) is 0.000, less than 0.05; hence, H_0 is rejected. So, the respondents' City significantly impacts perceived usefulness (PU).

H₀24: Respondents' Education has no significant impact on their Perceived usefulness (PU).

Interpretation: The data analysis shows that the Kolmogorov –Smirnov and Shapiro-Wilk value is 0.000 for Education and Perceived usefulness (PU) statements 1 to 8; hence, H_0 is rejected. Therefore, the data are not normal, so we can apply a non-parametric test as follows.

Table 4.2.49 Test Statistics^b									
	PU1	PU2	PU3	PU4	PU5	PU6	PU7	PU8	PUTOTAL
Chi-Square	13.514	9.753	.710	2.672	3.461	20.300	18.755	34.633	22.210
Df	4	4	4	4	4	4	4	4	4
Asymp. Sig.	.009	.045	.950	.614	.484	.000	.001	.000	.000
a. Kruskal Wallis Test									
b. Grouping Variable: Education									

Interpretation:

- From table 4.2.49, it is interpreted that the significance value of Kruskal Wallis H test for safe and effective (PU3), shifting due to Duplicity of paper currency (PU4) and easy to handle big transaction (PU5) are 0.950, 0.614 and 0.484 respectively which are more than 0.05 hence H_0 is not rejected. So, there is no impact on the Education of respondents on PU3. PU4 and PU5.
- The Kruskal Wallis H value of accomplishing tasks more quickly (PU1), the Number of daily transactions (PU2), providing all information about the transaction(PU6), helping to solve the problem of corruption (PU7), and Plastic Money being advantageous(PU8) is 0.009, 0.045, 0.000, 0.001, and 0.000, respectively, which are less than 0.05; hence, H_0 is rejected. So, there is a significant impact on the Education of respondents on PU1, PU2, PU6, PU7, and PU8.

- The Kruskal Wallis H test value for the impact of respondents' Education on Perceived usefulness (PU) is 0.000, which is less than 0.05; hence, H₀ is rejected. So, the respondents' Education on Perceived Usefulness (PU) has a significant impact.

H₀25: There is no significant impact of the Profession of respondents on the Perceived usefulness (PU) of respondents.

Interpretation: From the data analysis, Kolmogorov –Smirnov and Shapiro-Wilk's value is 0.000 for Profession and Perceived usefulness (PU) statements 1 to 8; hence, H₀ is rejected. Therefore, the data are not normal, so we can apply a non-parametric test as follows.

Table 4.2.50 Test Statistics^b									
	PU1	PU2	PU3	PU4	PU5	PU6	PU7	PU8	PUTOTAL
Chi-Square	29.734	5.597	3.293	19.945	19.063	23.293	6.074	35.223	20.468
Df	6	6	6	6	6	6	6	6	6
Asymp. Sig.	.000	.470	.771	.003	.004	.001	.415	.000	.002
a. Kruskal Wallis Test									
b. Grouping Variable: Profession									

Interpretation:

- Table 4.2.50 shows that the significance value of the Kruskal Wallis H test for Plastic Money increases my Number of daily transactions (PU2), and using Plastic Money is safe and effective nowadays (PU3). Plastic Money will help to solve the problem of corruption (PU7) at 0.470, 0.771, and 0.415, respectively, which are more than 0.05; hence, H₀ is not rejected. So, the Profession of respondents has no impact on PU2, PU3, and PU7.
- The Kruskal Wallis H value of accomplishing tasks more quickly (PU1), Shifting Due to the Duplicity of Paper Currency (PU4), easy to handle Big transactions (PU5), Providing all information about transactions (PU6) and using plastic Money is advantageous (PU8) are 0.000, 0.003, 0.004, 0.001 and 0.000 respectively which are less than 0.05 hence H₀ is rejected. So, the respondents' Profession significantly impacts PU1, PU4, and PU5. PU6 and PU8.
- The Kruskal Wallis H test value for the impact of respondents' Profession on Perceived usefulness (PU) is 0.002, less than 0.05; hence, H₀ is rejected. So, the respondents' Profession significantly impacts perceived usefulness (PU).

H₀26: There is no significant impact of the Monthly Family Income of respondents on the Perceived usefulness (PU) of respondents.

Interpretation: The data analysis shows that Kolmogorov –Smirnov and Shapiro-Wilk's values are 0.000 for Monthly Family Income and Perceived usefulness (PU) statements 1 to 8; hence, H₀ is rejected. Therefore, the data are not normal, so we can apply a non-parametric test as follows.

Table 4.2.51 Test Statistics^b									
	PU1	PU2	PU3	PU4	PU5	PU6	PU7	PU8	PUTOTAL
Chi-Square	23.530	6.716	8.201	9.705	5.190	7.037	5.050	34.246	17.027
Df	5	5	5	5	5	5	5	5	5
Asymp. Sig.	.000	.243	.146	.084	.393	.218	.410	.000	.004
a. Kruskal Wallis Test									
b. Grouping Variable: Monthly Family Income									

Interpretation:

- From table 4.2.51, it is interpreted that the significance value of the Kruskal Wallis H test for the Number of daily transactions (PU2), safe and effective (PU3), Shifting Due to the Duplicity of Paper Currency (PU4), easy to handle Big transactions (PU5), Provides all information about transactions (PU6) and Plastic Money will help to solve the problem of Corruption (PU7) are 0.243, 0.146, 0.084, 0.393, 0.218 and 0.410 respectively which are more than 0.05 hence H₀ is not rejected. So, there is no impact on the monthly family income of respondents in PU2, PU3, PU4, PU5, PU6, and PU7.
- The Kruskal Wallis H values of Completing tasks more quickly (PU1) and using Plastic Money are advantageous are 0.000 and 0.000, respectively, which are less than 0.05; hence, H₀ is rejected. So, respondents' Monthly Family Income significantly impacts PU1 and PU8. Hence, it is interpreted that the average Monthly Family Income rank of PU1 and PU8 differ
- The Kruskal Wallis H test value for the impact of respondents' Monthly Family Income on Perceived usefulness (PU) is 0.004, which is less than 0.05; hence, H₀ is rejected. So, the respondents' monthly family income significantly impacts perceived usefulness (PU).

H₀27: There is no significant impact of the Marital Status of respondents on respondents' Perceived usefulness (PU).

Interpretation: The data analysis shows that the Kolmogorov –Smirnov and Shapiro-Wilk value is 0.000 for Marital and Perceived usefulness (PU) statements 1 to 8. Hence, H₀ is rejected. Therefore, data are not normal, so we can apply a non-parametric test as follows.

Table 4.2.52 Test Statistics ^b									
	PU1	PU2	PU3	PU4	PU5	PU6	PU7	PU8	PUTOTAL
Chi-Square	10.820	.052	4.062	.861	10.014	14.697	.630	14.597	6.979
Df	2	2	2	2	2	2	2	2	2
Asymp. Sig.	.004	.974	.131	.650	.007	.001	.730	.001	.031
a. Kruskal Wallis Test									
b. Grouping Variable: Marital Status									

Interpretation:

- From table 4.2.52, it is interpreted that the significance value of the Kruskal Wallis H test for the Number of daily transactions (PU2), safe and effective (PU3), Shifting Due to the Duplicity of Paper Currency (PU4) and Help to solve the problem of Corruption (PU7) are 0.974, 0.131, 0.650 and 0.730 respectively which are more than 0.05 hence H₀ is not rejected. So, there is no impact on Marital Status of respondents on PU2, PU3, PU4 and PU7
- The Kruskal Wallis H value of Accomplish tasks more quickly (PU1), easy to handle significant transactions (PU5) and Provides all information about transactions (PU6) are 0.004, 0.007 and 0.001 respectively, which are less than 0.05; hence H₀ is rejected. So, there is a significant impact on the marital Status of respondents in PU1, PU5, and PU6.
- The Kruskal Wallis H test value for the impact of respondents' Marital Status on Perceived usefulness (PU) is 0.031, which is less than 0.05; hence, H₀ is rejected. So, the respondent's marital Status significantly impacts perceived usefulness (PU).

H₀28: There is no significant impact of respondents' Gender on the Perceived Ease of Use (PEU) of respondents.

Table 4.2.53 shows Normality Tests between Gender and PEU1 to PEU6 and PEU Total.							
	Gender	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
		Statistic	df	Sig.	Statistic	Df	Sig.
Plastic Money, such as credit cards, is easy to use. (PEU1)	Male	.288	601	.000	.840	601	.000
	Female	.320	729	.000	.802	729	.000
It is easy to interact with shopkeepers using plastic Money. (PEU2)	Male	.275	601	.000	.855	601	.000
	Female	.323	729	.000	.807	729	.000
It is flexible to use plastic Money. (PEU3)	Male	.284	601	.000	.810	601	.000
	Female	.287	729	.000	.774	729	.000
Learning to follow procedures for making transactions through plastic Money is easy. (PEU4)	Male	.262	601	.000	.830	601	.000
	Female	.279	729	.000	.816	729	.000
Payments made through plastic Money require minimum effort. (PEU5)	Male	.308	601	.000	.809	601	.000
	Female	.330	729	.000	.796	729	.000
Overall, it is easy for me to use plastic Money. (PEU6)	Male	.280	601	.000	.794	601	.000
	Female	.279	729	.000	.760	729	.000
Perceived Ease of Use (PEU Total)	Male	.265	601	.000	.830	601	.000
	Female	.283	729	.000	.789	729	.000
a. Lilliefors Significance Correction							

Interpretation: The above table interprets that the Kolmogorov –Smirnov and Shapiro-Wilk value is 0.000 for Gender and Perceived Ease of Use (PEU) statements 1 to 6 and Perceived Ease of Use Total; hence, H₀ is rejected. Therefore, the data are not normal, so we can apply a non-parametric test, which is as follows.

Table 4.2.54 Test Statistics^{a,b}							
	PEU1	PEU2	PEU3	PEU4	PEU5	PEU6	PEUTOTAL
Chi-Square	2.283	3.709	5.216	.178	1.149	3.240	3.630
Df	1	1	1	1	1	1	1
Asymp. Sig.	.131	.054	.022	.673	.284	.072	.057
a. Kruskal Wallis Test							
b. Grouping Variable: Gender							

Interpretation:

- From table 4.2.54, it is interpreted that the significance value of the Kruskal Wallis H test for Credit cards is easy to use (PEU1), Easy to interact with the shopkeeper (PEU2), Easy to learn Skill (PEU4), Requires minimum effort (PEU5). Overall, it is easy for me to use plastic Money (PEU6) are 0.131, 0.054, 0.673, 0.284 and 0.072, respectively, which are more than 0.05; hence H_0 is not rejected. So there is no impact of respondents' Gender on PEU1, PEU2, PEU4, PEU5 and PEU6.
- The Kruskal Wallis H value of Flexible to Use (PEU3) is 0.022, which is less than 0.05; hence, H_0 is rejected. So, respondents' Gender significantly impacts PEU3.
- The Kruskal Wallis H test value for the impact of respondents' Gender on Perceived Ease of Use (PEU) is 0.057, which is more than 0.05; hence, H_0 is not rejected. So, there is no impact of respondents' Gender on Perceived Ease of Use (PEU).

H₀29: There is no significant impact of the Age of respondents on the Perceived Ease of Use (PEU) of respondents.

Interpretation: The data analysis shows that the Kolmogorov –Smirnov and Shapiro-Wilk value is 0.000 for Age and Perceived Ease of Use (PEU) statements 1 to 6; hence, H_0 is rejected. Therefore, the data are not normal, so we can apply a non-parametric test, which is as follows.

Table 4.2.55 Test Statistics ^{a,b}							
	PEU1	PEU2	PEU3	PEU4	PEU5	PEU6	PEUTOTAL
Chi-Square	9.841	6.645	16.047	16.859	18.312	10.349	21.575
Df	3	3	3	3	3	3	3
Asymp. Sig.	.020	.084	.001	.001	.000	.016	.000
a. Kruskal Wallis Test							
b. Grouping Variable: Age							

Interpretation:

- Table 4.2.55 interprets that the significance value of the Kruskal Wallis H test for Easy interaction with shopkeepers (PEU2) is 0.084, which is more than 0.05; hence, H_0 is not rejected. So, the respondents' Age has no impact on PEU2.
- The Kruskal Wallis H values are Easy to use (PEU1), Flexible to use (PEU3), easy to learn skill (PEU4), and Require minimum effort (PEU5). Overall, it is easy for me to use plastic Money (PEU6) are 0.020, 0.001, 0.001, 0.000, and 0.016, respectively,

which are less than 0.05; hence, H_0 is rejected. So, respondents' ages significantly impact PEU1, PEU3, PEU4, PEU5, and PEU6.

- The Kruskal Wallis H test value for the impact of respondents' Age on Perceived Ease of Use (PEU) is 0.000, less than 0.05; hence, H_0 is rejected. So, the respondents' Age significantly impacts perceived ease of use (PEU).

H₀30: There is no significant impact of the City of respondents on the Perceived Ease of Use (PEU) of respondents.

Interpretation: The data analysis shows that the Kolmogorov –Smirnov and Shapiro-Wilk value is 0.000 for City and Perceived Ease of Use (PEU) statements 1 to 6; hence, H_0 is rejected. Since the data are not normal, we can apply a non-parametric test as follows.

Table 4.2.56 Test Statistics ^{a,b}							
	PEU1	PEU2	PEU3	PEU4	PEU5	PEU6	PEUTOTAL
Chi-Square	5.669	19.517	22.820	41.634	1.608	25.940	40.049
Df	3	3	3	3	3	3	3
Asymp. Sig.	.129	.000	.000	.000	.658	.000	.000
a. Kruskal Wallis Test							
b. Grouping Variable: City							

Interpretation:

- From table 4.2.56, it is interpreted that the significance values of the Kruskal Wallis H test for Easy to use (PEU1) and Require minimum effort (PEU5) are 0.129 and 0.658, respectively, which are more than 0.05; hence, H_0 is not rejected. So, the City of respondents has no impact on PEU1 and PEU5.
- The Kruskal Wallis H values of Easy to interact with shopkeeper (PEU2), Flexible to use (PEU3), Easy to learn skill (PEU4), and Overall, I perceive it is easy for me to use plastic Money (PEU6) are 0.000, 0.000, and 0.000, respectively, which are less than 0.05; hence, H_0 is rejected. So, the City of respondents has a significant impact on PEU2, PEU3, PEU4, and PEU6.
- The Kruskal Wallis H test value for the respondents' City's impact on Perceived Ease of Use (PEU) is 0.000, which is less than 0.05; hence, H_0 is rejected. So, the respondents' City significantly impacts perceived ease of use (PEU).

H₀31: There is no significant impact of the Education of respondents on the Perceived Ease of Use (PEU) of respondents.

Interpretation: The data analysis shows that the Kolmogorov –Smirnov and Shapiro-Wilk value is 0.000 for Education and Perceived Ease of Use (PEU) statements 1 to 6; hence, H₀ is rejected. Therefore, the data are not normal, so we can apply a non-parametric test, which is as follows.

Table 4.2.57 Test Statistics ^{a,b}							
	PEU1	PEU2	PEU3	PEU4	PEU5	PEU6	PEUTOTAL
Chi-Square	4.526	2.696	5.372	4.517	11.237	10.301	5.625
Df	4	4	4	4	4	4	4
Asymp. Sig.	.339	.610	.251	.341	.024	.036	.229
a. Kruskal Wallis Test							
b. Grouping Variable: Education							

Interpretation:

- From table 4.2.57, it is interpreted that the significance values of the Kruskal Wallis H test for Easy to use (PEU1), Easy to interact with shopkeepers (PEU2), Flexible to use (PEU3), and Easy to learn skill (PEU4) are 0.339, 0.610, 0.251, and 0.341, which are more than 0.05; hence, H₀ is not rejected. So, the respondents' Education had no impact on PEU1 or PEU4.
- The Kruskal Wallis H values of Require minimum effort (PEU5) and Overall, it is easy for me to use plastic Money (PEU6) are 0.024 and 0.036, which are less than 0.05; hence, H₀ is rejected. So, there is a significant impact on respondents' Education in PEU5 and PEU6.
- The Kruskal Wallis H test value for the impact of respondents' Education on Perceived Ease of Use (PEU) is 0.229, which is more than 0.05; hence, H₀ is not rejected. So, the respondents' Education has no impact on Perceived Ease of Use (PEU).

H₀32: There is no significant impact of the Profession of respondents on the Perceived Ease of Use (PEU) of respondents.

Interpretation: The data analysis shows that the Kolmogorov –Smirnov and Shapiro-Wilk value is 0.000 for Profession and Perceived Ease of Use (PEU) statements 1 to 6; hence, H₀ is rejected. Since the data are not normal, we can apply a non-parametric test as follows.

Table 4.2.58 Test Statistics ^{a,b}							
	PEU1	PEU2	PEU3	PEU4	PEU5	PEU6	PEUTOTAL
Chi-Square	14.721	12.012	24.997	28.851	14.811	23.244	39.654
Df	6	6	6	6	6	6	6
Asymp. Sig.	.023	.062	.000	.000	.022	.001	.000
a. Kruskal Wallis Test							
b. Grouping Variable: Profession							

Interpretation:

- Table 4.2.58 interprets that the significance value of the Kruskal Wallis H test for Easy to interact with shopkeepers (PEU2) is 0.062, which is more than 0.05; hence, H₀ is not rejected. So, the respondents' Profession has no impact on PEU2.
- The Kruskal Wallis H values of Easy to use (PEU1), Flexible to use (PEU3), Easy to learn the skill (PEU4), Require minimum effort (PEU5), and Overall, I perceive it is easy for me to use plastic Money (PEU6) are 0.023, 0.000, 0.000, 0.022, and 0.001 respectively, which are less than 0.05; hence, H₀ is rejected. So, the respondents' Profession significantly impacted PEU1, PEU3, PEU4, PEU5, and PEU6.
- The Kruskal Wallis H test value for the impact of respondents' professions on Perceived Ease of Use (PEU) is 0.000, which is less than 0.05; hence, H₀ is rejected. So, the respondent's Profession significantly impacts perceived ease of use (PEU).

H₀₃₃: There is no significant impact of the Monthly Family Income of respondents on the Perceived Ease of Use (PEU) of respondents.

Interpretation: From the data analysis, Kolmogorov –Smirnov and Shapiro-Wilk values are 0.000 for Monthly Family Income and Perceived Ease of Use (PEU) statements 1 to 6; hence, H₀ is rejected. Therefore, the data are not normal, so we can apply a non-parametric test, which is as follows.

Table 4.2.59 Test Statistics ^{a,b}							
	PEU1	PEU2	PEU3	PEU4	PEU5	PEU6	PEUTOTAL
Chi-Square	15.848	11.718	13.285	13.449	9.192	27.825	20.992
Df	5	5	5	5	5	5	5
Asymp. Sig.	.007	.039	.021	.020	.102	.000	.001
a. Kruskal Wallis Test							
b. Grouping Variable: Monthly Family Income							

Interpretation:

- Table 4.2.59 interprets that the significance value of the Kruskal Wallis H test for Requiring minimum effort (PEU5) is 0.102, which is more than 0.05; hence, H_0 is not rejected. So, respondents' monthly family income has no impact on PEU5.
- The Kruskal Wallis H values of Easy to use (PEU1), Easy to interact with shopkeeper (PEU2), Flexible to use (PEU3), Easy to learn the skill (PEU4), and Overall, I perceive it is easy for me to use plastic Money (PEU6) are 0.007, 0.039, 0.021, 0.020, and 0.000, respectively, which are less than 0.05; hence, H_0 is rejected. So, respondents' Monthly Family Income significantly impacted PEU1, PEU2, PEU3, PEU4, and PEU6.
- The Kruskal Wallis H test value for the impact of respondents' Monthly family Income on Perceived Ease of Use (PEU) is 0.001, which is less than 0.05; hence, H_0 is rejected. So, the respondents' monthly family income significantly impacted perceived ease of use (PEU).

H₀34: There is no significant impact of the Marital Status of respondents on the Perceived Ease of Use (PEU) of respondents.

Interpretation: The data analysis shows that the Kolmogorov –Smirnov and Shapiro-Wilk value is 0.000 for Marital Status and Perceived Ease of Use (PEU) statements 1 to 6; hence, H_0 is rejected. Therefore, the data are not normal, so we can apply a non-parametric test, which is as follows.

Table 4.2.60 Test Statistics ^{a,b}							
	PEU1	PEU2	PEU3	PEU4	PEU5	PEU6	PEUTOTAL
Chi-Square	4.771	7.482	8.351	13.309	12.306	9.699	19.696
Df	2	2	2	2	2	2	2
Asymp. Sig.	.092	.024	.015	.001	.002	.008	.000
a. Kruskal Wallis Test							
b. Grouping Variable: Marital Status							

Interpretation:

- Table 4.2.60 interprets that the significance value of the Kruskal Wallis H test for Easy to use (PEU1) is 0.092, which is more than 0.05; hence, H_0 is not rejected. So, the respondents' marital Status has no impact on PEU1.
- The Kruskal Wallis H value of Easy to interact with the shopkeeper (PEU2), Flexible to use (PEU3), Easy to learn the skill (PEU4), Require minimum effort (PEU5), and

Overall, I perceive it is easy for me to use plastic Money (PEU6) are 0.024, 0.015, 0.001, 0.002 and 0.008 respectively which are less than 0.05 hence H₀ is rejected. So, there is a significant impact on the marital Status of respondents in PEU2, PEU3, PEU4, PEU5, and PEU6.

- The Kruskal Wallis H test value for the impact of respondents' Marital Status on Perceived Ease of Use (PEU) is 0.000, which is less than 0.05; hence, H₀ is rejected. So, the respondent's marital Status significantly impacts perceived ease of use (PEU).

H₀₃₅: There is no significant impact of respondents' Gender on their Attitude towards Plastic Money (ATPM).

Table 4.2.61 shows the Normality Tests between the Number of Genders and ATPM1 to ATPM5 and ATPM Total.							
	Gender	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
		Statistic	Df	Sig.	Statistic	Df	Sig.
Using a plastic money channel to operate my account would be wise. (ATPM1)	Male	.257	601	.000	.881	601	.000
	Female	.304	729	.000	.837	729	.000
Plastic money helps me to complete all my financial transactions on time (ATPM2)	Male	.280	601	.000	.823	601	.000
	Female	.266	729	.000	.787	729	.000
There is less risk of financial fraud using plastic money (ATPM3)	Male	.235	601	.000	.898	601	.000
	Female	.255	729	.000	.883	729	.000
Demonetization has made the usage of plastic money compulsory (ATPM4)	Male	.177	601	.000	.916	601	.000
	Female	.172	729	.000	.915	729	.000
Overall, plastic money is the best option for doing my financial transactions. (ATPM5)	Male	.252	601	.000	.855	601	.000
	Female	.267	729	.000	.825	729	.000
Attitude Towards Plastic Money (ATPM Total)	Male	.314	601	.000	.816	601	.000
	Female	.360	729	.000	.779	729	.000
a. Lilliefors Significance Correction							

Interpretation: The above table interprets that the Kolmogorov –Smirnov and Shapiro-Wilk value is 0.000 for Gender and Attitude Towards Plastic Money (ATPM) statements 1 to 5 and Attitude Towards Plastic Money Total; hence, H₀ is rejected. Therefore, the data are not normal, so we can apply a non-parametric test as follows.

Table 4.2.62 Test Statistics ^b						
	AT1	AT2	AT3	AT4	AT5	ATTOTAL
Chi-Square	23.179	11.390	2.765	1.472	16.331	11.683
Df	1	1	1	1	1	1
Asymp. Sig.	.000	.001	.096	.225	.000	.001
a. Kruskal Wallis Test						
b. Grouping Variable: Gender						

Interpretation:

- From table 4.2.62, it is interpreted that the significance values of the Kruskal Wallis H test for There is less risk of financial fraud (ATPM3) and Demonetization has made the usage of plastic money compulsory (ATPM4) are 0.096 and 0.225, respectively, which are more than 0.05; hence, H₀ is not rejected. So, there is no impact of respondents' Gender on ATPM3 and ATPM4.
- The Kruskal Wallis H value of Channel for operating my account would be wise (ATPM1). I would complete all my financial transactions on time (ATPM2), and overall, plastic money is the best option for doing my financial transactions (ATPM5). The values are 0.000, 0.001, and 0.000, respectively, which is less than 0.05; hence, H₀ is rejected. So, respondents' Gender significantly impacts ATPM1, ATPM2, and ATPM5.
- The Kruskal Wallis H test value for the impact of respondents' Gender on their Attitude towards Plastic Money (ATPM) is 0.001, which is less than 0.05; hence, H₀ is rejected. So, there is a significant impact of respondents' Gender on their Attitude towards Plastic Money (ATPM).

H₀36: There is no significant impact of respondents' age on their Attitude towards Plastic Money (ATPM).

Interpretation: From the data analysis, it is interpreted that the Kolmogorov –Smirnov and Shapiro-Wilk value is 0.000 for Age and Attitude Towards Plastic Money (ATPM) statements 1 to 5; hence, H₀ is rejected. Therefore, the data are not normal, so we can apply a non-parametric test, which is as follows.

Table 4.2.63 Test Statistics ^b						
	AT1	AT2	AT3	AT4	AT5	ATTOTAL
Chi-Square	43.756	12.796	17.593	1.586	19.355	30.052

Df	3	3	3	3	3	3
Asymp. Sig.	.000	.005	.001	.663	.000	.000
a. Kruskal Wallis Test						
b. Grouping Variable: Age						

Interpretation:

- From table 4.2.63, it is interpreted that the significance value of the Kruskal Wallis H test for Demonetization, which has made the usage of plastic money compulsory (ATPM4), is 0.663, which is more than 0.05; hence, H_0 is not rejected. So, the age of respondents has no impact on ATPM4.
- The Kruskal Wallis H value of Channel for operating my account would be a wise idea (ATPM1); complete all my financial transactions on time (ATPM2); there is less risk of financial fraud (ATPM3), and overall, I think plastic money is the best option for doing my financial transactions (ATPM5) are 0.000, 0.005, 0.001 and 0.000 respectively which are less than 0.05 hence H_0 is rejected. So, respondents' age significantly impacts ATPM1, ATPM2, ATPM3, and ATPM5.
- The Kruskal Wallis H test value for the impact of respondents' age on their Attitude towards Plastic Money (ATPM) is 0.000, which is less than 0.05; hence, H_0 is rejected. So, there is a significant impact of the respondents' age on their Attitude towards Plastic Money (ATPM).

H_{037} : There is no significant impact of the City of respondents on the Attitude towards Plastic Money (ATPM) of respondents.

Interpretation: From the data analysis, it is interpreted that the Kolmogorov –Smirnov and Shapiro-Wilk value is 0.000 for City and Attitude Towards Plastic Money (ATPM) statements 1 to 5; hence, H_0 is rejected. Therefore, the data are not normal, so we can apply a non-parametric test, which is as follows.

Table 4.2.64 Test Statistics ^b						
	AT1	AT2	AT3	AT4	AT5	ATTOTAL
Chi-Square	42.665	22.816	58.651	8.384	59.548	42.897
Df	3	3	3	3	3	3
Asymp. Sig.	.000	.000	.000	.039	.000	.000
a. Kruskal Wallis Test						
b. Grouping Variable: City						

Interpretation:

- The Kruskal Wallis H value of Channel for operating my account would be a wise idea (ATPM1); complete all my financial transactions on time (ATPM2); there is less risk of financial fraud (ATPM3). Demonetization has made the usage of plastic money compulsory (ATPM4), and overall, I think plastic money is the best option for doing my financial transactions (ATPM5) are 0.000, 0.000, 0.000, 0.039 and 0.000, respectively, which are less than 0.05 hence H_0 is rejected. So, the City of respondents significantly impacts ATPM1, ATPM2, ATPM3, ATPM4, and ATPM5.
- The Kruskal Wallis H test value for the impact of the respondents' City on their Attitude towards Plastic Money (ATPM) is 0.000, less than 0.05; hence, H_0 is rejected. So, the respondents' City significantly impacts their attitude towards plastic money (ATPM).

H₀38: Respondents' education has no significant impact on their attitude towards plastic money (ATPM).

Interpretation: From the data analysis, it is interpreted that Kolmogorov –Smirnov and Shapiro-Wilk value is 0.000 for Education and Attitude Towards Plastic Money (ATPM) statements 1 to 5; hence, H_0 is rejected. Therefore, the data are not normal, so we can apply a non-parametric test, which is as follows.

Table 4.2.65 Test Statistics ^b						
	AT1	AT2	AT3	AT4	AT5	ATTOTAL
Chi-Square	41.363	5.257	12.484	9.215	17.918	14.276
Df	4	4	4	4	4	4
Asymp. Sig.	.000	.262	.014	.056	.001	.006
a. Kruskal Wallis Test						
b. Grouping Variable: Education						

Interpretation:

- Table 4.2.65 shows that the significance value of the Kruskal Wallis H test for Completing all my financial transactions on time is (ATPM2). Moreover, Demonetization has made the usage of plastic money compulsory (ATPM4) at 0.262 and 0.056, which is more than 0.05; hence, H_0 is not rejected. So, the respondents' education did not impact ATPM 2 and ATPM4.
- The Kruskal Wallis H value of Channel for operating my account would be a wise idea (ATPM1). There is less risk of financial fraud (ATPM3), and overall, I think plastic

money is the best option for doing my financial transactions (ATPM5). The values are 0.000, 0.014, and 0.001, respectively, which are less than 0.05; hence, H_0 is rejected. So, the respondents' education significantly impacted ATPM1, ATPM3, and ATPM5.

- The Kruskal Wallis H test value for the impact of respondents' education on their Attitude towards Plastic Money (ATPM) is 0.006, which is less than 0.05; hence, H_0 is rejected. So, the respondents' education has a significant impact on their attitude towards plastic money (ATPM).

H₀39: The Profession of respondents has no significant impact on their attitude towards plastic money (ATPM).

Interpretation: From the data analysis, it is interpreted that Kolmogorov –Smirnov and Shapiro-Wilk value is 0.000 for Profession and Attitude Towards Plastic Money (ATPM) statements 1 to 5; hence, H_0 is rejected. Therefore, the data are not normal, so we can apply a non-parametric test as follows.

Table 4.2.66 Test Statistics ^b						
	AT1	AT2	AT3	AT4	AT5	ATTOTAL
Chi-Square	20.248	17.426	11.717	7.712	24.164	13.464
Df	6	6	6	6	6	6
Asymp. Sig.	.003	.008	.069	.260	.000	.036
a. Kruskal Wallis Test						
b. Grouping Variable: Profession						

Interpretation:

- From table 4.2.66, it is interpreted that the significance values of the Kruskal Wallis H test for There is less risk of financial fraud (ATPM3) and Demonetization has made the usage of plastic money compulsory (ATPM4) are 0.069 and 0.260, which are more than 0.05; hence, H_0 is not rejected. So, the respondents' Profession has no impact on ATPM 3 and ATPM4.
- The Kruskal Wallis H value of Channel for operating my account would be a wise idea (ATPM1). I would complete all my financial transactions on time (ATPM2), and plastic money is the best option overall (ATPM5). The values are 0.003, 0.008, and 0.000, respectively, which are less than 0.05; hence, H_0 is rejected. So, the respondents' Profession significantly impacted ATPM1, ATPM2, and ATPM5.
- The Kruskal Wallis H test value for the impact of respondents' Profession on their Attitude towards Plastic Money (ATPM) is 0.036, which is less than 0.05; hence, H_0 is

rejected. So, the respondents' Profession significantly impacts their attitude towards plastic money (ATPM).

H₀40: Respondents' monthly family incomes do not significantly impact their attitude towards plastic money (ATPM).

Interpretation: The data analysis shows that the Kolmogorov –Smirnov and Shapiro-Wilk value is 0.000 for Monthly Family Income and Attitude Towards Plastic Money (ATPM) statements 1 to 5; hence, H₀ is rejected. Therefore, the data are not normal, so we can apply a non-parametric test, which is as follows.

Table 4.2.67 Test Statistics ^b						
	AT1	AT2	AT3	AT4	AT5	ATTOTAL
Chi-Square	18.082	17.309	13.609	2.022	25.354	16.790
Df	5	5	5	5	5	5
Asymp. Sig.	.003	.004	.018	.846	.000	.005
a. Kruskal Wallis Test						
b. Grouping Variable: Monthly Family Income						

Interpretation:

- From table 4.1.67, it is interpreted that the significance value of the Kruskal Wallis H test for Demonetization making the usage of plastic money compulsory (ATPM4) is 0.846, which is more than 0.05; hence, H₀ is not rejected. So, there is no impact of respondents' Monthly Family Income on ATPM4.
- The Kruskal Wallis H value of Channel for operating my account would be a wise idea (ATPM1), and I Complete all my financial transactions on time (ATPM2). There is less risk of financial fraud (ATPM3), and overall, I think plastic money is the best option for doing my financial transactions (ATPM5) are 0.003, 0.004, 0.018 and 0.000, respectively, which are less than 0.05; hence H₀ is rejected. So, the respondents' monthly family income significantly impacts ATPM1, ATPM2, ATPM3, and ATPM5.
- The Kruskal Wallis H test value for the impact of respondents' Monthly Family Income on their Attitude towards Plastic Money (ATPM) is 0.005, which is less than 0.05; hence, H₀ is rejected. So, there is a significant impact of the respondents' Monthly Family Income on their Attitude towards Plastic Money (ATPM).

H₀41: The marital status of respondents has no significant impact on their Attitude towards Plastic Money (ATPM).

Interpretation: From the data analysis, it is interpreted that the Kolmogorov –Smirnov and Shapiro-Wilk value is 0.000 for Marital Status and Attitude Towards Plastic Money (ATPM) statements 1 to 5; hence, H₀ is rejected. Therefore, the data are not normal, so we can apply a nonparametric test, which is as follows.

Table 4.2.68 Test Statistics^b						
	AT1	AT2	AT3	AT4	AT5	ATTOTAL
Chi-Square	11.734	4.391	1.279	.375	4.519	4.310
Df	2	2	2	2	2	2
Asymp. Sig.	.003	.111	.527	.829	.104	.116
a. Kruskal Wallis Test						
b. Grouping Variable: Marital Status						

Interpretation:

- From the table 4.2.68, it is interpreted that the significance value of Kruskal Wallis H test for Complete all my financial transactions on time (ATPM2), There is less risk of financial fraud (ATPM3), Demonetization has made the usage of plastic money compulsory (ATPM4) and overall, I think plastic money is the best option for doing my financial transactions (ATPM5) are 0.111, 0.527, 0.829 and 0.104 which are more than 0.05 hence H₀ is not rejected. So, there is no impact on the marital status of respondents in ATPM 2, ATPM3, ATPM4, and ATPM5.
- The Kruskal Wallis H value of Channel for operating my account would be a wise idea (ATPM1) is 0.003, which is less than 0.05; hence, H₀ is rejected. So, marital status has a significant impact on ATPM1.
- The Kruskal Wallis H test value for the impact of respondents' Marital Status on their Attitude towards Plastic Money (ATPM) is 0.116, which is more than 0.05; hence, H₀ is not rejected. So, there is no impact of the respondent's marital status on their Attitude towards Plastic Money (ATPM).

H₀₄₂: There is no significant impact of the Gender of respondents on the Behavioral Intention (BI) of respondents.

Table 4.2.69 shows Normality Tests between Gender and BI1 to BI6 and BI Total.							
	Gender	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
		Statistic	df	Sig.	Statistic	Df	Sig.
I want to increase the frequency of using plastic money in the future. (BI1)	Male	.309	601	.000	.829	601	.000
	Female	.348	729	.000	.780	729	.000
My primary reference group (family and friends) influences my plastic money usage. (BI2)	Male	.282	601	.000	.860	601	.000
	Female	.272	729	.000	.851	729	.000
I desired to use plastic money to operate my bank accounts. (BI3)	Male	.296	601	.000	.827	601	.000
	Female	.323	729	.000	.801	729	.000
Financial transactions through plastic money enhance my CIBIL (Credit Score) in the financial system. (BI4)	Male	.248	601	.000	.880	601	.000
	Female	.239	729	.000	.877	729	.000
The use of plastic money provides me with an opportunity to make different payments and to avail of credit periods. (BI5)	Male	.273	601	.000	.862	601	.000
	Female	.311	729	.000	.835	729	.000
Overall, the magnitude of plastic money usage will increase in the near future. (BI6)	Male	.274	601	.000	.795	601	.000
	Female	.287	729	.000	.762	729	.000
Behavioral Intention (BI Total)	Male	.358	601	.000	.780	601	.000
	Female	.372	729	.000	.730	729	.000
a. Lilliefors Significance Correction							

Interpretation: The above table indicates that the Kolmogorov –Smirnov and Shapiro-Wilk value is 0.000 for Gender and Behavioral Intention (BI) statements 1 to 5 and Behavioral Intention Total; hence, H₀ is rejected. Therefore, the data are not normal, so we can apply a non-parametric test, which is as follows.

Table 4.2.70 Test Statistics ^{a,b}							
	BI1	BI2	BI3	BI4	BI5	BI6	BITOTAL
Chi-Square	1.856	1.047	1.181	.530	.411	2.508	4.439
Df	1	1	1	1	1	1	1
Asymp. Sig.	.173	.306	.277	.466	.521	.113	.035
a. Kruskal Wallis Test							
b. Grouping Variable: Gender							

Interpretation:

- From table 4.2.70, it is interpreted that the significance value of the Kruskal Wallis H test for I would like to increase the frequency of using plastic money in the future (BI1), My usage of plastic money gets influenced by my primary reference group (family and friends) (BI2), I desired to use plastic money to operate my bank accounts (BI3), Financial transactions through plastic money enhance my CIBIL (Credit Score) in the financial system (BI4), The use of plastic money provides me with an opportunity to make differed payments & to avail credit period (BI5) and overall, I am sure about magnitude of the usage of plastic money will increase shortly (BI6) are 0.173, 0.306, 0.227, 0.466, 0.521 and 0.113 respectively which are more than 0.05 hence H_0 is not rejected. So there is no impact of Gender of respondents on BI1, BI2, BI3, BI4, BI5 and BI6.
- The Kruskal Wallis H test value for the impact of the Gender of respondents on Behavioral Intention (BI) is 0.035, which is less than 0.05; hence H_0 is rejected. So, there is a significant impact of the Gender of the respondent on Behavioral Intention (BI).

H_{043} : There is no significant impact of the age of respondents on Behavioral intention (BI).

Interpretation: The data analysis shows that the Kolmogorov –Smirnov and Shapiro-Wilk value is 0.000 for Age and Behavioral Intention (BI) statements 1 to 5; hence, H_0 is rejected. Therefore, the data are not normal, so we can apply a non-parametric test as follows.

Table 4.2.71 Test Statistics ^{a,b}							
	BI1	BI2	BI3	BI4	BI5	BI6	BITOTAL
Chi-Square	8.844	1.833	6.444	13.645	4.750	8.359	9.285
Df	3	3	3	3	3	3	3
Asymp. Sig.	.031	.608	.092	.003	.191	.039	.026
a. Kruskal Wallis Test							
b. Grouping Variable: Age							

Interpretation:

- From table 4.2.71, it is interpreted that the significance value of the Kruskal Wallis H test for My usage of plastic money is influenced by my primary reference group (family and friends) (BI2); I desired to use plastic money to operate my bank accounts (BI3) and The use of plastic money provides me an opportunity to make differed payments & to avail credit period (BI5) are 0.608, 0.092 and 0.191 respectively which

are more than 0.05 hence H_0 is not rejected. So, there is no impact on the age of respondents on BI2, BI3 and BI5.

- The Kruskal Wallis H value of Channel I would like to increase the frequency of using plastic money in the future (BI1); financial transactions through plastic money enhance my CIBIL (Credit Score) in the financial system (BI4), and overall, I am sure about magnitude of the usage of plastic money will increase shortly (BI6) are 0.031, 0.003 and 0.039 respectively which are less than 0.05 hence H_0 is rejected. So, age significantly impacts BI1, BI4, and BI6.
- The Kruskal Wallis H test value for the impact of respondents' age on Behavioral Intention (BI) is 0.026, which is less than 0.05; hence, H_0 is rejected. So, the age of the respondent has a significant impact on Behavioral intention (BI).

H₀₄₄: There is no significant impact of the City of respondents on the Behavioral Intention (BI) of respondents.

Interpretation: The data analysis shows that the Kolmogorov –Smirnov and Shapiro-Wilk value is 0.000 for City and Behavioral Intention (BI) statements 1 to 5; hence, H_0 is rejected. Since the data are not normal, we can apply a non-parametric test, which is as follows.

Table 4.2.72 Test Statistics ^{a,b}							
	BI1	BI2	BI3	BI4	BI5	BI6	BITOTAL
Chi-Square	13.358	.863	7.954	.660	10.806	26.461	7.592
Df	3	3	3	3	3	3	3
Asymp. Sig.	.004	.834	.047	.883	.013	.000	.055
a. Kruskal Wallis Test							
b. Grouping Variable: City							

Interpretation:

- From the table, it is interpreted that the significance value of the Kruskal Wallis H test for My usage of plastic money is influenced by my primary reference group (family and friends) (BI2) and Financial transactions through plastic money enhance my CIBIL (Credit Score) in the financial system (BI4) are 0.834 and 0.883 respectively which are more than 0.05 hence H_0 is not rejected. So, the City of respondents has no impact on BI2 and BI4.
- The Kruskal Wallis H value of Channel I would like to increase the frequency of using plastic money in the future (BI1); I desire to use plastic money to operate my bank accounts (BI3); the use of plastic money provides me with an opportunity to make differed payments & to avail credit period (BI5), and overall, I am sure about

magnitude of the usage of plastic money will increase in near future (BI6) are 0.004, 0.047, 0.013 and 0.000 respectively which are less than 0.05 hence H_0 is rejected. So, the City significantly impacts BI1, BI3, BI5, and BI6.

- The Kruskal Wallis H test value for the impact of the City of respondents on Behavioral Intention (BI) is 0.055, which is more than 0.05; hence H_0 is not rejected. So, the City of the respondent has no impact on Behavioral Intention (BI).

H_{045} : Respondents' education has no significant impact on Behavioral intention (BI).

Interpretation: The data analysis shows that Kolmogorov –Smirnov and Shapiro-Wilk values are 0.000 for Education and Behavioral Intention (BI) statements 1 to 5; hence, H_0 is rejected. Therefore, the data are not normal, so we can apply a non-parametric test as follows.

Table 4.2.73 Test Statistics ^{a,b}							
	BI1	BI2	BI3	BI4	BI5	BI6	BITOTAL
Chi-Square	9.819	1.502	3.343	4.453	5.522	9.364	2.153
Df	4	4	4	4	4	4	4
Asymp. Sig.	.044	.826	.502	.348	.238	.053	.708
a. Kruskal Wallis Test							
b. Grouping Variable: Education							

Interpretation:

- From Table 4.2.73, it is interpreted that the significance value of the Kruskal Wallis H test for My usage of plastic money is influenced by my primary reference group (family and friends) (BI2); I desired to use plastic money to operate my bank accounts (BI3), Financial transactions through plastic money enhance my CIBIL (Credit Score) in the financial system (BI4), The use of plastic money provides me with an opportunity to make differed payments & to avail credit period (BI5), and overall, I am sure about magnitude of the usage of plastic money will increase shortly (BI6) are 0.826, 0.502, 0.348, 0.238 and 0.053 respectively which are more than 0.05 hence H_0 is not rejected. So there is no impact on the Education of respondents on BI2, BI3, BI4, BI5 and BI6.
- The Kruskal Wallis H value of Channel I would like to increase the frequency of using plastic money in the future (BI1) is 0.044, which is less than 0.05; hence, H_0 is rejected. So, education has a significant impact on BI1.
- The Kruskal Wallis H test value for the impact of respondents' Education on Behavioral Intention (BI) is 0.708, which is more than 0.05; hence, H_0 is not rejected. So, the respondents' Education has no impact on Behavioral Intention (BI).

H₀46: The profession of respondents has no significant impact on their Behavioral Intention (BI).

Interpretation: The data analysis shows that the Kolmogorov –Smirnov and Shapiro-Wilk value is 0.000 for Profession and Behavioral Intention (BI) statements 1 to 5; hence, H₀ is rejected. Therefore, the data are not normal, so we can apply a non-parametric test, which is as follows.

Table 4.2.74 Test Statistics ^{a,b}							
	BI1	BI2	BI3	BI4	BI5	BI6	BITOTAL
Chi-Square	5.845	2.399	15.299	11.237	1.971	13.668	12.906
Df	6	6	6	6	6	6	6
Asymp. Sig.	.441	.880	.018	.081	.922	.034	.045
a. Kruskal Wallis Test							
b. Grouping Variable: Profession							

Interpretation:

- From table 4.2.74, it is interpreted that the significance value of Kruskal Wallis H test for I would like to increase the frequency of using plastic money in the future (BI1), My usage of plastic money gets influenced by my primary reference group (family and friends) (BI2), Financial transactions through plastic money enhance my CIBIL (Credit Score) in the financial system (BI4) and The use of plastic money provides me an opportunity to make differed payments & to avail credit period (BI5) are 0.441, 0.880, 0.081 and 0.992 respectively which are more than 0.05 hence H₀ is not rejected. So, the Profession of respondents has no impact on BI1, BI2, BI4, and BI5.
- The Kruskal Wallis H value of I desired to use plastic money to operate my bank accounts (BI3) and am sure the magnitude of the usage of plastic money will increase shortly (BI6) are 0.018 and 0.034, respectively, which are less than 0.05; hence, H₀ is rejected. So, there is a significant impact of Profession on BI3 and BI6.
- The Kruskal Wallis H test value for the impact of respondents' professions on Behavioral Intention (BI) is 0.045, which is more than 0.05; hence, H₀ is not rejected. So, the respondent's Profession does not impact Behavioral intention (BI).

H₀47: There is no significant impact of the Monthly Family Income of respondents on the Behavioral Intention (BI) of respondents.

Interpretation: The data analysis shows that the Kolmogorov –Smirnov and Shapiro-Wilk value is 0.000 for Monthly Family Income and Behavioral Intention (BI) statements 1 to 5; hence, H₀ is rejected. Therefore, the data are not normal, so we can apply a non-parametric test as follows.

Table 4.2.75 Test Statistics ^{a,b}							
	BI1	BI2	BI3	BI4	BI5	BI6	BITOTAL
Chi-Square	10.023	6.560	6.542	7.005	10.963	16.069	10.109
Df	5	5	5	5	5	5	5
Asymp. Sig.	.075	.255	.257	.220	.052	.007	.072
a. Kruskal Wallis Test							
b. Grouping Variable: Monthly Family Income							

Interpretation:

- From table 4.2.75, it is interpreted that the significance value of Kruskal Wallis H test for I would like to increase the frequency of using plastic money in the future (BI1), My usage of plastic money gets influenced by my primary reference group (family and friends) (BI2), I desired to use plastic money to operate my bank accounts (BI3), Financial transactions through plastic money enhance my CIBIL (Credit Score) in the financial system (BI4) and The use of plastic money provides me an opportunity to make differed payments & to avail credit period (BI5) 0.075, 0.255, 0.257, 0.220 and 0.052 respectively which are more than 0.05 hence H₀ is not rejected. So, there is no impact on the monthly family income of respondents in BI1, BI2, BI3, BI4, and BI5.
- The Kruskal Wallis H value overall, I am sure the magnitude of the usage of plastic money will increase in the near future (BI6) is 0.007, which is less than 0.05; hence, H₀ is rejected. So, Marital Status has a significant impact on BI6.
- The Kruskal Wallis H test value for the impact of respondents' Monthly Family Income on Behavioral Intention (BI) is 0.072, which is more than 0.05; hence, H₀ is not rejected. So, there is no impact of the respondents' Monthly Family Income on Behavioral Intention (BI).

H₀48: There is no significant impact of the Marital Status of respondents on the Behavioral Intention (BI) of respondents.

Interpretation: From the data analysis, it is interpreted that the Kolmogorov –Smirnov and Shapiro-Wilk value is 0.000 for Marital Status and Behavioral Intention (BI) statements 1 to 5; hence, H₀ is rejected. Therefore, the data are not normal, so we can apply a non-parametric test, which is as follows.

Table 4.2.76 Test Statistics ^{a,b}							
	BI1	BI2	BI3	BI4	BI5	BI6	BITOTAL
Chi-Square	2.283	.108	6.759	2.276	2.614	4.862	3.391
Df	2	2	2	2	2	2	2
Asymp. Sig.	.319	.948	.034	.320	.271	.088	.183
a. Kruskal Wallis Test							
b. Grouping Variable: Marital Status							

Interpretation:

- From table 4.2.76, it is interpreted that the significance value of Kruskal Wallis H test for I would like to increase the frequency of using plastic money in the future (BI1), My usage of plastic money gets influenced by my primary reference group (family and friends) (BI2), Financial transactions through plastic money enhance my CIBIL (Credit Score) in the financial system (BI4), The use of plastic money provides me an opportunity to make differed payments & to avail credit period (BI5) and overall, I am sure about magnitude of the usage of plastic money will increase in the near future (BI6) are 0.319, 0.948, 0.320, 0.271 and 0.088 respectively which are more than 0.05 hence H₀ is not rejected. So, there is no impact on the marital status of respondents in BI1, BI2, BI4, BI5, and BI6.
- The Kruskal Wallis H value of I desired to use plastic money to operate my bank accounts (BI3) is 0.034, which is less than 0.05; hence, H₀ is rejected. So, there is a significant impact of Marital Status on BI3.
- The Kruskal Wallis H test value for the impact of respondents' Marital Status on Behavioral Intention (BI) is 0.183, which is more than 0.05; hence, H₀ is not rejected. So, there is no impact of the respondent's marital status on Behavioral Intention (BI).

H₀49: There is no significant impact of respondents' gender on the Cost of Plastic Money of respondents.

Table 4.2.77 shows Normality Tests between Gender and Cost1 to Cost5 and Cost Total.							
	Gender	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
		Statistic	Df	Sig.	Statistic	Df	Sig.
Using plastic money costs a lot as the number of transactions I will do with it increases. (Cost1)	Male	.194	601	.000	.905	601	.000
	Female	.215	729	.000	.896	729	.000
Plastic money is more costly than cash because annual maintenance charges increase after GST. (Cost2)	Male	.199	601	.000	.906	601	.000
	Female	.221	729	.000	.893	729	.000
I have fears of financial loss due to the use of plastic money. (Cost3)	Male	.170	601	.000	.917	601	.000
	Female	.191	729	.000	.911	729	.000
Plastic money has more interest and penalty costs for delayed payment. (Cost4)	Male	.233	601	.000	.897	601	.000
	Female	.253	729	.000	.887	729	.000
Overall, using plastic money is more costly as compared to cash. (Cost5)	Male	.180	601	.000	.903	601	.000
	Female	.184	729	.000	.904	729	.000
Cost of Plastic Money (Cost Total)	Male	.272	601	.000	.839	601	.000
	Female	.261	729	.000	.832	729	.000
a. Lilliefors Significance Correction							

Interpretation: From the above table, it is interpreted that Kolmogorov –Smirnov and Shapiro-Wilk value is 0.000 for Gender and Cost of Plastic Money (COST) statements 1 to 5 and Cost of Plastic Money Total; hence, H₀ is rejected. Therefore, the data are not normal, so we can apply a nonparametric test, which is as follows.

Table 4.2.78 Test Statistics^{a,b}						
	COST1	COST2	COST3	COST4	COST5	COSTTOTAL
Chi-Square	.794	3.543	10.453	.104	.001	1.970
Df	1	1	1	1	1	1
Asymp. Sig.	.373	.060	.001	.747	.980	.160
a. Kruskal Wallis Test						
b. Grouping Variable: Gender						

Interpretation:

- From table 4.2.78, it is interpreted that the significance value of Kruskal Wallis H test for Using plastic money costs a lot as the number of transactions I will do with it is

increased (COST1); plastic money is more costly as compared to cash because annual maintenance charges increased after GST (COST2), I feel plastic money has more interest and penalty costs for delayed payment (COST4). Overall, I perceive that using plastic money is more costly than cash (COST5) at 0.373, 0.060, 0.747 and 0.980, respectively, which are more than 0.05; hence, H_0 is accepted. So, there is no impact of respondents' Gender on COST1, COST2, COST4 and COST5.

- The Kruskal Wallis H value of I have fears of financial loss due to the use of plastic money (COST3) is 0.001, which is less than 0.05; hence, H_0 is rejected. So, there is a significant impact of Gender on COST3.
- The Kruskal Wallis H test value for the impact of respondents' Gender on the Cost of Plastic Money (COST) is 0.160, which is more than 0.05; hence, H_0 is not rejected. So, there is no impact of respondents' Gender on the Cost of Plastic Money (COST).

H₀₅₀: There is no significant impact of the Age of respondents on the Cost of Plastic Money respondents.

Interpretation: From the data analysis, it is interpreted that the Kolmogorov –Smirnov and Shapiro-Wilk value is 0.000 for Age and Cost of Plastic Money (COST) statements 1 to 5; hence, H_0 is rejected. Therefore, the data are not normal, so we can apply a non-parametric test, which is as follows.

Table 4.2.79 Test Statistics ^{a,b}						
	COST1	COST2	COST3	COST4	COST5	COSTTOTAL
Chi-Square	3.260	4.756	7.563	5.194	1.089	5.619
Df	3	3	3	3	3	3
Asymp. Sig.	.353	.191	.056	.158	.780	.132
a. Kruskal Wallis Test						
b. Grouping Variable: Age						

Interpretation:

- From table 4.2.79, it is interpreted that the significance value of Kruskal Wallis H test for Using plastic money costs a lot as the number of transactions I will do with it is increased (COST1); plastic money is more costly as compared to cash because annual maintenance charges increased after GST (COST2), I have fears of financial loss due to the use of plastic money (COST3), I feel plastic money has more interest and penalty costs for delayed payment (COST4), and overall, I perceive that using plastic money is more costly as compared to cash (COST5) are 0.353, 0.191, 0.056, 0.158 and

0.780 respectively which are more than 0.05 hence H_0 is not rejected. So, there is no impact of the Age of respondents on COST1, COST2, COST3, COST4 and COST5.

- The Kruskal Wallis H test value for the impact of the Age of respondents on the Cost of Plastic Money (COST) is 0.132, which is more than 0.05; hence, H_0 is not rejected. So, there is no impact of the Age of the respondent on the Cost of Plastic Money (COST).

H₀51: The City of respondents has no significant impact on the cost of plastic money.

Interpretation: From the data analysis, it is interpreted that Kolmogorov –Smirnov and Shapiro-Wilk value is 0.000 for City and Cost of Plastic Money (COST) statements 1 to 5; hence, H_0 is rejected. Therefore, the data are not normal, so we can apply a non-parametric test, which is as follows.

Table 4.2.80 Test Statistics ^{a,b}						
	COST1	COST2	COST3	COST4	COST5	COSTTOTAL
Chi-Square	18.913	9.989	2.090	35.285	4.367	14.426
Df	3	3	3	3	3	3
Asymp. Sig.	.000	.019	.554	.000	.224	.002
a. Kruskal Wallis Test						
b. Grouping Variable: City						

Interpretation:

- From table 4.2.80, it is interpreted that the significance values of the Kruskal Wallis H test for I have fears of financial loss due to the use of plastic money (COST3) and overall, I perceive that using plastic money is more costly as compared to cash (COST5) are 0.554 and 0.224, respectively, which are more than 0.05; hence, H_0 is not rejected. So, the City of respondents has no impact on COST3 and COST5.
- The Kruskal Wallis H value of Using plastic money increases as the number of transactions I will make with it increases (COST1). Plastic money is more costly than cash because annual maintenance charges increase after GST (COST2), and I feel plastic money has more interest. Penalty costs for delayed payment (COST4) are 0.000, 0.019, and 0.000, which are less than 0.05; hence, H_0 is rejected. So, the City significantly impacts COST1, COST2, and COST4.
- The Kruskal Wallis H test value for the respondents' City's impact on the Cost of Plastic Money (COST) is 0.002, which is less than 0.05; hence, H_0 is rejected. So, the respondents' City significantly impacts the cost of plastic money (COST).

H₀52: Respondents' Education does not significantly impact the Cost of Plastic Money.

Interpretation: From the data analysis, it is interpreted that Kolmogorov –Smirnov and Shapiro-Wilk value is 0.000 for Education and Cost of Plastic Money (COST) statements 1 to 5; hence, H₀ is rejected. Therefore, the data are not normal, so we can apply a nonparametric test, which is as follows.

Table 4.2.81 Test Statistics ^{a,b}						
	COST1	COST2	COST3	COST4	COST5	COSTTOTAL
Chi-Square	8.885	7.772	7.626	4.161	3.996	6.602
Df	4	4	4	4	4	4
Asymp. Sig.	.064	.100	.106	.385	.407	.158
a. Kruskal Wallis Test						
b. Grouping Variable: Education						

Interpretation:

- From table 4.2.81, it is interpreted that the significance value of Kruskal Wallis H test for Using plastic money costs a lot as the number of transactions I will do with it is increased (COST1); plastic money is more costly as compared to cash because annual maintenance charges increased after GST (COST2), I have fears of financial loss due to the use of plastic money (COST3), I feel plastic money has more interest and penalty costs for delayed payment (COST4), and overall, I perceive that using plastic money is more costly as compared to cash (COST5) are 0.064, 0.100, 0.106, 0.385 and 0.407 respectively which are more than 0.05 hence H₀ is not rejected. So, there is no impact on respondents' education on COST1, COST2, COST3, COST4, or COST5.
- The Kruskal Wallis H test value for the impact of respondents' Education on the Cost of Plastic Money (COST) is 0.158, which is more than 0.05; hence, H₀ is not rejected. So, the respondents' education does not impact the cost of plastic money (COST).

H₀53: There is no significant impact of the Profession of respondents on the cost of plastic money.

Interpretation: From the data analysis, it is interpreted that Kolmogorov –Smirnov and Shapiro-Wilk value is 0.000 for Profession and Cost of Plastic Money (COST) statements 1 to 5; hence, H₀ is rejected. Therefore, the data are not normal, so we can apply a non-parametric test as follows.

Table 4.2.82 Test Statistics ^{a,b}						
	COST1	COST2	COST3	COST4	COST5	COSTTOTAL
Chi-Square	2.146	7.419	5.087	11.424	10.400	4.256
Df	6	6	6	6	6	6
Asymp. Sig.	.906	.284	.533	.076	.109	.642
a. Kruskal Wallis Test						
b. Grouping Variable: Profession						

Interpretation:

- From table 4.2.82, it is interpreted that the significance value of Kruskal Wallis H test for Using plastic money costs a lot as the number of transactions I will do with it is increased (COST1); plastic money is more costly as compared to cash because annual maintenance charges increased after GST (COST2), I have fears of financial loss due to the use of plastic money (COST3), I feel plastic money has more interest and penalty costs for delayed payment (COST4), and overall, I perceive that using plastic money is more costly as compared to cash (COST5) are 0.906, 0.284, 0.533, 0.076 and 0.109 respectively which are more than 0.05 hence H_0 is not rejected. So, the Profession of respondents has no impact on COST1, COST2, COST3, COST4, and COST5.
- The Kruskal Wallis H test value for the impact of respondents' professions on the Cost of Plastic Money (COST) is 0.642, which is more than 0.05; hence, H_0 is not rejected. So, there is no impact of the respondents' professions on the Cost of Plastic Money (COST).

H₀54: There is no significant impact of the Monthly Family Income of respondents on the Cost of Plastic Money of respondents.

Interpretation: From the data analysis, Kolmogorov –Smirnov and Shapiro-Wilk values are 0.000 for Monthly Family Income and Cost of Plastic Money (COST) statements 1 to 5; hence, H_0 is rejected. Therefore, the data are not normal, so we can apply a non-parametric test, which is as follows.

Table 4.2.83 Test Statistics ^{a,b}						
	COST1	COST2	COST3	COST4	COST5	COSTTOTAL
Chi-Square	8.270	1.171	5.163	5.452	5.388	1.829
Df	5	5	5	5	5	5
Asymp. Sig.	.142	.948	.396	.363	.370	.872
a. Kruskal Wallis Test						

b. Grouping Variable: Monthly Family Income

Interpretation:

- From table 4.2.83, it is interpreted that the significance value of Kruskal Wallis H test for Using plastic money costs a lot as the number of transactions I will do with it is increased (COST1); plastic money is more costly as compared to cash because annual maintenance charges increased after GST (COST2), I have fears of financial loss due to the use of plastic money (COST3), I feel plastic money has more interest and penalty costs for delayed payment (COST4), and overall, I perceive that using plastic money is more costly as compared to cash (COST5) are 0.142, 0.948, 0.396, 0.363 and 0.370 respectively which are more than 0.05 hence H_0 is not rejected. So, the monthly family income of respondents has no impact on COST1, COST2, COST3, COST4, and COST5.
- The Kruskal Wallis H test value for the impact of respondents' Monthly Family Income on the Cost of Plastic Money (COST) is 0.872, which is more than 0.05; hence, H_0 is not rejected. So, there is no impact of the respondents' Monthly Family Income on the Cost of Plastic Money (COST).

H₀55: There is no significant impact of the Marital Status of respondents on the Cost of Plastic Money of respondents.

Interpretation: From the data analysis, it is interpreted that the Kolmogorov –Smirnov and Shapiro-Wilk value is 0.000 for Marital Status and Cost of Plastic Money (COST) statements 1 to 5; hence, H_0 is rejected. Therefore, the data are not normal, so we can apply a non-parametric test, which is as follows.

Table 4.2.84 Test Statistics ^{a,b}						
	COST1	COST2	COST3	COST4	COST5	COSTTOTAL
Chi-Square	.490	5.206	5.100	1.590	1.760	5.455
Df	2	2	2	2	2	2
Asymp. Sig.	.783	.074	.078	.451	.415	.065
a. Kruskal Wallis Test						
b. Grouping Variable: Marital Status						

Interpretation:

- From table 4.2.84, it is interpreted that the significance value of the Kruskal Wallis H test for Using plastic money costs a lot as the number of transactions I will do with it is increased (COST1), Plastic money is more costly as compared to cash because annual maintenance charges increased after GST (COST2), I have fears of financial loss due

to the use of plastic money (COST3), I feel plastic money has more interest and penalty costs for delayed payment (COST4). Overall, I perceive that using plastic money is more costly than cash (COST5) at 0.783, 0.074, 0.078, 0.451 and 0.415, respectively, which are more than 0.05; hence, H_0 is not rejected. So, there is no impact on the marital status of respondents in terms of COST1, COST2, COST3, COST4, COST4, and COST5.

- The Kruskal Wallis H test value for the impact of respondents' Marital Status on the Cost of Plastic Money (COST) is 0.065, which is more than 0.05; hence, H_0 is not rejected. So, there is no impact of the respondent's Marital Status on the Cost of Plastic Money (COST).

H₀56: There is no significant impact of the Gender of respondents on the Social Impact (SI) of respondents.

Table 4.2.85 shows Normality Tests between Gender and SI1 to SI5 and SI Total.							
	Gender	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
		Statistic	df	Sig.	Statistic	Df	Sig.
After demonetization, people used more plastic money, So I also started using it. (SI1)	Male	.196	601	.000	.906	601	.000
	Female	.190	729	.000	.907	729	.000
People who are important to me think that I should use plastic money. (SI2)	Male	.208	601	.000	.905	601	.000
	Female	.225	729	.000	.898	729	.000
I 'am afraid that in the event of fraud, I will get the blame from society or my family. (SI3)	Male	.192	601	.000	.911	601	.000
	Female	.202	729	.000	.901	729	.000
The use of plastic money has become a symbol of high socioeconomic status. (SI4)	Male	.235	601	.000	.899	601	.000
	Female	.305	729	.000	.849	729	.000
Overall, it has a large social impact and affects various groups of people. (SI5)	Male	.255	601	.000	.886	601	.000
	Female	.315	729	.000	.833	729	.000
Social Impact (SI Total)	Male	.214	601	.000	.870	601	.000
	Female	.257	729	.000	.850	729	.000
a. Lilliefors Significance Correction							

Interpretation: From the above table, Kolmogorov –Smirnov and Shapiro-Wilk's value is 0.000 for Gender and Social Impact (SI) statements 1 to 5 and Social Impact Total; hence, H_0 is rejected. Therefore, the data are not normal, so we can apply a non-parametric test as follows.

Table 4.2.86 Test Statistics ^{a,b}						
	SI1	SI2	SI3	SI4	SI5	SITOTAL
Chi-Square	.011	.316	2.272	6.898	16.261	1.365
Df	1	1	1	1	1	1
Asymp. Sig.	.917	.574	.132	.009	.000	.243
a. Kruskal Wallis Test						
b. Grouping Variable: Gender						

Interpretation:

- From table 4.2.86, it is interpreted that the significance value of Kruskal Wallis H test for After demonetization people use more plastic money; So I also started using it (SI1), People who are important to me think that I should use plastic money (SI2), I am afraid that in the event of fraud, I will get the blame from society or my family (SI3) are 0.917, 0.574 and 0.132 respectively which are more than 0.05 hence H_0 is not rejected. So, there is no impact on respondents' gender in SI1, SI2, and SI3.
- The Kruskal Wallis H value of using plastic money symbolizes high Socioeconomic status (SI4). Overall, it has a sizeable social impact and has affected various groups of people (SI5). The SI4 and SI5 are 0.009 and 0.000, respectively, less than 0.05; hence, H_0 is rejected. So, there is a significant impact of Gender on SI4 and SI5.
- The Kruskal Wallis H test value for the impact of respondents' gender on Social Impact (SI) is 0.243, which is more than 0.05; hence, H_0 is not rejected. So, gender does not impact the Cost of Social Impact (SI).

H₀57: The age of respondents has no significant impact on their Social Impact (SI).

Interpretation: The data analysis shows that the Kolmogorov –Smirnov and Shapiro-Wilk value is 0.000 for Age and Social Impact (SI) statements 1 to 5; hence, H_0 is rejected. Therefore, the data are not normal, so we can apply a non-parametric test, which is as follows.

Table 4.2.87 Test Statistics ^{a,b}						
	SI1	SI2	SI3	SI4	SI5	SITOTAL
Chi-Square	.374	5.328	10.564	15.766	7.951	5.576
Df	3	3	3	3	3	3
Asymp. Sig.	.946	.149	.014	.001	.047	.134
a. Kruskal Wallis Test						
b. Grouping Variable: Age						

Interpretation:

- From table 4.2.87, it is interpreted that the significance value of the Kruskal Wallis H test for after demonetization people use more plastic money; so I also started using it (SI1), and People who are important to me think that I should use plastic money (SI2) are 0.946 and 0.149, respectively, which are more than 0.05; hence, H_0 is not rejected. So, respondents' age has no impact on SI1 and SI2.
- The Kruskal Wallis H value of I am afraid that in the event of fraud, I will get the blame from society or my family (SI3); the use of plastic money becomes a symbol of high Socioeconomic status (SI4). Overall, it has a sizeable social impact and has affected various groups of people (SI5) at 0.014, 0.001 and 0.047, respectively, which are less than 0.05; hence, H_0 is rejected. So, age significantly impacts SI3, SI4, and SI5.
- The Kruskal Wallis H test value for the impact of respondents' age on Social Impact (SI) is 0.134, which is more than 0.05; hence, H_0 is not rejected. So, respondents' Age has no impact on Social Impact (SI).

H₀58: There is no significant impact of the City of respondents on the Social Impact (SI) of respondents.

Interpretation: The data analysis shows that the Kolmogorov –Smirnov and Shapiro-Wilk value is 0.000 for City and Social Impact (SI) statements 1 to 5; hence, H_0 is rejected. Therefore, the data are not normal, so we can apply a non-parametric test, which is as follows.

Table 4.2.88 Test Statistics ^{a,b}						
	SI1	SI2	SI3	SI4	SI5	SITOTAL
Chi-Square	8.199	1.695	41.230	85.795	37.880	36.147
Df	3	3	3	3	3	3
Asymp. Sig.	.042	.638	.000	.000	.000	.000
a. Kruskal Wallis Test						
b. Grouping Variable: City						

Interpretation:

- Table 4.2.88 shows that the significance value of the Kruskal Wallis H test for People who are important to me think that I should use plastic money (SI2) is 0.638, which is more than 0.05; hence, H_0 is not rejected. So, the City of respondents has no impact on SI2.

- The Kruskal Wallis H value of After demonetization, people use more plastic money, So I also started using it (SI1). I am afraid that in the event of fraud, I will be blamed by society or my family (SI3). The use of plastic money becomes a symbol of high Socioeconomic status (SI4), and overall, I perceive that it has not only a sizeable social impact but has affected various groups of people (SI5) are 0.042, 0.000, 0.000 and 0.000, respectively, which are less than 0.05 hence H_0 is rejected. So, the city significantly impacts SI1, SI3, SI4, and SI5.
- The Kruskal Wallis H test value for the City of respondents' impact on Social Impact (SI) is 0.000, which is less than 0.05; hence, H_0 is rejected. So, the City of the respondents significantly impacts social impact (SI).

H₀59: There is no significant impact of the Education of respondents on the Social Impact (SI) of respondents.

Interpretation: The data analysis shows that the Kolmogorov –Smirnov and Shapiro-Wilk values are 0.000 for the Education of respondents and SI1 to SI5, which is less than 0.05; hence, H_0 is rejected. Therefore, data are not normal, so we can apply a non-parametric test as follows.

Table 4.2.89 Test Statistics ^{a,b}						
	SI1	SI2	SI3	SI4	SI5	SITOTAL
Chi-Square	14.146	8.231	18.770	17.101	9.587	8.146
Df	4	4	4	4	4	4
Asymp. Sig.	.007	.083	.001	.002	.048	.086
a. Kruskal Wallis Test						
b. Grouping Variable: Education						

Interpretation:

- Table 4.2.89 shows that the significance value of the Kruskal Wallis H test for People who are important to me think that I should use plastic money (SI2) is 0.083, which is more than 0.05; hence, H_0 is not rejected. So, respondents' education has no impact on SI2.
- The Kruskal Wallis H value of After demonetization, people use more plastic money, So I also started using it (SI1). I am afraid that in the event of fraud, I will be blamed by society or my family (SI3). The use of plastic money becomes a symbol of high Socioeconomic status (SI4), and overall, I perceive that it has not only a sizeable social impact but has affected various groups of people (SI5) at 0.007, 0.001, 0.002 and

0.048, respectively, which are less than 0.05 hence H_0 is rejected. So, education significantly impacts SI1, SI3, SI4, and SI5.

- The Kruskal Wallis H test value for the impact of respondents' education on Social Impact (SI) is 0.086, which is more than 0.05; hence, H_0 is not rejected. So, the respondents' education has no impact on Social Impact (SI).

H₀60: The profession of respondents has no significant impact on their Social Impact (SI).

Interpretation: The data analysis shows that the Kolmogorov –Smirnov and Shapiro-Wilk value is 0.000 for Profession and Social Impact (SI) statements 1 to 5; hence, H_0 is rejected. Therefore, the data are not normal, so we can apply a non-parametric test as follows.

Table 4.2.90 Test Statistics ^{a,b}						
	SI1	SI2	SI3	SI4	SI5	SITOTAL
Chi-Square	3.582	4.844	9.449	14.498	4.934	5.900
Df	6	6	6	6	6	6
Asymp. Sig.	.733	.564	.150	.025	.552	.435
a. Kruskal Wallis Test						
b. Grouping Variable: Profession						

Interpretation:

- From table 4.2.90, it is interpreted that the significance value of Kruskal Wallis H test for After demonetization people use more plastic money; So I also started using it (SI1), People who are important to me think that I should use plastic money (SI2), I am afraid that in the event of fraud, I will get the blame from society or my family (SI3) and overall, I perceive that it has not only sizeable social impact but it has affected various groups of people (SI5) are 0.733, 0.564, 0.150 and 0.552 respectively which are more than 0.05 hence H_0 is not rejected. So, the profession of respondents has no impact on SI1, SI2, SI3, and SI5.
- The Kruskal Wallis H value of using plastic money as a symbol of high Socioeconomic status (SI4) is 0.025, which is less than 0.05; hence, H_0 is rejected. So, the profession has a significant impact on SI4.
- The Kruskal Wallis H test value for the impact of respondents' professions on Social Impact (SI) is 0.435, which is more than 0.05; hence, H_0 is not rejected. So, the respondents' professions do not impact Social Impact (SI).

H₀₆₁: There is no significant impact of the Monthly Family Income of respondents on the Social Impact (SI) of respondents.

Interpretation: The data analysis shows that the Kolmogorov –Smirnov and Shapiro-Wilk value is 0.000 for Monthly Family Income and Social Impact (SI) statements 1 to 5; hence, H₀ is rejected. Therefore, the data are not normal, so we can apply a non-parametric test, which is as follows.

Table 4.2.91 Test Statistics ^{a,b}						
	SI1	SI2	SI3	SI4	SI5	SITOTAL
Chi-Square	3.054	1.735	4.976	8.385	7.857	1.262
Df	5	5	5	5	5	5
Asymp. Sig.	.692	.884	.419	.136	.164	.939
a. Kruskal Wallis Test						
b. Grouping Variable: Monthly Family Income						

Interpretation:

- From table 4.2.91, it is interpreted that the significance value of Kruskal Wallis H test for After demonetization people use more plastic money; So I also started using it (SI1), People who are important to me think that I should use plastic money (SI2), I am afraid that in the event of fraud, I will get the blame from society or my family (SI3), The use of plastic money becomes a symbol of high Socioeconomic status (SI4), and overall, I perceive that it has not only sizeable social impact but it has affected various groups of people (SI5) are 0.692, 0.884, 0.419, 0.136 and 0.164 respectively which are more than 0.05 hence H₀ is not rejected. So, there is no impact on the monthly family income of respondents in SI1, SI2, SI3, SI4, and SI5.
- The Kruskal Wallis H test value for the impact of respondents' Monthly Family Income on Social Impact (SI) is 0.939, which is more than 0.05; hence, H₀ is not rejected. So, the respondents' Monthly Family Income has no impact on Social Impact (SI).

H₀₆₂: There is no significant impact of the Marital Status of respondents on the Social Impact (SI) of respondents.

Interpretation: The data analysis shows that the Kolmogorov –Smirnov and Shapiro-Wilk value is 0.000 for marital Status and Social Impact (SI) statements 1 to 5; hence, H₀ is rejected. Therefore, the data are not normal, so we can apply a non-parametric test, which is as follows.

Table 4.2.92 Test Statistics ^{a,b}						
	SI1	SI2	SI3	SI4	SI5	SITOTAL
Chi-Square	5.538	10.383	7.564	.666	1.491	6.514
Df	2	2	2	2	2	2
Asymp. Sig.	.063	.006	.023	.717	.474	.039
a. Kruskal Wallis Test						
b. Grouping Variable: Marital Status						

Interpretation:

- From table 4.1.163, it is interpreted that the significance value of Kruskal Wallis H test for After demonetization people use more plastic money; So I also started using it (SI1), The use of plastic money becomes a symbol of high Socioeconomic status (SI4) and overall, I perceive that it has not only sizeable social impact but it has affected various groups of people (SI5) are 0.063, 0.717 and 0.474 respectively which are more than 0.05 hence H_0 is not rejected. So, there is no impact on the marital status of respondents in SI1, SI4, and SI5.
- The Kruskal Wallis H value of People who are important to me think that I should use plastic money (SI2) and I am afraid that in the event of fraud, I will get the blame from society or my family (SI3) are 0.006 and 0.023 which are less than 0.05 hence H_0 is rejected. So, marital status has a significant impact on SI2 and SI3.
- The Kruskal Wallis H test value for the impact of respondents' Marital Status on Social Impact (SI) is 0.039, which is more than 0.05; hence, H_0 is not rejected. So, the respondent's marital status has no impact on Social Impact (SI).

H₀63: There is no significant impact of the Gender of respondents on the Perceived Security (PS) of respondents.

Table 4.2.93 shows Normality Tests between Gender and PS1 to PS5 and PS Total.							
	Gender	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
		Statistic	df	Sig.	Statistic	Df	Sig.
I feel secure while using plastic money in online and offline transactions. (PS1)	Male	.249	601	.000	.878	601	.000
	Female	.300	729	.000	.838	729	.000
The use of plastic money is more secure and safe as compared to cash. (PS2)	Male	.259	601	.000	.875	601	.000
	Female	.300	729	.000	.838	729	.000
Plastic money services keep customers' interests best in mind. (PS3)	Male	.265	601	.000	.871	601	.000
	Female	.281	729	.000	.861	729	.000

Carrying out transactions involving a lot of money through plastic money mode is safer. (PS4)	Male	.287	601	.000	.856	601	.000
	Female	.298	729	.000	.847	729	.000
Overall, using plastic money is more secure nowadays. (PS5)	Male	.293	601	.000	.850	601	.000
	Female	.317	729	.000	.820	729	.000
Perceived Security (PS Total)	Male	.314	601	.000	.842	601	.000
	Female	.339	729	.000	.809	729	.000
a. Lilliefors Significance Correction							

Interpretation: The above table interprets that the Kolmogorov –Smirnov and Shapiro-Wilk value is 0.000 for Gender and Perceived Security (PS) statements 1 to 5 and Perceived Security Total; hence, H_0 is rejected. Therefore, the data are not normal, so we can apply a non-parametric test, which is as follows.

Table 4.2.94 Test Statistics ^{a,b}						
	PS1	PS2	PS3	PS4	PS5	PSTOTAL
Chi-Square	8.046	2.848	.501	.013	2.521	3.316
Df	1	1	1	1	1	1
Asymp. Sig.	.005	.091	.479	.909	.112	.069
a. Kruskal Wallis Test						
b. Grouping Variable: Gender						

Interpretation:

- From table 4.2.94, it is interpreted that the significance value of the Kruskal Wallis H test for The use of plastic money is more secure and safe as compared to cash (PS2); in my opinion, Plastic money services keep customers' interests best in mind (PS3), It is safer to carry out transactions involving a significant amount of money through plastic money mode (PS4) and overall, I perceive that using plastic money is more secure nowadays (PS5) are 0.091, 0.479, 0.909 and 0.112 respectively which are more than 0.05 hence H_0 is not rejected. So there is no impact of Gender of respondents on PS2, PS3, PS4 and PS5.
- The Kruskal Wallis H value of I feel secure while using plastic money in online and offline transactions (PS1) is 0.005, which is less than 0.05; hence H_0 is rejected. So, there is a significant impact of Gender on PS1.
- The Kruskal Wallis H test value for the impact of respondents' gender on Perceived Security (PS) is 0.069, which is more than 0.05; hence, H_0 is not rejected. So, there is no impact of respondents' Gender on Perceived Security (PS).

H₀64: There is no significant impact of the Age of respondents on the Perceived Security (PS) of respondents.

Interpretation: The data analysis shows that the Kolmogorov –Smirnov and Shapiro-Wilk value is 0.000 for Age and Perceived Security (PS) statements 1 to 5; hence, H₀ is rejected. Therefore, the data are not normal, so we can apply a non-parametric test, which is as follows.

Table 4.2.95 Test Statistics ^{a,b}						
	PS1	PS2	PS3	PS4	PS5	PSTOTAL
Chi-Square	.849	8.891	4.323	10.945	4.821	10.782
Df	3	3	3	3	3	3
Asymp. Sig.	.838	.031	.229	.012	.185	.013
a. Kruskal Wallis Test						
b. Grouping Variable: Age						

Interpretation:

- Table 4.2.95 shows that the significance value of the Kruskal Wallis H test is that I feel secure while using plastic money in online and offline transactions (PS1). Plastic money services best keep customers' interests in mind (PS3). Overall, plastic money is more secure nowadays (PS5) at 0.838, 0.229 and 0.185, respectively, which are more than 0.05; hence, H₀ is not rejected. So, there is no impact on the age of respondents on PS1, PS3 and PS5.
- The Kruskal Wallis H value of using plastic money is more secure and safe than cash (PS2), and it is safer to carry out transactions involving a significant amount of money through plastic money mode (PS4). The values are 0.031 and 0.012, which are less than 0.05; hence, H₀ is rejected. So, there is a significant impact of Age on PS2 and PS4.
- The Kruskal Wallis H test value for the impact of respondents' age on Perceived Security (PS) is 0.013, less than 0.05; hence, H₀ is rejected. So, the respondents' age significantly impacts perceived security (PS).

H₀65: There is no significant impact of the City of respondents on the Perceived Security (PS) of respondents.

Interpretation: The above table interprets that the Kolmogorov –Smirnov and Shapiro-Wilk value is 0.000 for City and Perceived Security (PS) statements 1 to 5; hence, H₀ is rejected. Therefore, the data are not normal, so we can apply a non-parametric test, which is as follows.

Table 4.2.96 Test Statistics ^{a,b}						
	PS1	PS2	PS3	PS4	PS5	PSTOTAL
Chi-Square	12.969	20.094	6.856	8.347	20.300	23.910
Df	3	3	3	3	3	3
Asymp. Sig.	.005	.000	.077	.039	.000	.000
a. Kruskal Wallis Test						
b. Grouping Variable: City						

Interpretation:

- From table 4.2.96, it is interpreted that the significance value of the Kruskal Wallis H test for, in my opinion, Plastic money services that keep customers' interests best in mind (PS3) is 0.077, which is more than 0.05; hence, H_0 is not rejected. So, the City of respondents has no impact on PS3.
- The Kruskal Wallis H value of I feel secure while using plastic money in online and offline transactions (PS1). The use of plastic money is more secure and safe as compared to cash (PS2). It is safer to carry out transactions involving a significant amount of money through plastic money mode (PS4), and overall, I perceive that using plastic money is more secure nowadays (PS5) are 0.005, 0.000, 0.039 and 0.000, which are less than 0.05 hence H_0 is rejected. So, the city significantly impacts PS1, PS2, PS4, and PS5.
- The Kruskal Wallis H test value for the respondents' city's impact on Perceived Security (PS) is 0.000, less than 0.05; hence, H_0 is rejected. So, the respondents' city significantly impacts Perceived Security (PS).

H₀₆₆: There is no significant impact of the Education of respondents on the Perceived Security (PS) of respondents.

Interpretation: The above table interprets that the Kolmogorov –Smirnov and Shapiro-Wilk value is 0.000 for Education and Perceived Security (PS) statements 1 to 5; hence, H_0 is rejected. Therefore, the data are not normal, so we can apply a non-parametric test, which is as follows.

Table 4.2.97 Test Statistics ^{a,b}						
	PS1	PS2	PS3	PS4	PS5	PSTOTAL
Chi-Square	1.397	2.576	10.606	2.756	4.459	6.605
Df	4	4	4	4	4	4
Asymp. Sig.	.845	.631	.031	.599	.347	.158
a. Kruskal Wallis Test						

b. Grouping Variable: Education

Interpretation:

- From the table 4.2.97, it is interpreted that the significance value of Kruskal Wallis H test for I feel secure while using plastic money in online and offline transactions (PS1), The use of plastic money is more secure and safe as compared to cash (PS2), It is safer to carry out transactions involving a significant amount of money through plastic money mode (PS4) and overall, I perceive that using plastic money is more secure nowadays (PS5) are 0.845, 0.631, 0.599 and 0.347 respectively which are more than 0.05 hence H_0 is not rejected. So there is no impact on respondents' education on PS1, PS2, PS4 and PS5.
- The Kruskal Wallis H value of Plastic money services keeps customers' interests best in mind (PS3) is 0.031, less than 0.05; hence, H_0 is rejected. So, education has a significant impact on PS3.
- The Kruskal Wallis H test value for the impact of respondents' education on Perceived Security (PS) is 0.158, which is more than 0.05; hence, H_0 is not rejected. So, the respondents' education has no impact on Perceived Security (PS).

H₀67: There is no significant impact of the Profession of respondents on the Perceived Security (PS) of respondents.

Interpretation: The above table interprets that the Kolmogorov –Smirnov and Shapiro-Wilk value is 0.000 for Profession and Perceived Security (PS) statements 1 to 5; hence, H_0 is rejected. Therefore, the data are not normal, so we can apply a non-parametric test, which is as follows.

Table 4.2.98 Test Statistics ^{a,b}						
	PS1	PS2	PS3	PS4	PS5	PSTOTAL
Chi-Square	7.140	6.465	5.328	10.893	2.986	10.902
Df	6	6	6	6	6	6
Asymp. Sig.	.308	.373	.502	.092	.811	.091
a. Kruskal Wallis Test						
b. Grouping Variable: Profession						

Interpretation:

- From table 4.2.98, it is interpreted that the significance value of Kruskal Wallis H test for I feel secure while using plastic money in online and offline transactions (PS1), The use of plastic money is more secure and safe as compared to cash (PS2), In my opinion, Plastic money services keep customers' interests best in mind (PS3), It is safer

to carry out transactions involving a significant amount of money through plastic money mode (PS4) and overall, I perceive that using plastic money is more secure nowadays (PS5) are 0.308, 0.373, 0.502, 0.092 and 0.811 which are more than 0.05 hence H_0 is not rejected. So, the profession of respondents is acceptable in PS1, PS2, PS3, PS4, and PS5.

- The Kruskal Wallis H test value for the impact of respondents' professions on Perceived Security (PS) is 0.091, which is more than 0.05; hence, H_0 is not rejected. So, the respondents' professions have no impact on Perceived Security (PS).

H₀68: There is no significant impact of the Monthly Family Income of respondents on the Perceived Security (PS) of respondents.

Interpretation: The above table interprets that the Kolmogorov –Smirnov and Shapiro-Wilk value is 0.000 for Monthly Family Income and Perceived Security (PS) statements 1 to 5; hence, H_0 is rejected. Therefore, the data are not normal, so we can apply a non-parametric test, which is as follows.

Table 4.2.99 Test Statistics ^{a,b}						
	PS1	PS2	PS3	PS4	PS5	PSTOTAL
Chi-Square	2.182	13.656	6.631	13.502	4.855	14.782
Df	5	5	5	5	5	5
Asymp. Sig.	.823	.018	.250	.019	.434	.011
a. Kruskal Wallis Test						
b. Grouping Variable: Monthly Family Income						

Interpretation:

- Table 4.2.99 shows that the significance value of the Kruskal Wallis H test is that I feel secure while using plastic money in online and offline transactions (PS1). Plastic money services best keep customers' interests in mind (PS3). Overall, plastic money is more secure nowadays (PS5) at 0.823, 0.250 and 0.434, which are more than 0.05; hence, H_0 is not rejected. So, there is no impact on the Monthly Family Income of respondents on PS1, PS3 and PS5.
- The Kruskal Wallis H value of using plastic money is more secure and safe than cash (PS2) and safer to carry out transactions involving a large amount of money through plastic money mode (PS4). These values are 0.018 and 0.019, less than 0.05; hence, H_0 is rejected. So, Monthly Family Income has a significant impact on PS2 and PS4.

- The Kruskal Wallis H test value for the impact of respondents' Monthly Family Income on Perceived Security (PS) is 0.011, less than 0.05; hence, H_0 is rejected. So, the respondents' monthly family income significantly impacts perceived security (PS).

H₀69: There is no significant impact of the Marital Status of respondents on the Perceived Security (PS) of respondents.

Interpretation: From the above table, it is interpreted that Kolmogorov –Smirnov and Shapiro-Wilk values are 0.000 for Marital Status and Perceived Security (PS) statements 1 to 5; hence, H_0 is rejected. Therefore, data are not normal, so we can apply a non-parametric test as follows.

Table 4.2.100 Test Statistics ^{a,b}						
	PS1	PS2	PS3	PS4	PS5	PSTOTAL
Chi-Square	2.747	4.113	8.004	5.711	1.065	7.193
Df	2	2	2	2	2	2
Asymp. Sig.	.253	.128	.018	.058	.587	.027
a. Kruskal Wallis Test						
b. Grouping Variable: Marital Status						

Interpretation:

- From the above table 4.2.100 The Kruskal Wallis H value of I feel secure while using plastic money in online and offline transactions (PS1), The use of plastic money is more secure and safe as compared to cash (PS2), It is safer to carry out transactions involving a significant amount of money through plastic money mode (PS4) and overall, I perceive that using plastic money is more secure nowadays (PS5) are 0.253, 0.128, 0.058 and 0.587 which are more than 0.05 hence H_0 is not rejected. So, there is no impact on the marital status of respondents in PS1, PS2, PS4, and PS5.
- The Kruskal Wallis H value of Plastic money services keep customers' interests best in mind (PS3) is 0.018, which is less than 0.05; hence, H_0 is rejected. So, marital status has a significant impact on PS3.
- The Kruskal Wallis H test value for the impact of respondents' Marital Status on Perceived Security (PS) is 0.027, less than 0.05; hence, H_0 is rejected. So, the marital status of the respondent has a significant impact on perceived security (PS).

H₀70: Respondents' gender does not significantly impact their Government Policies (GOVP).

Table 4.2.101 shows Normality Tests between Gender and GOVP1 to GOVP5 & GOVP Total.							
	Gender	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
		Statistic	df	Sig.	Statistic	Df	Sig.
Government policy encourages me to use plastic money. (GOVP1)	Male	.262	601	.000	.881	601	.000
	Female	.297	729	.000	.849	729	.000
Plastic money is encouraged by the government and RBI by introducing various policies and promotional incentives. (GOVP2)	Male	.288	601	.000	.854	601	.000
	Female	.324	729	.000	.811	729	.000
The government policy proves more beneficial for those who use plastic money instead of cash. (GOVP3)	Male	.280	601	.000	.869	601	.000
	Female	.320	729	.000	.828	729	.000
I appreciate the government and RBI's initiatives to ensure safety and security in all transactions conducted through plastic money. (GOVP4)	Male	.308	601	.000	.825	601	.000
	Female	.337	729	.000	.792	729	.000
Overall, using plastic money is encouraged by the Government and RBI's current policies. (GOVP5)	Male	.311	601	.000	.832	601	.000
	Female	.326	729	.000	.797	729	.000
Government Policies (GOVP Total)	Male	.317	601	.000	.835	601	.000
	Female	.352	729	.000	.796	729	.000
a. Lilliefors Significance Correction							

Interpretation: The above table interprets that the Kolmogorov –Smirnov and Shapiro-Wilk value is 0.000 for Gender and Government Policies (GOVP) statements 1 to 5 and Government Policies Total; hence, H₀ is rejected. Therefore, the data are not normal, so we can apply a non-parametric test, which is as follows.

Table 4.2.102 Test Statistics^b						
	GOVTP1	GOVTP2	GOVTP3	GOVTP4	GOVTP5	GOVTPTOTAL
Chi-Square	4.140	8.056	6.711	2.998	19.596	18.289
Df	1	1	1	1	1	1
Asymp. Sig.	.042	.005	.010	.083	.000	.000
a. Kruskal Wallis Test						
b. Grouping Variable: Gender						

Interpretation:

- The table interprets that the significance value of the Kruskal Wallis H test for I appreciate the initiatives of the government and RBI in ensuring safety and security in

all transactions conducted through plastic money (GOVP4) is 0.083, which is more than 0.05; hence, H_0 is not rejected. So, the Gender of respondents has no impact on GOVP4.

- The Kruskal Wallis H value of Government policy encourages me to use plastic money (GOVP1); plastic money is encouraged by the government and RBI by introducing various policies and promotional incentives (GOVP2). The government policy proves more beneficial for those who use plastic money instead of cash (GOVP3), and overall, I perceive that using plastic money is encouraged by the Government as well as by RBI's current policies (GOVP5) are 0.042, 0.005, 0.010 and 0.000 respectively which are less than 0.05 hence H_0 is rejected. So there is a significant impact of Gender on GOVP1, GOVP2, GOVP3 and GOVP5.
- The Kruskal Wallis H test value for the impact of the Gender of respondents on Government Policies (GOVP) is 0.000, which is less than 0.05; hence H_0 is rejected. So, there is a significant impact of the Gender of the respondent on Government Policies (GOVP).

H₀71: There is no significant impact of the Age of respondents on the Government Policies (GOVP) of respondents.

Interpretation: The data analysis shows that the Kolmogorov –Smirnov and Shapiro-Wilk value is 0.000 for Age and Government Policies (GOVP) statements 1 to 5; hence, H_0 is rejected. Therefore, the data are not normal, so we can apply a non-parametric test, which is as follows.

Table 4.2.103 Test Statistics ^b						
	GOVTP1	GOVTP2	GOVTP3	GOVTP4	GOVTP5	GOVTPTOTAL
Chi-Square	12.827	12.015	24.779	15.401	9.235	26.606
Df	3	3	3	3	3	3
Asymp. Sig.	.005	.007	.000	.002	.026	.000
a. Kruskal Wallis Test						
b. Grouping Variable: Age						

Interpretation:

- From the above table, the Kruskal Wallis H value of Government policy encourages me to use plastic money (GOVP1); plastic money is encouraged by the government as well as by RBI by introducing various policies and promotional incentives (GOVP2); the government policy proves more beneficial for those who use plastic money instead of cash (GOVP3), I appreciate the initiatives of government & RBI in ensuring safety and security in all

transactions conducted through plastic money (GOVP4) and overall, I perceive that using plastic money is encouraged by the Government as well as by RBI's current policies (GOVP5) are 0.005, 0.007, 0.000, 0.002 and 0.026 respectively which are less than 0.05 hence H_0 is rejected. So, age significantly impacts GOVP1, GOVP2, GOVP3, GOVP4, and GOVP5.

- The Kruskal Wallis H test value for the impact of respondents' age on Government Policies (GOVP) is 0.000, less than 0.05; hence, H_0 is rejected. So, respondents' age significantly impacts government policies (GOVP).

H_0 72: There is no significant impact of the City of respondents on the Government Policies (GOVP) of respondents.

Interpretation: The data analysis shows that the Kolmogorov –Smirnov and Shapiro-Wilk value is 0.000 for City and Government Policies (GOVP) statements 1 to 5; hence, H_0 is rejected. Therefore, the data are not normal, so we can apply a non-parametric test, which is as follows.

Table 4.2.104 Test Statistics ^b						
	GOVTP1	GOVTP2	GOVTP3	GOVTP4	GOVTP5	GOVTPTOTAL
Chi-Square	34.053	38.848	74.225	35.094	54.715	69.567
Df	3	3	3	3	3	3
Asymp. Sig.	.000	.000	.000	.000	.000	.000
a. Kruskal Wallis Test						
b. Grouping Variable: City						

Interpretation:

- From the above table, the Kruskal Wallis H value of Government policy encourages me to use plastic money (GOVP1); plastic money is encouraged by the government as well as by RBI by introducing various policies and promotional incentives (GOVP2); the government policy proves more beneficial for those who use plastic money instead of cash (GOVP3), I appreciate the initiatives of government & RBI in ensuring safety and security in all transactions conducted through plastic money (GOVP4) and overall, I perceive that using plastic money is encouraged by the Government as well as by RBI's current policies (GOVP5) are 0.000, 0.000, 0.000, 0.000 and 0.000 respectively which are less than 0.05 hence H_0 is rejected. So, the city significantly impacts GOVP1, GOVP2, GOVP3, GOVP4, and GOVP5.

- The Kruskal Wallis H test value for the impact of the respondents' city on Government Policies (GOVP) is 0.000, less than 0.05; hence, H_0 is rejected. So, the City of the respondents significantly impacts Government Policies (GOVP).

H₀73: There is no significant impact of the Education of respondents on the Government Policies (GOVP) of respondents.

Interpretation: The data analysis shows that the Kolmogorov –Smirnov and Shapiro-Wilk value is 0.000 for Education and Government Policies (GOVP) statements 1 to 5; hence, H_0 is rejected. Therefore, the data are not normal, so we can apply a non-parametric test, which is as follows.

Table 4.2.105 Test Statistics ^b						
	GOVTP1	GOVTP2	GOVTP3	GOVTP4	GOVTP5	GOVTPTOTAL
Chi-Square	20.374	14.220	12.228	13.865	14.075	26.233
Df	4	4	4	4	4	4
Asymp. Sig.	.000	.007	.016	.008	.007	.000
a. Kruskal Wallis Test						
b. Grouping Variable: Education						

Interpretation:

- From the above table 4.2.105, the Kruskal Wallis H value of Government policy encourages me to use plastic money (GOVP1); plastic money is encouraged by the government as well as by RBI by introducing various policies and promotional incentives (GOVP2); the government policy proves more beneficial for those who use plastic money instead of cash (GOVP3), I appreciate the initiatives of government & RBI in ensuring safety and security in all transactions conducted through plastic money (GOVP4) and overall, I perceive that using plastic money is encouraged by the Government as well as by RBI's current policies (GOVP5) are 0.000, 0.007, 0.016, 0.008 and 0.007 respectively which are less than 0.05 hence H_0 is rejected. So, education significantly impacts GOVP1, GOVP2, GOVP3, GOVP4, and GOVP5.
- The Kruskal Wallis H test value for the impact of respondents' education on Government Policies (GOVP) is 0.000, less than 0.05; hence, H_0 is rejected. So, respondents' education significantly impacts government policies (GOVP).

H₀74: There is no significant impact of the Profession of respondents on the Government Policies (GOVP) of respondents.

Interpretation: The data analysis shows that the Kolmogorov –Smirnov and Shapiro-Wilk value is 0.000 for Profession and Government Policies (GOVP) statements 1 to 5; hence, H_0

is rejected. Therefore, the data are not normal, so we can apply a non-parametric test, which is as follows.

Table 4.2.106 Test Statistics ^b						
	GOVTP1	GOVTP2	GOVTP3	GOVTP4	GOVTP5	GOVTPTOTAL
Chi-Square	11.784	8.438	11.887	8.541	8.983	14.984
Df	6	6	6	6	6	6
Asymp. Sig.	.067	.208	.065	.201	.175	.020
a. Kruskal Wallis Test						
b. Grouping Variable: Profession						

Interpretation:

- From the above table 4.2.106, the Kruskal Wallis H value of Government policy encourages me to use plastic money (GOVP1); plastic money is encouraged by the government as well as by RBI by introducing various policies and promotional incentives (GOVP2); the government policy proves more beneficial for those who use plastic money instead of cash (GOVP3), I appreciate the initiatives of government & RBI in ensuring safety and security in all transactions conducted through plastic money (GOVP4) and overall, I perceive that using plastic money is encouraged by the Government as well as by RBI's current policies (GOVP5) are 0.067, 0.208, 0.065, 0.201 and 0.175 respectively which are more than 0.05 hence H_0 is not rejected. So there is no impact of Profession on GOVP1, GOVP2, GOVP3, GOVP4 and GOVP5.
- The Kruskal Wallis H test value for the impact of respondents' professions on Government Policies (GOVP) is 0.020, less than 0.05; hence, H_0 is rejected. So, the respondents' professions significantly impact government policies (GOVP).

H_0 75: The respondents' monthly family income has no significant impact on their Government Policies (GOVP).

Interpretation: The data analysis shows that the Kolmogorov –Smirnov and Shapiro-Wilk value is 0.000 for Monthly Family Income and Government Policies (GOVP) statements 1 to 5; hence, H_0 is rejected. Therefore, the data are not normal, so we can apply a non-parametric test, which is as follows.

Table 4.2.107 Test Statistics ^b						
	GOVTP1	GOVTP2	GOVTP3	GOVTP4	GOVTP5	GOVTPTOTAL
Chi-Square	21.261	7.230	19.635	6.389	8.852	21.145
Df	5	5	5	5	5	5
Asymp. Sig.	.001	.204	.001	.270	.115	.001

a. Kruskal Wallis Test
b. Grouping Variable: Monthly Family Income

Interpretation:

- From table 4.2.107, it is interpreted that the significance value of the Kruskal Wallis H test for Plastic money is encouraged by the government as well as by RBI by introducing various policies and promotional incentives (GOVP2); I appreciate the initiatives of government & RBI in ensuring safety and security in all transactions conducted through plastic money (GOVP4) and overall, I perceive that using plastic money is encouraged by the Government as well as by RBI's current policies (GOVP5) are 0.204, 0.270 and 0.115 respectively which are more than 0.05 hence H_0 is not rejected. So, there is no impact on the monthly family income of respondents in GOVP2, GOVP4, and GOVP5.
- The Kruskal Wallis H value of the Government policy encouraging me to use plastic money (GOVP1) and the government policy proving more beneficial for those who use plastic money instead of cash (GOVP3) are 0.001 and 0.001, respectively, which are less than 0.05; hence, H_0 is rejected. So, Monthly Family Income has a significant impact on GOVP1 and GOVP3.
- The Kruskal Wallis H test value for the impact of respondents' Monthly Family Income on Government Policies (GOVP) is 0.001, which is less than 0.05; hence, H_0 is rejected. So, the respondents' monthly family income significantly impacts government policies (GOVP).

H_{076} : There is no significant impact of the Marital Status of respondents on the Government Policies (GOVP) of respondents.

Interpretation: The data analysis shows that the Kolmogorov –Smirnov and Shapiro-Wilk value is 0.000 for Marital Status and Government Policies (GOVP) statements 1 to 5; hence, H_0 is rejected. Therefore, the data are not normal, so we can apply a non-parametric test, which is as follows.

Table 4.2.108 Test Statistics ^b						
	GOVTP1	GOVTP2	GOVTP3	GOVTP4	GOVTP5	GOVTPTOTAL
Chi-Square	7.506	5.687	1.666	3.860	5.463	6.042
Df	2	2	2	2	2	2
Asymp. Sig.	.023	.058	.435	.145	.065	.049
a. Kruskal Wallis Test						
b. Grouping Variable: Marital Status						

Interpretation:

- From table 4.2.108, it is interpreted that the significance value of the Kruskal Wallis H test for Plastic money is encouraged by the government as well as by RBI by introducing various policies and promotional incentives (GOVP2); the government policy proves more beneficial for those who use plastic money instead of cash (GOVP3), I appreciate the initiatives of government & RBI in ensuring safety and security in all transactions conducted through plastic money (GOVP4), and overall, I perceive that using plastic money is encouraged by the Government as well as by RBI's current policies (GOVP5) are 0.058, 0.435, 0.145 and 0.065 respectively which are more than 0.05 hence H_0 is not rejected. So, there is no impact on the marital status of respondents in GOVP2, GOVP3, GOVP4, and GOVP5.
- The Kruskal Wallis H value of Government policy encourages me to use plastic money (GOVP1) is 0.023, which is less than 0.05; hence, H_0 is rejected. So, marital status has a significant impact on GOVP1.
- The Kruskal Wallis H test value for the impact of respondents' Marital Status on Government Policies (GOVP) is 0.049, less than 0.05; hence, H_0 is rejected. So, the marital status of the respondent has a significant impact on government policies (GOVP).

H₀₇₇: There is no significant impact of the Gender of respondents on the Satisfaction (SA) of respondents.

Table 4.2.109 shows Normality Tests between Gender and SA1 to SA9 and SA Total.							
	Gender	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
		Statistic	df	Sig.	Statistic	Df	Sig.
Safety and Security (SA1)	Male	.312	601	.000	.813	601	.000
	Female	.318	729	.000	.802	729	.000
Rewards and Cashback (SA2)	Male	.219	601	.000	.900	601	.000
	Female	.207	729	.000	.901	729	.000
Convenience (Anytime Anywhere) (SA3)	Male	.273	601	.000	.822	601	.000
	Female	.252	729	.000	.803	729	.000
Customer Care Services by the bank (SA4)	Male	.233	601	.000	.885	601	.000
	Female	.249	729	.000	.875	729	.000

Information provided by a bank in the context of hidden charges, late payment charges, terms and conditions, etc. (SA5)	Male	.233	601	.000	.891	601	.000
	Female	.269	729	.000	.878	729	.000
Alleviate cash Shortages, the risk of carrying cash, and the Duplicity of Paper money (SA6)	Male	.272	601	.000	.863	601	.000
	Female	.287	729	.000	.841	729	.000
Annual Fees/Cost (SA7)	Male	.161	601	.000	.917	601	.000
	Female	.174	729	.000	.913	729	.000
Interest and Penalty cost for delayed payment (SA8)	Male	.168	601	.000	.912	601	.000
	Female	.195	729	.000	.895	729	.000
Overall Satisfaction about Plastic Money (SA9)	Male	.281	601	.000	.798	601	.000
	Female	.275	729	.000	.773	729	.000
Satisfaction (SA Total)	Male	.284	601	.000	.818	601	.000
	Female	.352	729	.000	.747	729	.000
a. Lilliefors Significance Correction							

Interpretation: The above table interprets that the Kolmogorov –Smirnov and Shapiro-Wilk value is 0.000 for Gender and Satisfaction (SA) statements 1 to 8 and Satisfaction Total; hence, H₀ is rejected. Therefore, the data are not normal, so we can apply a non-parametric test as follows.

Table 4.2.110 Test Statistics ^b										
	SAT1	SAT2	SAT3	SAT4	SAT5	SAT6	SAT7	SAT8	SATOVERALL	SATTOTAL
Chi-Square	1.942	1.305	5.791	1.686	4.165	8.117	1.495	2.646	4.323	11.141
Df	1	1	1	1	1	1	1	1	1	1
Asymp. Sig.	.163	.253	.016	.194	.041	.004	.221	.104	.038	.001
a. Kruskal Wallis Test										
b. Grouping Variable: Gender										

Interpretation:

- From table 4.2.110, it is interpreted that the significance value of Kruskal Wallis H test for Safety and Security (SA1), Rewards and Cashback (SA2), Customer Care Services by the bank (SA4), Annual Fees/Cost (SA7) and Interest and Penalty cost for delayed payment (SA8) are 0.163, 0.253, 0.194, 0.221 and 0.104 respectively which are more than 0.05 hence H₀ is not rejected. So, there is no impact on respondents' gender in SA1, SA2, SA4, SA7, and SA8.
- The Kruskal Wallis H value of Convenience (Anytime Anywhere) (SA3), Information provided by a bank in the context of hidden charges, late payment charges, terms and conditions, etc (SA5), Alleviate cash Shortages, the risk of carrying cash, and the

Duplicity of Paper money (SA6) and overall Satisfaction about Plastic Money (SA9) are 0.016, 0.041, 0.004 and 0.038 which are less than 0.05 hence H_0 is rejected. So there is a significant impact of Gender on SA3, SA5, SA6 and SA9.

- The Kruskal Wallis H test value for the impact of respondents' gender on Satisfaction (SA) is 0.001, which is less than 0.05; hence, H_0 is rejected. So, there is a significant impact of respondents' Gender on Satisfaction (SA).

H₀78: There is no significant impact of the Age of respondents on the Satisfaction (SA) of respondents.

Interpretation: The data analysis shows that the Kolmogorov –Smirnov and Shapiro-Wilk value is 0.000 for Age and Satisfaction (SA) statements 1 to 8; hence, H_0 is rejected. Therefore, the data are not normal, so we can apply a non-parametric test, which is as follows.

Table 4.2.111 Test Statistics ^b										
	SAT1	SAT2	SAT3	SAT4	SAT5	SAT6	SAT7	SAT8	SATOVERALL	SATTOTAL
Chi-Square	4.741	9.665	11.378	9.638	1.437	4.401	4.315	13.013	19.173	9.030
Df	3	3	3	3	3	3	3	3	3	3
Asymp. Sig.	.192	.022	.010	.022	.697	.221	.229	.005	.000	.029
a. Kruskal Wallis Test										
b. Grouping Variable: Age										

Interpretation:

- From table 4.2.111, it is interpreted that the significance value of the Kruskal Wallis H test for Safety and Security (SA1), Information provided by a bank in the context of hidden charges, late payment charges, terms and conditions, etc (SA5), Alleviate cash Shortages, the risk of carrying cash, and the Duplicity of Paper money (SA6) and Annual Fees/Cost (SA7) are 0.192, 0.697, 0.221 and 0.229 respectively which are more than 0.05 hence H_0 is not rejected. So, there is no impact on the age of respondents on SA1, SA5, SA6 and SA7.
- The Kruskal Wallis H values of Rewards and Cashback (SA2), Convenience (Anytime Anywhere) (SA3), Customer Care Services by the bank (SA4), Interest and Penalty cost for delayed payment (SA8) and overall Satisfaction with Plastic Money (SA9) are 0.022, 0.010, 0.022, 0.005 and 0.000, which are less than 0.05; hence, H_0 is rejected; hence, H_0 is rejected. So, Age has a significant impact on SA2, SA3, SA4, SA8 and SA9.

- The Kruskal Wallis H test value for the impact of respondents' age on Satisfaction (SA) is 0.029, less than 0.05; hence, H_0 is rejected. So, age significantly impacts satisfaction (SA) among respondents.

H₀79: There is no significant impact of the City of respondents on the Satisfaction (SA) of respondents.

Interpretation: The data analysis shows that the Kolmogorov –Smirnov and Shapiro-Wilk value is 0.000 for City and Satisfaction (SA) statements 1 to 8; hence, H_0 is rejected. Therefore, the data are not normal, so we can apply a non-parametric test, which is as follows.

Table 4.2.112 Test Statistics ^b										
	SAT1	SAT2	SAT3	SAT4	SAT5	SAT6	SAT7	SAT8	SATOVERALL	SATTOTAL
Chi-Square	6.293	6.673	21.248	53.473	53.903	35.598	4.605	7.078	31.830	42.800
Df	3	3	3	3	3	3	3	3	3	3
Asymp. Sig.	.098	.083	.000	.000	.000	.000	.203	.069	.000	.000
a. Kruskal Wallis Test										
b. Grouping Variable: City										

Interpretation:

- From Table 4.2.112, it is interpreted that the significance values of the Kruskal Wallis H test for Safety and Security (SA1), Rewards and Cashback (SA2), Annual Fees/Cost (SA7) and Interest and Penalty cost for delayed payment (SA8) are 0.098, 0.083, 0.203, and 0.069, respectively, which are more than 0.05; hence, H_0 is not rejected. So, the City of respondents has no impact on SA1, SA2, SA7, and SA8.
- The Kruskal Wallis H value of Convenience (Anytime Anywhere) (SA3), Customer Care Services by the bank (SA4), Information provided by a bank in the context of hidden charges, late payment charges, terms, and conditions, etc(SA5), Alleviate cash Shortages, the risk of carrying cash, and the Duplicity of Paper money (SA6) and overall Satisfaction about Plastic Money (SA9) are 0.000, 0.000, 0.000, 0.000 and 0.000 respectively which are less than 0.05 hence H_0 is rejected. So, the city significantly impacts SA3, SA4, SA5, SA6, and SA9.
- The Kruskal Wallis H test value for the respondents' city's impact on Satisfaction (SA) is 0.000, which is less than 0.05; hence, H_0 is rejected. So, the respondents' city has a significant impact on Satisfaction (SA).

H₀₈₀: Respondents' education has no significant impact on their satisfaction (SA).

Interpretation: The data analysis shows that the Kolmogorov –Smirnov and Shapiro-Wilk value is 0.000 for Education and Satisfaction (SA) statements 1 to 8; hence, H₀ is rejected. Therefore, the data are not normal, so we can apply a non-parametric test, which is as follows.

Table 4.2.113 Test Statistics ^b										
	SAT1	SAT2	SAT3	SAT4	SAT5	SAT6	SAT7	SAT8	SATOVERALL	SATTOTAL
Chi-Square	1.657	9.702	12.892	8.151	13.014	6.942	13.921	5.416	25.217	12.924
Df	4	4	4	4	4	4	4	4	4	4
Asymp. Sig.	.799	.046	.012	.086	.011	.139	.008	.247	.000	.012
a. Kruskal Wallis Test										
b. Grouping Variable: Education										

Interpretation:

- From table 4.2.113 it is interpreted that the significance value of Kruskal Wallis H test for Safety and Security (SA1), Customer Care Services by the bank (SA4), Alleviate cash Shortages, the risk of carrying cash, and the Duplicity of Paper money (SA6) and Interest and Penalty cost for delayed payment (SA8) are 0.799, 0.086, 0.139 and 0.247 respectively which are more than 0.05 hence H₀ is not rejected. So, there is no impact on respondents' education on SA1, SA4, SA6 and SA8.
- The Kruskal Wallis H values of Rewards and Cashback (SA2), Convenience (Anytime Anywhere) (SA3), Information provided by a bank regarding hidden charges, late payment charges, terms and conditions, etc. (SA5), Annual Fees/Cost (SA7) and overall Satisfaction about Plastic Money (SA9) are 0.046, 0.012, 0.011, 0.008 and 0.000, respectively, which are less than 0.05; hence, H₀ is rejected. So, education significantly impacts SA2, SA3, SA5, SA7, and SA9.
- The Kruskal Wallis H test value for the impact of respondents' education on Satisfaction (SA) is 0.012, less than 0.05; hence, H₀ is rejected. So, the respondents' education significantly impacts satisfaction (SA).

H₀₈₁: There is no significant impact of the Profession of respondents on the Satisfaction (SA) of respondents.

Interpretation: From the data analysis, Kolmogorov –Smirnov and Shapiro-Wilk values are 0.000 for Profession and Satisfaction (SA) statements 1 to 8; Hence, H₀ is rejected.

Therefore, the data are not normal, so we can apply a non-parametric test, which is as follows.

Table 4.2.114 Test Statistics ^b										
	SAT1	SAT2	SAT3	SAT4	SAT5	SAT6	SAT7	SAT8	SATOVERALL	SATTOTAL
Chi-Square	7.256	18.260	20.760	18.363	10.617	13.582	13.489	17.385	28.604	12.469
Df	6	6	6	6	6	6	6	6	6	6
Asymp. Sig.	.298	.006	.002	.005	.101	.035	.036	.008	.000	.052
a. Kruskal Wallis Test										
b. Grouping Variable: Profession										

Interpretation:

- From table 4.2.114, it is interpreted that the significance values of the Kruskal Wallis H test for Safety and Security (SA1) and Information provided by a bank in the context of hidden charges, late payment charges, terms and conditions, etc. (SA5) are 0.298 and 0.101, respectively, which are more than 0.05; hence, H_0 is not rejected. So, respondents' profession has no impact on SA1 and SA5.
- The Kruskal Wallis H value of Rewards and Cashback (SA2), Convenience (Anytime Anywhere) (SA3), Customer Care Services by the bank (SA4), Alleviate cash Shortages, the risk of carrying cash, and the Duplicity of Paper money (SA6), Annual Fees/Cost (SA7), Interest and Penalty cost for delayed payment (SA8) and overall Satisfaction about Plastic Money (SA9) are 0.006, 0.002, 0.005, 0.035, 0.036, 0.008 and 0.000 respectively which are less than 0.05 hence H_0 is rejected. So Profession significantly impacts SA2, SA3, SA4, SA6, SA7, SA8 and SA9.
- The Kruskal Wallis H test value for the impact of respondents' professions on Satisfaction (SA) is 0.052, which is more than 0.05; hence, H_0 is not rejected. So, the respondents' professions have no impact on Satisfaction (SA).

H₀82: Respondents' monthly family income has no significant impact on their satisfaction (SA).

Interpretation: The data analysis shows that the Kolmogorov –Smirnov and Shapiro-Wilk value is 0.000 for Monthly Family Income and Satisfaction (SA) statements 1 to 8; hence, H_0 is rejected. Therefore, the data are not normal, so we can apply the non-parametric test as follows.

Table 4.2.115 Test Statistics ^b										
	SAT1	SAT2	SAT3	SAT4	SAT5	SAT6	SAT7	SAT8	SATOVERALL	SATTOTAL
Chi-Square	10.258	9.153	27.370	14.260	9.341	21.334	1.503	3.720	7.994	23.247
Df	5	5	5	5	5	5	5	5	5	5
Asymp. Sig.	.068	.103	.000	.014	.096	.001	.913	.590	.157	.000
a. Kruskal Wallis Test										
b. Grouping Variable: Monthly Family Income										

Interpretation:

- From table 4.2.115, it is interpreted that the significance value of Kruskal Wallis H test for Safety and Security (SA1), Rewards and Cashback (SA2), Information provided by a bank in the context of hidden charges, late payment charges, terms, and conditions, etc (SA5), Annual Fees/Cost (SA7), Interest and Penalty cost for delayed payment (SA8) and overall Satisfaction about Plastic Money (SA9) are 0.068, 0.103, 0.096, 0.913, 0.590 and 0.157 respectively which are more than 0.05 hence H_0 is not rejected. So, there is no impact on the monthly family income of respondents in SA1, SA2, SA5, SA7, SA8, and SA9.
- The Kruskal Wallis H values of Convenience (Anytime, Anywhere) (SA3), Customer Care Services by the bank (SA4), and Eliminating cash Shortages, the risk of carrying cash, and the Duplicity of Paper money (SA6) are 0.000, 0.014, and 0.001, respectively, which are less than 0.05; hence, H_0 is rejected. So, Monthly Family Income significantly impacts SA2, SA3, and SA6.
- The Kruskal Wallis H test value for the impact of respondents' Monthly Family Income on Satisfaction (SA) is 0.000, which is less than 0.05; hence, H_0 is rejected. So, the respondents' monthly family income significantly impacts satisfaction (SA).

H₀83: There is no significant impact of the Marital Status of respondents on the Satisfaction (SA) of respondents.

Interpretation: The data analysis shows that the Kolmogorov –Smirnov and Shapiro-Wilk value is 0.000 for Marital Status and Satisfaction (SA) statements 1 to 8; hence, H₀ is rejected. Therefore, the data are not normal, so we can apply a non-parametric test as follows.

Table 4.2.116 Test Statistics ^b										
	SAT1	SAT2	SAT3	SAT4	SAT5	SAT6	SAT7	SAT8	SATOVERALL	SATTOTAL
Chi-Square	3.920	1.047	9.029	6.250	.812	6.577	1.518	2.827	12.996	6.751
Df	2	2	2	2	2	2	2	2	2	2
Asymp. Sig.	.141	.593	.011	.044	.666	.037	.468	.243	.002	.034
a. Kruskal Wallis Test										
b. Grouping Variable: Marital Status										

Interpretation:

- From table 4.2.116, it is interpreted that the significance value of the Kruskal Wallis H test for Safety and Security (SA1), Rewards and Cashback (SA2), Information provided by a bank in the context of hidden charges, late payment charges, terms, and conditions, etc (SA5), Annual Fees/Cost (SA7) and Interest and Penalty cost for delayed payment (SA8) are 0.141, 0.593, 0.666, 0.468 and 0.243 respectively which are more than 0.05 hence H₀ is not rejected. So, there is no impact on the marital status of respondents in SA1, SA2, SA5, SA7, and SA8.
- The Kruskal Wallis H values of Convenience (Anytime, Anywhere) (SA3), Customer Care Services by the bank (SA4), Avoiding cash Shortages, the risk of carrying cash, the Duplicity of Paper money (SA6), and overall Satisfaction with Plastic Money (SA9) are 0.011, 0.044, 0.037, and 0.002, respectively, which are less than 0.05; hence, H₀ is rejected. So, marital status significantly impacts SA2, SA3, SA6, and SA9.
- The Kruskal Wallis H test value for the impact of respondents' Marital Status on Satisfaction (SA) is 0.034, less than 0.05; hence, H₀ is rejected. So, the marital status of the respondent has a significant impact on satisfaction (SA).

Hypothesis Testing: Relation Significance

Objective: 5 To determine the factors of the Technology Acceptance Model that influence the use of Plastic Money.

H₀84: There is no significant relationship between perceived usefulness and attitude towards plastic money.

Table 4.2.117 Correlations			
		Perceived Usefulness	Attitude towards PM
Perceived Usefulness	Pearson Correlation	1	.453**
	Sig. (2-tailed)		.000
	N	1330	1330
Attitude towards PM	Pearson Correlation	.453**	1
	Sig. (2-tailed)	.000	
	N	1330	1330
**. Correlation is significant at the 0.01 level (2-tailed).			

Interpretation: From the above table 4.2.117, the Pearson correlation value is 0.000, less than 0.05. Hence, H₀ is rejected, meaning a significant relationship exists between perceived usefulness and attitude towards plastic money.

H₀85: There is no significant relationship between perceived usefulness and Behavioral intention to use plastic money.

Table 4.2.118 Correlations			
		Perceived Usefulness	Behavioral Intensity to Use
Perceived Usefulness	Pearson Correlation	1	.516**
	Sig. (2-tailed)		.000
	N	1330	1330
Behavioral Intensity to Use	Pearson Correlation	.516**	1
	Sig. (2-tailed)	.000	
	N	1330	1330
**. Correlation is significant at the 0.01 level (2-tailed).			

Interpretation: From the above table 4.2.118, the Pearson correlation value is 0.000, less than 0.05. Hence, H₀ is rejected, meaning a significant relationship exists between perceived usefulness and Behavioral intention to use plastic money.

H₀86: No significant relationship exists between perceived usefulness and satisfaction after using plastic money.

Table 4.2.119 Correlations			
		Perceived Usefulness	Satisfaction After Use
Perceived Usefulness	Pearson Correlation	1	.365**
	Sig. (2-tailed)		.000
	N	1330	1330
Satisfaction After Use	Pearson Correlation	.365**	1
	Sig. (2-tailed)	.000	
	N	1330	1330
**. Correlation is significant at the 0.01 level (2-tailed).			

Interpretation: From the above table 4.2.119, the Pearson correlation value is 0.000, less than 0.05. Hence, H₀ is rejected, which means there is a significant relationship between perceived usefulness and satisfaction after using plastic money.

H₀87: There is no significant relationship between perceived ease of use and Behavioral intention to use plastic money.

Table 4.2.120 Correlations			
		Perceived Ease of Use	Behavioral Intensity to Use
Perceived Ease of Use	Pearson Correlation	1	.474**
	Sig. (2-tailed)		.000
	N	1330	1330
Behavioral Intensity to Use	Pearson Correlation	.474**	1
	Sig. (2-tailed)	.000	
	N	1330	1330
**. Correlation is significant at the 0.01 level (2-tailed).			

Interpretation: From the above table 4.2.120, the Pearson correlation value is 0.000, less than 0.05. Hence, H₀ is rejected, which means there is a significant relationship between perceived ease of use and Behavioral intention to use plastic money.

H₀₈₈: There is no significant relationship between perceived ease of use and attitude towards plastic money.

Table 4.2.121 Correlations			
		Perceived Ease of Use	Attitude towards PM
Perceived Ease of Use	Pearson Correlation	1	.438**
	Sig. (2-tailed)		.000
	N	1330	1330
Attitude towards PM	Pearson Correlation	.438**	1
	Sig. (2-tailed)	.000	
	N	1330	1330
**. Correlation is significant at the 0.01 level (2-tailed).			

Interpretation: From the above table 4.2.121, the Pearson correlation value is 0.000, less than 0.05. Hence, H₀ is rejected, meaning a significant relationship exists between perceived ease of use and attitude towards plastic money.

H₀₈₉: No significant relationship exists between perceived ease of use and satisfaction after using plastic money.

Table 4.2.122 Correlations			
		Perceived Ease of Use	Satisfaction After Use
Perceived Ease of Use	Pearson Correlation	1	.355**
	Sig. (2-tailed)		.000
	N	1330	1330
Satisfaction After Use	Pearson Correlation	.355**	1
	Sig. (2-tailed)	.000	
	N	1330	1330
**. Correlation is significant at the 0.01 level (2-tailed).			

Interpretation: From the above table 4.2.122, the Pearson correlation value is 0.000, less than 0.05. Hence, H₀ is rejected, which means there is a significant relationship between perceived ease of use and satisfaction after using plastic money.

H₀90: There is no significant relationship between attitude towards plastic money and the cost of using plastic money.

Table 4.2.123 Correlations			
		Attitude towards PM	Cost
Attitude towards PM	Pearson Correlation	1	.199**
	Sig. (2-tailed)		.000
	N	1330	1330
Cost	Pearson Correlation	.199**	1
	Sig. (2-tailed)	.000	
	N	1330	1330
**. Correlation is significant at the 0.01 level (2-tailed).			

Interpretation: From the above table 4.2.123, the Pearson correlation value is 0.000, less than 0.05. Hence, H₀ is rejected, which means there is a significant relationship between attitude towards plastic money and the cost of using plastic money.

H₀91: There is no significant relationship between attitude towards plastic money and Behavioral intention to use plastic money.

Table 4.2.124 Correlations			
		Attitude towards PM	Behavioral Intensity to Use
Attitude towards PM	Pearson Correlation	1	.468**
	Sig. (2-tailed)		.000
	N	1330	1330
Behavioral Intensity to Use	Pearson Correlation	.468**	1
	Sig. (2-tailed)	.000	
	N	1330	1330
**. Correlation is significant at the 0.01 level (2-tailed).			

Interpretation: From the above table 4.2.124, the Pearson correlation value is 0.000, less than 0.05. Hence, H₀ is rejected, which means there is a significant relationship between attitude towards plastic money and Behavioral intention to use plastic money.

H₀92: No significant relationship exists between attitudes toward plastic money and government policies regarding its use.

Table 4.2.125 Correlations			
		Attitude towards PM	Government Policies
Attitude towards PM	Pearson Correlation	1	.352**
	Sig. (2-tailed)		.000
	N	1330	1330
Government Policies	Pearson Correlation	.352**	1
	Sig. (2-tailed)	.000	
	N	1330	1330
**. Correlation is significant at the 0.01 level (2-tailed).			

Interpretation: From the above table 4.2.125, the Pearson correlation value is 0.000, less than 0.05. Hence, H_0 is rejected, which means there is a significant relationship between attitude towards plastic money and government policies regarding its use.

H₀93: There is no significant relationship between attitude toward plastic money and satisfaction after using plastic money.

Table 4.2.126 Correlations			
		Attitude towards PM	Satisfaction After Use
Attitude towards PM	Pearson Correlation	1	.361**
	Sig. (2-tailed)		.000
	N	1330	1330
Satisfaction After Use	Pearson Correlation	.361**	1
	Sig. (2-tailed)	.000	
	N	1330	1330
**. Correlation is significant at the 0.01 level (2-tailed).			

Interpretation: From the above table 4.2.126, the Pearson correlation value is 0.000, less than 0.05. Hence, H_0 is rejected, which means there is a significant relationship between attitude towards plastic money and satisfaction after using plastic money.

H₀94: There is no significant relationship between the cost of using plastic money and satisfaction after the use of plastic money.

Table 4.2.127 Correlations			
		Cost	Satisfaction After Use
Cost	Pearson Correlation	1	.156**
	Sig. (2-tailed)		.000
	N	1330	1330
Satisfaction After Use	Pearson Correlation	.156**	1
	Sig. (2-tailed)	.000	
	N	1330	1330
**. Correlation is significant at the 0.01 level (2-tailed).			

Interpretation: From the above table 4.2.127, the Pearson correlation value is 0.000, less than 0.05. Hence, H₀ is rejected, which means there is a significant relationship between the cost of plastic money and satisfaction after using plastic money.

H₀95: There is no significant relationship between Behavioral intention to use plastic money and social impact on the use of plastic money.

Table 4.2.128 Correlations			
		Behavioral Intensity to Use	Social Impact
Behavioral Intensity to Use	Pearson Correlation	1	.251**
	Sig. (2-tailed)		.000
	N	1330	1330
Social Impact	Pearson Correlation	.251**	1
	Sig. (2-tailed)	.000	
	N	1330	1330
**. Correlation is significant at the 0.01 level (2-tailed).			

Interpretation: From the above table 4.2.128 the Pearson correlation value is 0.000, less than 0.05. Hence, H₀ is rejected, which means there is a significant relationship between Behavioral intention to use plastic money and social impact on the use of plastic money.

H₀96: There is no significant relationship between the cost of using plastic money and the social impact of the use of plastic money.

Table 4.2.129 Correlations			
		Cost	Social Impact
Cost	Pearson Correlation	1	.324**
	Sig. (2-tailed)		.000
	N	1330	1330
Social Impact	Pearson Correlation	.324**	1
	Sig. (2-tailed)	.000	
	N	1330	1330
**. Correlation is significant at the 0.01 level (2-tailed).			

Interpretation: From the above table 4.2.129, the Pearson correlation value is 0.000, less than 0.05. Hence, H_0 is rejected, which means there is a significant relationship between the cost of using plastic money and its social impact.

H₀97: There is no significant relationship between government policies on using plastic money and satisfaction after the use of plastic money.

Table 4.2.130 Correlations			
		Government Policies	Satisfaction After Use
Government Policies	Pearson Correlation	1	.333**
	Sig. (2-tailed)		.000
	N	1330	1330
Satisfaction After Use	Pearson Correlation	.333**	1
	Sig. (2-tailed)	.000	
	N	1330	1330
**. Correlation is significant at the 0.01 level (2-tailed).			

Interpretation: From the above table 4.2.130. The Pearson correlation value is 0.000, which is less than 0.05. Hence, H_0 is rejected, which means there is a significant relationship between government policies regarding the use of plastic money and satisfaction after the use of plastic money.

H₀98: No significant relationship exists between perceived security and satisfaction after using plastic money.

Table 4.2.131 Correlations			
		Perceived Security	Satisfaction After Use
Perceived Security	Pearson Correlation	1	.293**
	Sig. (2-tailed)		.000
	N	1330	1330
Satisfaction After Use	Pearson Correlation	.293**	1
	Sig. (2-tailed)	.000	
	N	1330	1330
**. Correlation is significant at the 0.01 level (2-tailed).			

Interpretation: From the above table 4.2.131. The Pearson correlation value is 0.000, which is less than 0.05. Hence, H₀ is rejected, which means there is a significant relationship between perceived security and satisfaction after using plastic money.

4.2.4 Hypothesis Testing: Regression Analysis

H₀99: Behavioral Intention is not influenced by Perceived Usefulness, Perceived Ease of Use, Attitude, Cost, Social Impact, Perceived Security and Government Policies.

Table 4.2.132 Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.634 ^a	.402	.399	.516
a. Predictors: (Constant), Government Policies Total, Cost Total, Perceived Ease of Use Total, Social Impact Total, Perceived Security Total, Attitude towards PM Total, Perceived Usefulness Total				

Table 4.2.133 ANOVA ^a						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	236.854	7	33.836	127.131	.000 ^b
	Residual	351.854	1322	.266		
	Total	588.708	1329			
a. Dependent Variable: Behavioral Intensity to Use Total						
b. Predictors: (Constant), Government Policies Total, Cost Total, Perceived Ease of Use Total, Social Impact Total, Perceived Security Total, Attitude towards PM Total, Perceived Usefulness Total						

Table 4.2.134 Coefficients					
Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	.755	.110		6.836	.000
PU Total	.218	.028	.221	7.900	.000
PEU Total	.144	.023	.172	6.383	.000
AT Total	.181	.024	.194	7.610	.000
COST Total	.087	.021	.094	4.056	.000
SI Total	.055	.020	.065	2.823	.005
PS Total	.126	.020	.151	6.133	.000
GOVTP Total	.030	.021	.035	1.424	.155
a. Dependent Variable: Behavioral Intensity to Use Total					

- **Interpretation:** Table 4.2.132 indicates that the R square value is 0.402, which shows a 40.2% variation in Behavioral Intention due to The ANOVA table indicates the significant impact of Perceived Usefulness, Perceived Ease of Use, Attitude, Cost, Social Impact, Perceived Security, Government Policies on Behavioral Intention as its p-value is 0.000 which is smaller than 0.05. The above variables significantly impact Behavioral Intention as their p-values are less than 0.05.
- The predicted value of Behavioral Intention can be obtained using the regression model $BI = 0.755 + 0.218*PU + 0.144*PEU + 0.181*AT + 0.087*COST + 0.055*SI + 0.126*PS + 0.030*GOVTP + \text{error}$.

H₀100: Behavioral Intention (Ahmedabad City only) is not influenced by Perceived Usefulness, Perceived Ease of Use, Attitude, Cost, Social Impact, Perceived Security and Government Policies.

Table 4.2.135 Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.728 ^a	.530	.524	.460537364742850
a. Predictors: (Constant), GOVTPTOTAL, SITOTAL, PEUTOTAL, COSTTOTAL, PSTOTAL, ATTOTAL, PUTOTAL				

Table 4.2.136 ANOVA ^a						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	129.787	7	18.541	87.419	.000 ^b
	Residual	114.955	542	.212		
	Total	244.743	549			
a. Dependent Variable: BITOTAL						
b. Predictors: (Constant), GOVPTOTAL, SITOTAL, PEUTOTAL, COSTTOTAL, PSTOTAL, ATTOTAL, PUTOTAL						

Table 4.2.137 Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	.339	.147		2.306	.021
	PUTOTAL	.321	.046	.313	7.044	.000
	PEUTOTAL	.154	.038	.167	4.076	.000
	ATTOTAL	.232	.039	.226	5.995	.000
	COSTTOTAL	.057	.032	.060	1.802	.072
	SITOTAL	.036	.029	.040	1.223	.222
	PSTOTAL	.073	.031	.085	2.369	.018
	GOVTPTOTAL	.058	.030	.068	1.938	.053
a. Dependent Variable: BITOTAL						

- **Interpretation:** Table 4.2.135 indicates that the R square value is 0.530, which shows that 53% variation in Behavioral Intention is due to Perceived Usefulness, Perceived Ease of Use, Attitude, Cost, Social Impact, Perceived Security and Government Policies. The ANOVA table indicates the significant impact of Perceived Usefulness, Perceived Ease of Use, Attitude, Cost, Social Impact, Perceived Security and Government Policies on Behavioral Intention as its p-value is 0.000, which is smaller than 0.05. The above variables significantly impact BI as their p-values are less than 0.05.
- The predicted value of Behavioral Intention can be obtained using the regression model $BI = 0.339 + 0.321*PU + 0.154*PEU + 0.232*AT + 0.057*COST + 0.036*SI + 0.073*PS + 0.058 GOVTP + \text{error}$.

H₀101: Behavioral Intention (Vadodara City only) is not influenced by Perceived Usefulness, Perceived Ease of Use, Attitude, Cost, Social Impact, Perceived Security and Government Policies.

Table 4.2.138 Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.802 ^a	.644	.626	.446883106140469
a. Predictors: (Constant), GOVPTOTAL, COSTTOTAL, SITOTAL, PEUTOTAL, ATTOTAL, PSTOTAL, PUTOTAL				

Table 4.2.139 ANOVA ^a						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	51.293	7	7.328	36.692	.000 ^b
	Residual	28.358	142	.200		
	Total	79.651	149			
a. Dependent Variable: BITOTAL						
b. Predictors: (Constant), GOVPTOTAL, COSTTOTAL, SITOTAL, PEUTOTAL, ATTOTAL, PSTOTAL, PUTOTAL						

Table 4.2.140 Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	.237	.235		1.007	.316
	PUTOTAL	.322	.087	.322	3.718	.000
	PEUTOTAL	.234	.073	.263	3.227	.002
	ATTOTAL	.147	.063	.154	2.337	.021
	COSTTOTAL	.046	.055	.050	.840	.402
	SITOTAL	.081	.053	.086	1.541	.126
	PSTOTAL	.085	.053	.104	1.606	.111
	GOVTPTOTAL	.048	.056	.052	.850	.397
a. Dependent Variable: BITOTAL						

- **Interpretation:** Table 4.2.138 indicates that the R square value is 0.644, which shows that a 64.4% variation in Behavioral Intention is due to Perceived Usefulness, Perceived Ease of Use, Attitude, Cost, Social Impact, Perceived Security and Government Policies. The ANOVA table indicates the significant impact of Perceived

Usefulness, Perceived Ease of Use, Attitude, Cost, Social Impact, Perceived Security and Government Policies on Behavioral Intention as its p-value is 0.000, which is smaller than 0.05. The above variables significantly impact BI as their p-values are less than 0.05.

- The predicted value of Behavioral Intention can be obtained using the regression model $BI = 0.237 + 0.322*PU + 0.234*PEU + 0.147*AT + 0.046*COST + 0.081*SI + 0.085*PS + 0.048 GOVTP + \text{error}$.

H₀102: Behavioral Intention (Surat City only) is not influenced by Perceived Usefulness, Perceived Ease of Use, Attitude, Cost, Social Impact, Perceived Security and Government Policies.

Table 4.2.141 Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.666 ^a	.444	.436	.410436283215315
a. Predictors: (Constant), GOVTPTOTAL, COSTTOTAL, SITOTAL, PEUTOTAL, ATTOTAL, PSTOTAL, PUTOTAL				

Table 4.2.142 ANOVA ^a						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	66.196	7	9.457	56.136	.000 ^b
	Residual	82.881	492	.168		
	Total	149.078	499			
a. Dependent Variable: BITOTAL						
b. Predictors: (Constant), GOVTPTOTAL, COSTTOTAL, SITOTAL, PEUTOTAL, ATTOTAL, PSTOTAL, PUTOTAL						

Table 4.2.143 Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.335	.183		1.827	.068
	PUTOTAL	.178	.054	.170	3.316	.001
	PEUTOTAL	.175	.049	.183	3.547	.000
	ATTOTAL	.151	.044	.150	3.439	.001
	COSTTOTAL	.066	.031	.077	2.110	.035
	SITOTAL	.126	.032	.149	3.977	.000
	PSTOTAL	.123	.040	.136	3.119	.002

GOVTPTOTAL	.100	.042	.103	2.367	.018
a. Dependent Variable: BITOTAL					

- **Interpretation:** Table 4.2.141 indicates that the R square value is 0.444, which shows a 44.4% variation in Behavioral Intention due to Perceived Usefulness, Perceived Ease of Use, Attitude, Cost, Social Impact, Perceived Security and Government Policies. The ANOVA table indicates the significant impact of Perceived Usefulness, Perceived Ease of Use, Attitude, Cost, Social Impact, Perceived Security and Government Policies on Behavioral Intention as its p-value is 0.000, which is smaller than 0.05. The above variables significantly impact Behavioral Intention as their p-values are less than 0.05.
- The predicted value of Behavioral Intention can be obtained using the regression model $BI = 0.335 + 0.178*PU + 0.175*PEU + 0.151*AT + 0.066*COST + 0.126*SI + 0.123*PS + 0.100 GOVTP + \text{error}$.

H₀103: Behavioral Intention (Rajkot City only) is not influenced by Perceived Usefulness, Perceived Ease of Use, Attitude, Cost, Social Impact, Perceived Security and Government Policies.

M Table 4.2.144 model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.697 ^a	.485	.456	.406214408495919
a. Predictors: (Constant), GOVTPTOTAL, SITOTAL, PSTOTAL, ATTOTAL, COSTTOTAL, PEUTOTAL, PUTOTAL				

Table 4.2.145 ANOVA ^a						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	18.993	7	2.713	16.443	.000 ^b
	Residual	20.131	122	.165		
	Total	39.124	129			
a. Dependent Variable: BITOTAL						
b. Predictors: (Constant), GOVTPTOTAL, SITOTAL, PSTOTAL, ATTOTAL, COSTTOTAL, PEUTOTAL, PUTOTAL						

Table 4.2.146 Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.761	.356		2.141	.034
	PUTOTAL	.440	.081	.474	5.444	.000
	PEUTOTAL	.107	.063	.143	1.695	.093
	ATTOTAL	.142	.060	.171	2.355	.020
	COSTTOTAL	.030	.058	.036	.524	.601
	SITOTAL	.059	.050	.078	1.183	.239
	PSTOTAL	.072	.043	.113	1.695	.093
	GOVTPTOTAL	-.018	.043	-.028	-.419	.676
a. Dependent Variable: BITOTAL						

- **Interpretation:** Table 4.2.144 indicates that the R square value is 0.485, which shows that 48.5% variation in Behavioral Intention is due to Perceived Usefulness, Perceived Ease of Use, Attitude, Cost, Social Impact, Perceived Security and Government Policies. The ANOVA table indicates the significant impact of Perceived Usefulness, Perceived Ease of Use, Attitude, Cost, Social Impact, Perceived Security and Government Policies on Behavioral Intention as its p-value is 0.000, which is smaller than 0.05. The above variables significantly impact Behavioral Intention as their p-values are less than 0.05.
- The predicted value of Behavioral Intention can be obtained using the regression model $BI = 0.761 + 0.440*PU + 0.107*PEU + 0.142*AT + 0.030*COST + 0.059*SI + 0.072*PS + (-0.018) GOVTP + \text{error}$.

H₀104: Behavioral Intention (Male only) is not influenced by Perceived Usefulness, Perceived Ease of Use, Attitude, Cost, Social Impact, Perceived Security and Government Policies.

Table 4.2.147 Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.642 ^a	.412	.405	.54994
a. Predictors: (Constant), GOVTPTOTAL, COSTTOTAL, PEUTOTAL, PSTOTAL, SITOTAL, ATTOTAL, PUTOTAL				

Table 4.2.148 ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	125.470	7	17.924	59.267	.000 ^b
	Residual	179.342	593	.302		
	Total	304.812	600			
a. Dependent Variable: BITOTAL						
b. Predictors: (Constant), GOVTPTOTAL, COSTTOTAL, PEUTOTAL, PSTOTAL, SITOTAL, ATTOTAL, PUTOTAL						

Table 4.2.149 Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.714	.167		4.278	.000
	PUTOTAL	.243	.043	.233	5.651	.000
	PEUTOTAL	.176	.034	.207	5.177	.000
	ATTOTAL	.176	.036	.182	4.848	.000
	COSTTOTAL	.052	.035	.052	1.479	.140
	SITOTAL	.114	.031	.132	3.703	.000
	PSTOTAL	.131	.031	.154	4.199	.000
	GOVTPTOTAL	-.044	.033	-.049	-1.349	.178
a. Dependent Variable: BITOTAL						

- **Interpretation:** Table 4.2.147 indicates that the R square value is 0.412, which shows a 41.2% variation in Behavioral Intention due to Perceived Usefulness, Perceived Ease of Use, Attitude, Cost, Social Impact, Perceived Security and Government Policies. The ANOVA table indicates the significant impact of Perceived Usefulness, Perceived Ease of Use, Attitude, Cost, Social Impact, Perceived Security and Government Policies on Behavioral Intention as its p-value is 0.000, which is smaller than 0.05. The above variables significantly impact Behavioral Intention as their p-values are less than 0.05. The predicted value of Behavioral Intention can be obtained using the regression model $BI = 0.714 + 0.243*PU + 0.176*PEU + 0.176*AT + 0.052*COST + 0.114*SI + 0.131*PS + (-0.044) GOVTP + \text{error}$.

H₀105: Behavioral Intention (Female only) is not influenced by Perceived Usefulness, Perceived Ease of Use, Attitude, Cost, Social Impact, Perceived Security and Government Policies.

Table 4.2.150 Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.636 ^a	.405	.399	.48198
a. Predictors: (Constant), GOVPTOTAL, SITOTAL, COSTTOTAL, PEUTOTAL, PSTOTAL, ATTOTAL, PUTOTAL				

4.2.151 ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	113.830	7	16.261	70.002	.000 ^b
	Residual	167.489	721	.232		
	Total	281.320	728			
a. Dependent Variable: BITOTAL						
b. Predictors: (Constant), GOVPTOTAL, SITOTAL, COSTTOTAL, PEUTOTAL, PSTOTAL, ATTOTAL, PUTOTAL						

Table 4.2.152 Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	.863	.147		5.858	.000
	PUTOTAL	.201	.036	.213	5.616	.000
	PEUTOTAL	.111	.030	.136	3.718	.000
	ATTOTAL	.186	.031	.205	5.953	.000
	COSTTOTAL	.103	.026	.119	3.897	.000
	SITOTAL	.008	.025	.010	.323	.747
	PSTOTAL	.115	.027	.142	4.278	.000
	GOVPTOTAL	.089	.027	.112	3.336	.001
a. Dependent Variable: BITOTAL						

- **Interpretation:** Table 4.2.150 indicates that the R square value is 0.405, which shows a 40.5% variation in Behavioral Intention due to Perceived Usefulness, Perceived Ease of Use, Attitude, Cost, Social Impact, Perceived Security and Government Policies. The ANOVA table indicates the significant impact of Perceived Usefulness, Perceived

Ease of Use, Attitude, Cost, Social Impact, Perceived Security and Government Policies on Behavioral Intention as its p-value is 0.000, which is smaller than 0.05. The above variables significantly impact Behavioral Intention as their p-values are less than 0.05. The predicted value of Behavioral Intention can be obtained using the regression model $BI = 0.863 + 0.201*PU + 0.111*PEU + 0.186*AT + 0.103*COST + 0.008*SI + 0.115*PS + 0.089 GOVTP + \text{error}$.

H₀106: Satisfaction is not influenced by Perceived Usefulness, Perceived Ease of Use, Social Impact, Perceived Security and Government Policies.

Table 4.2.153 Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.461 ^a	.213	.210	.593
a. Predictors: (Constant), GOVTP, SI, PEU, PS, PU				

Table 4.2.154 ANOVA						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	125.860	5	25.172	71.505	.000b
	Residual	466.092	1324	.352		
	Total	591.952	1329			
a. Dependent Variable: SA						
b. Predictors: (Constant), GOVTP, SI, PEU, PS, PU						

Table 4.2.155 Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.330	.119		11.138	.000
	PU	.157	.031	.158	5.082	.000
	PEU	.140	.025	.167	5.503	.000
	SI	.060	.022	.070	2.753	.006
	PS	.076	.023	.092	3.263	.001
	GOVTP	.141	.024	.167	5.973	.000
a. Dependent Variable: SA						

- **Interpretation:** Table 4.2.153 indicates that the R square value is 0.213, which shows that the 21.3% variation in SA is due to Perceived Usefulness, Perceived Ease of Use,

Social Impact, Perceived Security and Government Policies. The ANOVA table indicates the significant impact of Perceived Usefulness, Perceived Ease of Use, Social Impact, Perceived Security and Government Policies on Satisfaction as its p-value is 0.000, which is smaller than 0.05. The above variables significantly impact Satisfaction as their p-values are less than 0.05. The predicted value of Satisfaction can be obtained using the regression model $SA = 1.330 + 0.157*PU + 0.140*PEU + 0.060*SI + 0.076*PS + 0.141*GOVTP + \text{error}$.

H₀107: Overall Satisfaction is not influenced by Perceived Usefulness, Perceived Ease of Use, Social Impact, Perceived Security and Government Policies.

Table 4.2.156 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.493 ^a	.243	.240	.851
a. Predictors: (Constant), Government Policies Total, Social Impact Total, Perceived Ease of Use Total, Perceived Security Total, Perceived Usefulness Total				

Table 4.2.157 ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	307.548	5	61.510	84.897	.000 ^b
	Residual	959.261	1324	.725		
	Total	1266.809	1329			
a. Dependent Variable: Overall Satisfaction about Plastic Money						
b. Predictors: (Constant), Government Policies Total, Social Impact Total, Perceived Ease of Use Total, Perceived Security Total, Perceived Usefulness Total						

Table 4.2.158 Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	.851	.171		4.968	.000
	PU Total	.211	.044	.145	4.762	.000
	PEU Total	.306	.036	.250	8.400	.000
	SI Total	.006	.031	.005	.193	.847
	PS Total	.208	.034	.171	6.214	.000
	GOVTP Total	.095	.034	.077	2.826	.005
a. Dependent Variable: Overall Satisfaction about Plastic Money						

- **Interpretation:** Table 4.2.156 indicates that the R square value is 0.243, which shows a 24.3% variation in Overall Satisfaction due to Perceived Usefulness, Perceived Ease of Use, Perceived Security and Government Policies. The ANOVA table indicates the significant impact of Perceived Usefulness, Perceived Ease of Use, Social Impact, Perceived Security and Government Policies on Overall Satisfaction as its p-value is 0.000, which is smaller than 0.05. The above variables significantly impact Overall Satisfaction as their p-values are less than 0.05. The predicted value of Overall SAT can be obtained using the regression model $\text{Overall SAT} = 0.851 + 0.211*PU + 0.306*PEU + 0.006*SI + 0.208*PS + 0.095*GOVTP + \text{error}$.

Objective: 6 To analyze, interpret, and measure the effect of demonetization on Plastic Money:

Table 4.2.159 Association between two attributes		Chi-square (P-value)	Significant or not
Gender	Use of plastic money before demonetization	0.000	Association is Significant
Age	Use of plastic money before demonetization	0.000	Association is Significant
City	Use of plastic money before demonetization	0.000	Association is Significant
City	Demonetization made the use of plastic money compulsory	0.023	Association is Significant
City	Use of plastic money after demonetization	0.000	Association is Significant
Education	Use of plastic money before demonetization	0.000	Association is Significant
Education	Use of plastic money after demonetization	0.000	Association is Significant
Profession	Use of plastic money before demonetization	0.000	Association is Significant
Profession	Use of plastic money after demonetization	0.000	Association is Significant
Monthly Family Income	Use of plastic money before demonetization	0.000	Association is Significant

Marital Status	Use of plastic money before demonetization	0.000	Association is Significant
Family Structure	Use of plastic money before demonetization	0.027	Association is Significant
Number of family members	Use of plastic money before demonetization	0.025	Association is Significant
Number of family members	Use of plastic money after demonetization	0.002	Association is Significant

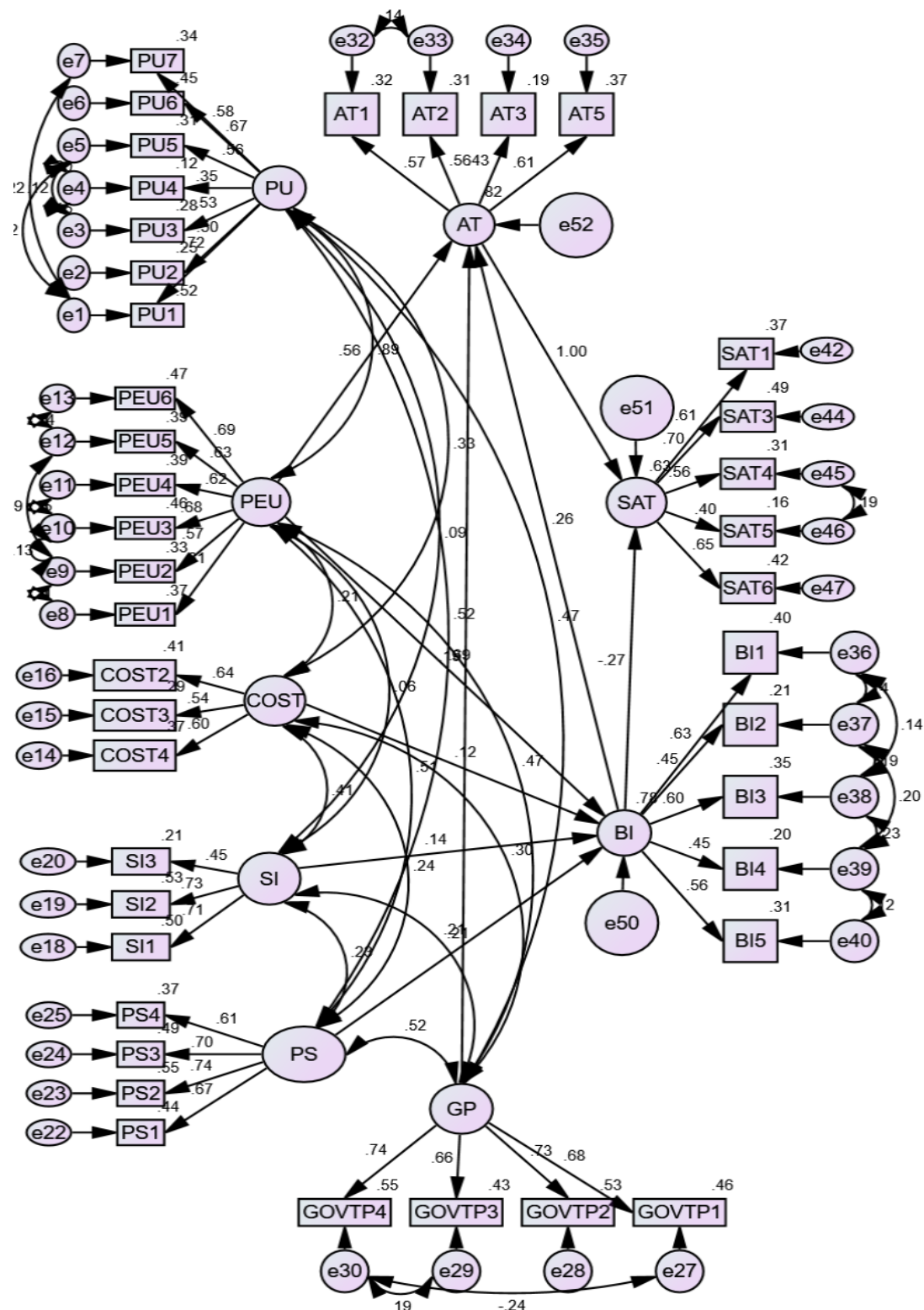
Interpretation:

From the above table, the interpretation is as follows:

- There is an association between Gender and the use of plastic money before demonetization. Gender is affected by the use of plastic money before demonetization as its p-value is 0.000, which is less than 0.05.
- There is an association between Age and the use of plastic money before demonetization, which means Age is affected by the use of plastic money before demonetization as its p-value is 0.000, less than 0.05.
- There is an association between the City and the use of plastic money before demonetization, which means the City is affected by the use of plastic money before demonetization as its p-value is 0.000, less than 0.05.
- There is an association between the City and Demonetization, making plastic money compulsory. This means the City is affected by Demonetization, making plastic money compulsory, as its p-value is 0.023, less than 0.05.
- There is an association between the City and the Use of plastic money after demonetization, which means the City is affected by the use of plastic money after demonetization as its p-value is 0.000, less than 0.05.
- There is an association between Education and the use of plastic money before demonetization, which means Education is affected by the use of plastic money before demonetization as its p-value is 0.000, less than 0.05.
- There is an association between Education and the use of plastic money after demonetization, which means Education is affected by the use of plastic money after demonetization as its p-value is 0.000, less than 0.05.

- There is an association between profession and the use of plastic money before demonetization, which means that profession is affected by the use of plastic money before demonetization as its p-value is 0.000, less than 0.05.
- There is an association between profession and the use of plastic money after demonetization, which means that profession is affected by the use of plastic money after demonetization as its p-value is 0.000, less than 0.05.
- There is an association between Monthly Family Income and the use of plastic money before demonetization. It is affected by plastic money before demonetization as its p-value is 0.000, less than 0.05.
- There is an association between Marital Status and the use of plastic money before demonetization, which means it is affected by the use of plastic money before demonetization as its p-value is 0.000, less than 0.05.
- There is an association between Family Structure and the use of plastic money before demonetization, which means Family Structure is affected by the use of plastic money before demonetization. The p-value is 0.000, which is less than 0.05.
- There is an association between the Number of Family Members and the use of plastic money before demonetization, which means the Number of Family Members is affected by plastic money before demonetization as its p-value is 0.000, less than 0.05.
- There is an association between the Number of Family Members and the use of plastic money after demonetization, which means the Number of Family Members is affected by the use of plastic money after demonetization as its p-value is 0.000, less than 0.05.

Amos Model



A structural equation model developed through AMOS tests the significance of the relationships between dependent and independent variables. A good fitting model is accepted

if the value of CMIN/df is < 5 , the goodness of fit (GFI) indices (Hair et al., 2010), the Tucker and Lewis (1973) index (TLI); the Confirmatory fit index (CFI) (Bentler, 1990) is > 0.90 (Hair et al., 2010). In addition, an adequate fitting model was accepted if the AMOS computed value of the standardized root mean square residual (SRMR) < 0.05 and the root mean square error approximation (RMSEA) is less than 0.05. The fit indices for the model shown in Table 1 fell within the acceptable range: CMIN/df = 2.893, the goodness of fit index (GFI) = 0.925, Tucker and Lewis index (TLI) = 0.905, Confirmatory fit Index (CFI) = 0.915, standardized root mean square residual (SRMR) = 0.0371 and root mean square error approximation (RMSEA) = 0.038. These table values are presented in the following table.

Table 4.2.160 Important indices for Model fit.

CMIN/DF	GFI	AGFI	TLI	CFI	RMSEA
2.893 < 5.00	0.925 > 0.90	0.912 > 0.90	0.905 > 0.90	0.915 > 0.90	0.038 near to 0.05

The square multiple correlations were 0.633 for satisfaction, 0.780 for buying intention and 0.822 for attitude; these indicate that 63.3% variation in satisfaction is accounted by Behavioral Intention (BI) and Attitude (AT), 78% variation in Behavioral Intention (BI) counted by Perceived Ease Of Use (PEU), Cost, Social Impact (SI), and Perceived Security (PS) while 82.2% variation in Attitude (AT) is accounted by Perceived Ease of Use (PEU), Government Policies(GOVP), And Behavioral Intention (BI) which is presented in the following table.

Table 4.2.161 Squared Multiple Correlations: (Group number 1 - Default model)

Variables		Estimate
Attitude		0.822
Behavioral Intention		0.780
Satisfaction		0.633

The study assessed the impact of Perceived Ease of Use (PEU), Cost, Social Impact (SI), Perceived Security (SI), and Government Policies (GOVP) on satisfaction (SA) with the mediating effect of Behavioral Intention (BI) and Attitude (AT). The impact of Perceived Ease of Use (PEU) ($b = 7.748$, $t = 13.866$, $p = 0.000$), COST ($b = 0.094$, $t = 2.816$, $p = 0.005$), Social Impact (SI) ($b = 0.097$, $t = 3.667$, $p = 0.000$) and Perceived Security (PS) (0.167 , $t = 5.083$, $p = 0.000$) on Behavioral Intention (BI); Perceived Ease of Use (PEU) ($b = 0.494$, $t = 7.789$, $p = 0.000$), Government Policies (GOVP) (0.152 , $t = 5.842$, $p = 0.000$) and Behavioral Intention (BI) ($b = 0.249$, $t = 3.396$, $p = 0.000$) on Attitude (AT) and Attitude (AT) (1.249 , $t = 7.954$, $p = 0.000$) on Satisfaction (SA) were positive and significant while

Behavioral Intention (BI) ($b = -0.317$, $t = -2.362$, $p = 0.018$) on Satisfaction (SA) were negative and significant, hence H_1 was supported the impact of independent (Perceived Ease of Use, Cost, Social Impact, Perceived Security And Government Policies) variables, mediating (Attitude And Behavioral Intention) variables on dependent variables Satisfaction (SA). Hypothesis results are presented in Table 3.

Table 4.2.162 Relationship between dependent variables and independent variables.

Hypothesized Relationship		Standardized Estimate	t-value	p-value	Decision
Behavioral Intention	<--- Perceived Ease of Use	.638	13.866	***	Significant relation.
Behavioral Intention	<--- Cost	.094	2.816	.005	Significant relation.
Behavioral Intention	<--- Social Impact	.097	3.667	***	Significant relation.
Behavioral Intention	<--- Perceived Security	.167	5.083	***	Significant relation.
Attitude	<--- Perceived Ease of Use	.494	7.789	***	Significant relation.
Attitude	<--- Government Policies	.152	5.842	***	Significant relation.
Attitude	<--- Behavioral Intention	.249	3.396	***	Significant relation.
Satisfaction	<--- Attitude	1.249	7.954	***	Significant relation.
Satisfaction	<--- Behavioral Intention	-.317	-2.362	.018	Significant relation.

Reference:

1. https://www.researchgate.net/publication/237009923_Multivariate_Data_Analysis_A_Global_Perspective
2. Bentler, P. M. (1990). Comparative fit indexes in structural models. *Psychological Bulletin*, 107(2), 238–246.

CHAPTER 4.2 DATA ANALYSIS

PART-B: DIGITAL WALLET (VIRTUAL WALLET)

4.3 Frequency Analysis

Q.1 Have you used a Digital Wallet (Virtual Wallet)?

Table 4.3.1 Usage of Digital Wallet

City	Ahmadabad	Vadodara	Surat	Rajkot	Total			
	Frequency	Frequency	Frequency	Frequency	Frequency	Per cent	Valid %	Cumulative %
Valid Yes	550	150	500	130	1330	100.0	100.0	100.0

Interpretation:

- From the above table, we can interpret that 100% of respondents use digital wallets.
- For the study, 550 respondents from Ahmedabad, 150 from Vadodara, 500 from Surat, and 130 from Rajkot were selected and analyzed. A total of 1330 respondents were considered.
- As this is a qualifying question, only youngsters from different cities who use Digital Wallet have been considered for the study.

Q.2 Which Digital Wallet do you use?

Table 4.3.2 Type of Digital Wallet you used by the respondents					
		Frequency	Per cent	Valid %	Cumulative %
Valid	Paytm	315	17.0	17.0	17.0
	Google Pay	579	31.2	31.2	48.1
	PhonePe	372	20.0	20.0	68.2
	Amazon Pay	299	16.1	16.1	84.3
	Mobikwik	107	5.8	5.8	90.0
	BHIM App	129	6.9	6.9	97.0
	HDFC Payz	39	2.1	2.1	99.1
	ICICI Pocket	1	.1	.1	99.1
	Freecharge	8	.4	.4	99.6
	Bajaj Finserv	1	.1	.1	99.6
	Any Other	7	.4	.4	100.0
	Total	1857	100.0	100.0	

Interpretation: Based on above table we can interpret that 31.2% respondents are using Google Pay, 20% respondents are using PhonePe, 17% respondents are using Paytm, 16.1% respondents are using Amazon Pay, 6.9% respondents are using BHIM App, 2.1% respondents are using HDFC Payz, 0.4% respondents are using Freecharge, 0.1% respondents are using ICICI Pocket and Bajaj Finserv, 0.4% respondents are using other than mentioned Digital wallet. So, the most of the respondents are familiar with Google Pay.

Q.3 Show your level of awareness about the functionality of Digital Wallets

Table 4.3.6 level of awareness about the functionality of Digital Wallets					
		Frequency	Per cent	Valid %	Cumulative %
Valid	Fully aware	768	57.7	57.7	57.7
	Partially aware	467	35.1	35.1	92.9
	Not aware	95	7.1	7.1	100.0
	Total	1330	100.0	100.0	

Interpretation: From the above table, we can interpret that 57.7% of the respondents are fully aware of the usage of Digital Wallets, 35.1% are partially aware of the usage of Digital Wallets, and only 7.1% are unaware of using Digital Wallets.

Q.4 Since how long have you been using Digital Wallet?

Table 4.3.7 Since how long have you been using Digital Wallet?					
		Frequency	Per cent	Valid %	Cumulative %
Valid	Since 1-2 years	887	66.7	66.7	66.7
	Since 3-5 years	334	25.1	25.1	91.8
	For more than five years	109	8.2	8.2	100.0
	Total	1330	100.0	100.0	

Interpretation: From the table, we can interpret that 66.7% of respondents have been utilizing Digital Wallets for the last 1 to 2 years, 25.1% for the last 3 to 5 years, and 8.2% for more than five years.

Q.5 On average, how many transactions do you do through Digital Wallet daily?

Table 4.3.8 On an average, transactions through Digital Wallets in a single day					
		Frequency	Per cent	Valid %	Cumulative %
Valid	0 to 1	614	46.2	46.2	46.2
	2 to 4	509	38.3	38.3	84.4
	5 to 7	121	9.1	9.1	93.5
	More than 7	86	6.5	6.5	100.0
	Total	1330	100.0	100.0	

Interpretation: From the above table, we can interpret that 46% of respondents do 0 to 1 transaction through a Digital Wallet in a single day, 38% of respondents do, on average, 2 to 4 transactions through a Digital Wallet in a single day, 9% respondents do, on average, 5 to 7 transactions through a Digital Wallet in a single day, and 7% respondents do more than seven transactions through a Digital Wallet in a single day.

Q.6 Which of the following factors influenced you in adopting any Digital Wallet

(Objective: 3 To find out the most influencing factor among the factors that influence the customer's (youth) adoption of Digital Wallet).

Factors	Table 4.3.11 Most Influencing Factor (Percentage of Rank Frequency)						
	1	2	3	4	5	6	7
Safety, Security and Privacy	34.4	19.0	9.2	7.0	3.5	11.0	15.9
Convenience (Anytime Anywhere)	48.6	25.7	11.5	3.6	2.9	3.8	3.9
Rewards and Cashback	11.0	11.9	11.8	15.2	15.5	18.9	7.7
Symbol of high Socioeconomic status	9.5	10.4	11.1	12.3	10.6	16.7	29.5
Alleviate cash Shortages	14.3	27.1	22.9	14.7	10.5	5.7	4.8
Due to the Duplicity of Paper money	12.6	14.3	20.5	21.6	12.5	12.6	6.0
Free of Cost	16.1	9.3	10.9	10.9	24.7	11.1	17.8

Interpretation: From the above table, we can interpret that 48.6% of respondents are highly influenced by Convenience for the adoption of Digital Wallet, followed by 34.4% highly influenced by Safety, security and privacy, 29.5% highly influenced by Symbol of high Socioeconomic Status, 24.7% highly influenced by Free of Cost, 22.9% highly influenced by Alleviate Cash Shortages, 21.6% highly influenced by Due to the Duplicity of Paper Money while only 18.9% highly influenced by Rewards and Cashback behind the influenced of adopting Digital Wallet.

Q.7 For what purpose do you use Digital Wallet?

Table 4.3.3 Purpose of use of Digital Wallet					
		Frequency	Per cent	Valid %	Cumulative %
Valid	For Online Shopping	392	21.1	21.1	21.1
	For Offline Shopping	213	11.5	11.5	32.6
	For paying Utilities Bill	343	18.5	18.5	51.1
	Fund Transfer	277	14.9	14.9	66.0
	Mobile Recharge	380	20.5	20.5	86.4
	Food Order	141	7.6	7.6	94.0
	Ticket Booking	108	5.8	5.8	99.8
	Any Other	3	.2	.2	100.0
	Total	1857	100.0	100.0	

Interpretation: From the table, we can interpret that 21.1% respondents are using Digital wallets for online shopping, 20.5% of the respondents are using Digital wallets for mobile recharge, 18.5% respondents are using Digital wallets for paying utility bills, 14.9% respondents are using Digital wallet for fund transfer, 11.5% respondents are using Digital wallet for offline shopping, 7.6% respondents are using Digital wallet for food order, 5.8% respondents are using Digital wallet for ticket booking and 0.2% respondents are using other than stated purpose.

Q.8 Did you use Digital Wallet before demonetization?

Table 4.3.9 Use of Digital Wallet before demonetization					
		Frequency	Per cent	Valid %	Cumulative %
Valid	Yes	305	22.9	22.9	22.9
	No	1025	77.1	77.1	100.0
	Total	1330	100.0	100.0	

Interpretation: The table shows that 22.9% of respondents used a Digital Wallet before demonetization, while 77.1% did not.

Q.9 From where do you get information about Digital Wallet?

Table 4.3.4 Sources of information about Digital Wallet					
		Frequency	Per cent	Valid %	Cumulative %
Valid	Internet	458	24.7	24.7	24.7
	Friends	766	41.2	41.2	65.9
	Relatives	351	18.9	18.9	84.8
	Television	215	11.6	11.6	96.4
	Newspapers	45	2.4	2.4	98.8
	Radio	15	.8	.8	99.6
	Any other source	7	.4	.4	100.0
	Total	1857	100.0	100.0	

Interpretation: From the above table, we can interpret that the majority 41.2% of respondents had information about Digital wallet from friends, 24.7% of the respondents had information about using Digital wallet through the internet, 18.9% of respondents had information of Digital wallet from relatives, 11.6% respondents get the information of Digital wallet from Television, 2.4% respondents get the information of Digital wallet from

Newspaper, 0.8% respondents get the information of Digital wallet from Radio, while 0.4% respondents get the information of Digital wallet from other than mentioned sources.

Q.10 Who influence your decision to adopt a Digital Wallet?

Table 4.3.5 Influencing the decision to adopt Digital Wallet					
		Frequency	Per cent	Valid %	Cumulative %
Valid	Friends	565	30.4	30.4	30.4
	Colleagues	337	18.1	18.1	48.6
	Family members	601	32.4	32.4	80.9
	Relatives	238	12.8	12.8	93.8
	Any Celebrity	54	2.9	2.9	96.7
	Any other Person	62	3.3	3.3	100.0
	Total	1857	100.0	100.0	

Interpretation: From the above table, we can interpret that the majority (32.4%) of the respondent's decision to adopt a Digital Wallet was influenced by their Family members, their Friends influenced 30.4% of the respondent's decision to adopt a Digital Wallet, 18.1% of the respondent's decision to adopt Digital Wallet influence by their colleagues, 12.8% of the respondent's decision to adopt Digital Wallet influence by their relatives, only 2.9% of the respondent's decision to adopt Digital Wallet influence by Celebrity and 3.3% of the respondent's decision to adopt Digital Wallet influence by Any other person.

Q.11 Do you face any difficulty while using Digital Wallet?

Table 4.3.10 Difficulty faced by the respondents while using Digital Wallet					
		Frequency	Per cent	Valid %	Cumulative %
Valid	Yes	446	33.5	33.5	33.5
	No	884	66.5	66.5	100.0
	Total	1330	100.0	100.0	

Interpretation: The table shows that only 33.5% of respondents face difficulty using a Digital Wallet, while the majority (66.5%) have yet to face any difficulty using one.

Frequency Likert question:

Q.12 Show your **LEVEL OF AGREEMENT** with the below-mentioned statements about the **DIGITAL WALLET**. (1- Strongly Disagree, 2- Disagree, 3- Neither Agree nor Disagree, 4- Agree, 5- Strongly Agree)

Table 4.3.21 Perceived Usefulness

Sr. No.		Ahmedabad	Vadodara	Surat	Rajkot	Total
	Statements	Mean	Mean	Mean	Mean	Mean
1	Digital Wallet enables me to accomplish tasks more quickly.	3.91	3.55	3.90	3.73	3.85
2	Digital Wallet has increased the number of daily transactions I make.	3.32	3.25	3.29	3.12	3.28
3	Using a Digital Wallet is safe and effective nowadays.	3.60	3.59	3.69	3.26	3.60
4	Due to the Duplicity of Paper Currency, I am shifting to Digital Wallet.	3.52	3.32	3.49	3.29	3.46
5	The use of a Digital Wallet provides all the information about my transactions.	3.91	3.61	3.81	3.67	3.81
6	Digital Wallet will help solve the problem of corruption.	3.50	3.34	3.53	3.33	3.48
7	Overall, using a Digital Wallet is advantageous.	4.10	3.70	4.00	3.80	3.99

Interpretation:

- From the above table, we can read between the lines for Ahmedabad that mean score of the factors like- using a digital wallet is advantageous (4.10), digital wallet enables me to accomplish tasks more quickly (3.91), the use of digital wallet provides all information about my transactions (3.91), using digital wallet is safe and effective nowadays (3.60), due to the duplicity of Paper currency, I am shifting to digital wallet (3.52), digital wallet will help to solve the problem of corruption (3.50) and digital wallet increases my number of daily transactions(3.32).

- For Vadodara, influencing factors are- using a digital wallet is advantageous (3.70), the use of a digital wallet provides all information about my transactions (3.61), using a digital wallet is safe and effective nowadays (3.59), digital wallet enables me to accomplish tasks more quickly (3.55), digital wallet will help to solve the problem of corruption (3.34), due to the duplicity of Paper currency, I am shifting to digital wallet (3.32) and digital wallet increases my number of daily transactions(3.25).
- For Surat influencing factors are- using a digital wallet is advantageous (4.00), digital wallet enables me to accomplish tasks more quickly (3.90), the use of a digital wallet provides all information about my transactions (3.81), using digital wallet is safe and effective nowadays (3.69), digital wallet will help to solve the problem of corruption (3.53), due to the duplicity of Paper currency, I am shifting to digital wallet (3.49) and digital wallet increases my number of daily transactions(3.29).
- For Rajkot influencing factors are- using a digital wallet is advantageous (3.80), digital wallet enables me to accomplish tasks more quickly (3.73), the use of digital wallet provides all information about my transactions (3.67), digital wallet will help to solve the problem of corruption (3.33), due to the duplicity of Paper currency, I am shifting to digital wallet (3.29), using digital wallet is safe and effective nowadays (3.26) and digital wallet increases my number of daily transactions(3.12).
- In the total picture, the most influencing factors for the use of a digital wallet are- using a digital wallet is advantageous (3.99), digital wallet enables me to accomplish tasks more quickly (3.85), the use of digital wallet provides all information about my transactions (3.81), using digital wallet is safe and effective nowadays (3.60), digital wallet will help to solve the problem of corruption (3.48), due to the duplicity of Paper currency, I am shifting to digital wallet (3.46) and digital wallet increases my number of daily transactions(3.28).

Table 4.3.22 Perceived Ease of Use

Sr. No.		Ahmedabad	Vadodara	Surat	Rajkot	Total
	Statements	Mean	Mean	Mean	Mean	Mean
1	Making payments through Digital Wallets is convenient.	4.13	3.69	4.07	3.72	4.02
2	It is easy to handle transactions involving a significant amount of money.	3.85	3.58	3.80	3.48	3.77

3	Payments made through Digital Wallet require minimum effort.	4.05	3.59	3.85	3.80	3.94
4	It is easy to do transactions at any shop through Digital Wallet.	4.12	3.67	4.12	3.69	4.03
5	Overall, it is easy for me to use Digital Wallet.	4.33	3.78	4.21	3.98	4.19

Interpretation:

- From the above table, we can read between the lines that the mean score of most statements is greater than four and near to four (strongly agree and agree) on a scale of five. This indicates that using a digital wallet is easy for the respondents in all selected cities.
- Observing the results at Ahmedabad, statements 1, 3, 4, and 5 scored near five on a scale of five. This shows that a digital wallet is effortless and convenient for users.
- Observing the results at Vadodara, statements 1, 2, 3, 4, and 5 scored near four on a scale of five. This shows that using a digital wallet is easy for the youth.
- Observing the results at Surat, statements 1, 4, and 5 scored near five on a scale of five. This shows that using a digital wallet is easy for the youth.
- Observing the results at Rajkot, statements 1, 2, 3, 4, and 5 scored near four on a scale of five. This shows that using a digital wallet is easy for the youth.
- The total picture results of statements 1, 4, and 5 are near five on a scale of five. This means the use of a digital wallet is easy among youth.
- Based on several statements agreed upon by respondents regarding Perceived Ease of Use, we can read between the lines that the opinions of the respondents of Ahmedabad and Surat city are more favourable than those of Vadodara and Rajkot city on Perceived Ease of Use. One reason may be the high awareness among the respondents of Ahmedabad and Surat city about digital wallets.

Table 4.3.23 Attitude towards Digital Wallet

Sr. No.		Ahmedabad	Vadodara	Surat	Rajkot	Total
	Statements	Mean	Mean	Mean	Mean	Mean
1	Using a Digital Wallet channel to operate my account would be wise.	3.66	3.32	3.62	3.24	3.57
2	Digital Wallet helps me to complete all my financial transactions on time	4.13	3.67	3.98	3.80	3.99
3	There is less risk of financial fraud using Digital Wallet	3.47	3.37	3.50	3.22	3.45
4	Demonetization has made the usage of Digital Wallet compulsory	2.87	3.09	3.06	2.72	2.95
5	I think Digital Wallet is the best option for my financial transactions.	4.01	3.71	3.95	3.71	3.93

Interpretation:

- Here, five different statements were asked by respondents to check their degree of agreement or disagreement about their attitude towards the use of digital wallets.
- From the above table, we can decode that (result at Ahmedabad); the mean score of statements 2 and 5 is near to five (strongly agree) on a scale of five. Respondents strongly agree that digital wallets help them complete all their financial transactions on time and are the best option for doing their financial transactions.
- From the above table, we can decode that (result at Vadodara); the mean score of all five statements is near to four (agree) on a scale of five. Respondents agree that a digital wallet is the best option for doing their financial transactions; a digital wallet helps them to complete all their financial transactions on time, there is less risk of financial fraud using a digital wallet, using a digital wallet channel for operating their account would be a wise idea and demonetization has made the usage of digital wallet compulsory.
- From the above table, we can decode that (result at Surat); the mean score of all five statements is near four (agree) on a scale of five. Respondents agree that a digital wallet helps them to complete all their financial transactions on time, a digital wallet is the best option for doing their financial transactions, using a digital wallet channel

for operating their account would be a wise idea, there is less risk of financial fraud using digital wallet and demonetization has made the usage of digital wallet compulsory.

- From the above table, we can decode that (result at Rajkot); the mean score of all five statements is near four (agree) on a scale of five. Respondents agree that digital wallets help them complete all their financial transactions on time, demonetization has made the usage of digital wallets compulsory, digital wallets are the best option for doing their financial transactions, using a digital wallet channel for operating their account would be a wise idea, and there is less risk of financial fraud using digital wallets.
- In the total picture, the mean score of all five statements is near four (agree) on a scale of five. Respondents agree that digital wallets help them complete all their financial transactions on time, demonetization has made the usage of digital wallets compulsory, digital wallets are the best option for doing their financial transactions, using a digital wallet channel for operating their account would be a wise idea, and there is less risk of financial fraud using digital wallets.
- Respondents from all four selected cities agree about their attitude toward using digital wallets, and the results provide evidence that they show positive attitudes toward this use.

Table 4.3.24 Behavioral Intention

Sr. No.		Ahmedabad	Vadodara	Surat	Rajkot	Total
	Statements	Mean	Mean	Mean	Mean	Mean
1	I want to increase the frequency of digital wallet use in the future.	4.00	3.50	3.90	3.85	3.89
2	My usage of Digital Wallet is influenced by my primary reference group (family and friends).	3.19	3.41	3.36	3.04	3.27
3	Discounts and cashback offers attract me to use it.	3.13	3.03	3.18	3.10	3.14
4	The quality of E-wallet service providers also affects the intention to use these services.	3.54	3.45	3.53	3.52	3.52

5	Digital Wallet provides flexibility and mobility	3.67	3.59	3.73	3.57	3.67
6	Overall, the magnitude of the usage of Digital wallets will increase soon.	4.10	3.78	4.04	3.83	4.02

Interpretation:

- Here, six different statements were asked by respondents to check their degree of agreement or disagreement about their Behavioral Intention toward the use of digital wallets.
- From the above table, we can decode that (result at Ahmedabad) statements 1 and 6 are near five (strongly agree) on a scale of five, while the mean score of statements 2, 3, 4, and 5 is near four (agree) on a scale of five. Respondents strongly agree that they would like to increase the frequency of using digital wallets in the future and are sure that the magnitude of their usage will increase shortly.
- From the above table, we can decode that (result at Vadodara); the mean score of all six statements is near to four (agree) on a scale of five. Respondents agree that they are sure that the magnitude of the usage of digital wallets will increase shortly. Digital wallets provide flexibility and mobility, and they would like to increase the frequency of using digital wallets in the future; the quality of E-wallet service providers also affects the intention to use these services; usage of digital wallets is influenced by their primary reference group (family and friends) and discounts and cashback offers, attracts them to use it.
- From the above table, we can decode that (result at Surat); the mean score of statement 6 is near to five (strongly agree) on a scale of five, while the mean score of statements 1, 2, 3, 4, and 5 are near to four (agree) on a scale of five. Respondents strongly agree that they are sure that the magnitude of the usage of digital wallets will increase shortly.
- From the above table, we can decode that (result at Rajkot); the mean score of all the six statements is near four (agree) on a scale of five. Respondents agree that they would like to increase the frequency of using digital wallets in the future; they are sure that the magnitude of the usage of digital wallets will increase shortly; digital

wallets provide flexibility and mobility, and the quality of E-wallet service providers also affects the intention to use these services and discounts and cashback offers, attracts them to use it.

- In the total picture, the mean score of statement 6 is near five (strongly agree) on a scale of five, while the mean score of statements 1, 2, 3, 4, and 5 is near four (agree) on a scale of five. Respondents strongly agree that they are sure that the magnitude of the usage of digital wallets will increase shortly.
- Respondents from all four selected cities agree about their behavioural intention regarding digital wallets. Results prove that respondents from all four selected cities agree that the use of digital wallets will increase shortly.

Table 4.3.25 Cost

Sr. No.		Ahmedabad	Vadodara	Surat	Rajkot	Total
	Statements	Mean	Mean	Mean	Mean	Mean
1	I have fears of financial loss due to the use of Digital Wallet.	3.04	3.49	3.30	2.69	3.15
2	Paying money through Digital Wallets is a trusted source of payment mechanism	3.34	2.95	3.32	3.34	3.29
3	Digital Wallet services best keep customers' interests in mind.	3.61	3.42	3.69	3.48	3.61
4	Carrying transactions involving a large amount of money is safer through Digital Wallet mode.	3.88	3.36	3.83	3.65	3.78
5	Overall, using a Digital Wallet is more costly than using cash.	3.06	3.17	3.09	3.05	3.08

Interpretation:

- Here, five different statements were asked by respondents to check their degree of agreement or disagreement about the Cost of using a digital wallet.
- From the above table, we can decode that (result at Ahmedabad); the mean score of all five statements is near four (agree) on a scale of five. Respondents agree that it is safer to carry out transactions involving a significant amount of money

through digital wallet mode; in their opinion, digital wallet services keep customers' interests best in mind, and paying money through digital wallets is a trusted source of a payment mechanism, using a digital wallet is more costly as compared to cash. They have fears of financial loss due to the use of digital wallets.

- From the above table, we can decode that (result at Vadodara); the mean score of the statements 1, 3, 4, and 5 are near to four (agree) on a scale of five. While statement 2 is near three (neutral) on a scale of five. Respondents agree that they fear financial loss due to using digital wallets. Digital wallet services keep customers' interests in mind, and it is safer to carry out transactions involving a significant amount of money through digital wallet mode. Using a digital wallet is more costly than cash.
- From the above table, we can decode that (result at Surat); the mean score of all five statements is near four (agree) on a scale of five. Respondents agree it is safer to carry out transactions involving a significant amount of money through digital wallet mode. In their opinion, digital wallet services should consider customers' interests first. However, they have fears of financial loss due to using digital wallets, and using digital wallets is more costly than cash.
- From the above table, we can decode that (result at Rajkot); the mean score of statements 2, 3, 4 and 5 are near to four (agree) on a scale of five. While statement 1 is nearly three (neutral) on a scale of five. Respondents agree that it is safer to carry out transactions involving a significant amount of money through digital wallet mode; in their opinion, digital wallet services keep customers' interests best in mind; paying money through digital wallets is a trusted source of payment mechanism and using digital wallet is more costly as compared to cash.
- In the total picture, the mean score of all five statements is near four (agree) on a scale of five. Respondents agree it is safer to carry out transactions involving a significant amount of money through digital wallet mode. In their opinion, digital wallet services should consider customers' interests first. However, they have fears of financial loss due to using digital wallets, and using digital wallets is more costly than cash.

- Respondents from all four selected cities agree that using a digital wallet is more costly than cash.

Table 4.3.26 Social Impact

Sr. No.	Statements	Ahmedabad Mean	Vadodara Mean	Surat Mean	Rajkot Mean	Total Mean
1	After demonetization, people started using Digital Wallet more, so I started using it.	2.94	3.11	3.04	2.65	2.97
2	People who are important to me think that I should use Digital Wallet.	3.14	3.23	3.31	3.04	3.20
3	I fear that if I commit fraud, society or my family will blame me.	2.99	2.85	3.06	2.95	3.00
4	The use of digital wallets has become a symbol of high socioeconomic status.	3.44	3.26	3.44	3.32	3.41
5	Overall, it has had a significant social impact and affected various groups of people.	3.60	3.60	3.54	3.50	3.57

Interpretation:

- Here, five different statements were asked by respondents to check their degree of agreement or disagreement about the Social Impact of using a digital wallet.
- From the above table, we can decode that (result at Ahmedabad); the mean score of statements 2, 4 and 5 are near to four (agree) on a scale of five. Meanwhile, statements 1 and 3 mean scores are near three (neither agree nor disagree) on a scale of five. Respondents agree that digital wallets have a significant social impact and affect various groups of people; digital wallets have become a symbol of high Socioeconomic status nowadays, and People who are important to me think that I should use Digital Wallets.
- From the above table, we can decode that (result at Vadodara); the mean score of statements 1, 2, 4 and 5 are near to four (agree) on a scale of five. Meanwhile, the mean score for statement 3 is near three (neither agree nor disagree) on a scale of five. Respondents agree that digital wallets have not only had a significant social impact but also affected various groups of people; the use of digital wallets has become a

symbol of high Socioeconomic status nowadays; people who are important to them think that I should use digital wallets and after demonetization, people use more digital wallet; So I also started using it.

- From the above table, we can decode that (result at Surat); the mean score of all five statements is near four (agree) on a scale of five. Respondents agree that digital wallets have not only have a significant social impact but also affect various groups of people; the use of digital wallets has become a symbol of high Socioeconomic status nowadays; people who are important to them think that I should use digital wallets, I am afraid that in the event of fraud, I will get the blame from society or my family and after demonetization people use more digital wallet; So I also started using it.
- From the above table, we can decode that (result at Rajkot); the mean score of statements 2, 4 and 5 are near to four (agree) on a scale of five. Meanwhile, statements 1 and 3 mean scores are near three (neither agree nor disagree) on a scale of five. Respondents agree that digital wallets have a significant social impact and affect various groups; digital wallets have become a symbol of high Socioeconomic status nowadays, and people who are important to me think I should use digital wallets.
- In the total picture, the mean score of statements 2, 3, 4 and 5 are near four (agree) on a scale of five. Meanwhile, the mean score for statement 1 is near three (neither agree nor disagree) on a scale of five. Respondents agree that the digital wallet has a significant social impact and affects various groups of people. The use of digital wallets has become a symbol of high Socioeconomic status nowadays. People who are important to me think that I should use digital wallets, and I am afraid that in the event of fraud, I will be blamed by society or my family.
- Respondents from all four selected cities agree about the Social Impact of using a digital wallet. The results provide evidence that respondents from all four selected cities believe that digital wallets have a significant social impact and affect various groups of people.

Table 4.3.27 Perceived Security

Sr. No.		Ahmedabad	Vadodara	Surat	Rajkot	Total
	Statements	Mean	Mean	Mean	Mean	Mean
1	I believe that using Digital Wallet puts my privacy at risk	2.90	3.13	3.12	2.95	3.02
2	There is significant risk in Internet shopping/social networks using mobile payments	3.14	3.17	3.31	3.32	3.22
3	Dealing with mobile payments is a risky choice.	2.72	3.03	2.89	2.82	2.83
4	I feel secure using Digital Wallet for online and offline transactions.	3.37	3.37	3.52	3.14	3.40
5	A digital wallet is more secure and safe than cash.	3.39	3.43	3.63	3.24	3.47
6	Overall, using a Digital Wallet is more secure nowadays.	3.58	3.65	3.57	3.51	3.58

Interpretation:

- Here, six different statements were asked by respondents to check their degree of agreement or disagreement about the Perceived Security of using a digital wallet.
- From the above table, we can decode that (result at Ahmedabad); the mean score of statements 2, 4, 5 and 6 are near to four (agree) on a scale of five. While the mean score of statements 1 and 3 are near to three (neither agree nor disagree), Respondents agree that using a digital wallet is more secure nowadays, and using a digital wallet is more secure and safe than cash. I feel secure using a digital wallet in online and offline transactions, and there is significant risk in internet shopping/social networking using mobile payments.
- From the above table, we can decode that (result at Vadodara); the mean score of all six statements is near to four (agree) on a scale of five. Respondents agree that using a digital wallet is more secure nowadays, and using a digital wallet is more secure and safe than cash. I feel secure while using a digital wallet in online and offline transactions, and there is significant risk in internet shopping/social networks using

mobile payments; using a digital wallet puts my privacy at risk. Dealing with mobile payments is a risky choice.

- From the above table, we can decode that (result at Surat); the mean score of statements 1, 2, 4, 5 and 6 are near to four (agree) on a scale of five. While a mean score of statement 3 is near to three (neither agree nor disagree), Respondents agree that the use of a digital wallet is more secure and safe as compared to cash; using a digital wallet is more secure nowadays; I feel secure while using the digital wallet in online and offline transactions, and there is significant risk in internet shopping/social network using mobile payments, I believe that using digital wallet puts my privacy at risk. Dealing with mobile payments is a risky choice.
- From the above table, we can decode that (result at Rajkot) the mean score of statements 1, 2, 4, 5 and 6 are near to four (agree) on a scale of five. While a mean score of statement 3 is near to three (neither agree nor disagree), Respondents agree that using a digital wallet is more secure nowadays, there is significant risk in internet shopping/social networks using mobile payments, the use of digital wallet is more secure and safe as compared to cash. I feel secure while using the digital wallet in online and offline transactions.
- In the total picture, the mean score of statements 1, 2, 4, 5 and 6 are near to four (agree) on a scale of five. While a mean score of statement 3 is near to three (neither agree nor disagree), Respondents agree that the use of a digital wallet is more secure and safe as compared to cash; using a digital wallet is more secure nowadays; I feel secure while using the digital wallet in online and offline transactions, and there is significant risk in internet shopping/social network using mobile payments, I believe that using digital wallet puts my privacy at risk. Dealing with mobile payments is a risky choice.
- Respondents from all four selected cities agree they feel secure using a digital wallet. The results provide evidence that using a digital wallet is more secure nowadays.

Table 4.3.28 government Policies

		Ahmedabad	Vadodara	Surat	Rajkot	Total
Sr. No.	Statements	Mean	Mean	Mean	Mean	Mean
1	Government policy encourages me to use Digital Wallet.	3.39	3.35	3.56	3.29	3.44
2	Digital Wallet is encouraged by the Government and RBI by introducing various policies and promotional incentives.	3.57	3.39	3.68	3.66	3.60
3	The government policy is more beneficial for those using Digital wallets than cash.	3.42	3.35	3.63	3.50	3.50
4	I appreciate the Government and RBI's initiatives to ensure Safety and security in all transactions through Digital Wallets.	3.70	3.49	3.78	3.91	3.73
5	Overall, the Government and RBI's current policies encourage digital wallets.	3.81	3.70	3.81	3.72	3.79

Interpretation:

- Here, five different statements were asked by respondents to check their degree of agreement or disagreement with Government policy regarding the use of digital wallets.
- From the above table, we can decode that (result at Ahmedabad); the mean score of all five statements is near four (agree) on a scale of five. Respondents agree that using a digital wallet is encouraged by the Government as well as by RBI's current policies; they appreciate the initiatives of the Government and RBI in ensuring Safety and security in all transactions conducted through digital wallets; digital wallet is encouraged by the Government as well as RBI by introducing various policies and promotional incentives, the government policy proves more beneficial for those who use digital wallet instead of cash, and Government policy encourages them to use a digital wallet.

- From the above table, we can decode that (result at Vadodara); the mean score of all five statements is near to four (agree) on a scale of five. Respondents agree that using a digital wallet is encouraged by the Government as well as by RBI's current policies; they appreciate the initiatives of the Government RBI in ensuring Safety and security in all transactions conducted through digital wallet; digital wallets is encouraged by Government as well as by RBI by introducing various policies and promotional incentives, the government policy proves more beneficial for those who use digital wallet instead of cash, and Government policy encourages them to use a digital wallet.
- From the above table, we can decode that (result at Surat); the mean score of all five statements is near four (agree) on a scale of five. Respondents agree that using a digital wallet is encouraged by the Government as well as by RBI's current policies; they appreciate the initiatives of the Government and RBI in ensuring Safety and security in all transactions conducted through the digital wallet is encouraged by the Government as well as by RBI by introducing various policies and promotional incentives, the government policy proves more beneficial for those who use digital wallet instead of cash, and Government policy encourages them to use a digital wallet.
- From the above table, we can decode that (result at Rajkot); the mean score of all five statements is near four (agree) on a scale of five. Respondents agree that they appreciate the initiatives of the Government RBI in ensuring Safety and security in all transactions conducted through digital wallet; using digital wallet is encouraged by the Government as well as by RBI's current policies, the digital wallet is encouraged by the Government as well as RBI by introducing various policies and promotional incentives, the government policy proves more beneficial for those who use digital wallet instead of cash, and Government policy encourages them to use digital wallet.
- In the total picture, the mean score of all five statements is near four (agree) on a scale of five. Respondents agree that using a digital wallet is encouraged by the Government as well as by RBI's current policies; they appreciate the initiatives of the Government and RBI in ensuring Safety and security in all transactions conducted through digital wallets is encouraged by the Government as well as by RBI by introducing various policies and promotional incentives, the government policy

proves more beneficial for those who use digital wallet instead of cash and Government policy encourages them to use a digital wallet.

- Respondents from all four selected cities agree with the Government's policy on using digital wallets, and the results provide evidence that the Government and RBI's current policies encourage the use of digital wallets.

14. Show your **LEVEL OF SATISFACTION** on the following grounds after using a **Digital Wallet**. (1- Strongly Dissatisfied, 2- Dissatisfied, 3- Neutral, 4- Satisfied, 5- Strongly Satisfied)

	Table 4.3.29	Ahmedabad	Vadodara	Surat	Rajkot	Total
Sr. No.	Statements	Mean	Mean	Mean	Mean	Mean
1	Safety and Security	3.92	3.55	3.85	3.70	3.83
2	Rewards and Cashback	3.43	3.13	3.30	3.29	3.34
3	Convenience (Anytime Anywhere)	4.10	3.67	4.03	3.95	4.01
4	Customer Care Services of digital wallet services provider	3.90	3.40	3.81	3.65	3.78
5	Alleviate cash Shortages, the risk of carrying cash, and the Duplicity of Paper money	4.06	3.54	4.02	3.58	3.94
6	Free Services	3.92	3.49	3.74	3.54	3.77
7	Overall, I am satisfied with the usage of Digital Wallet.	4.26	3.72	4.18	3.98	4.14

Interpretation:

- Here, Seven different statements were asked by respondents to check their level of Satisfaction after using Digital Wallet.
- From the above table, we can decode that (result at Ahmedabad) the mean score of statements 3, 5, and 7 are near to five (strongly satisfied) on a scale of five. Meanwhile, the mean score of statements 1, 2, 4, and 6 is near four (satisfied) on a scale of five. Respondents were strongly satisfied with the services, such as Convenience (Anytime, anywhere), alleviating cash shortages, the risk of carrying cash, and the duplicity of paper money. Overall, they were satisfied with the usage of digital wallets.

- From the above table, we can decode that (result at Vadodara); the mean score of all the statements is near to four (satisfied) on a scale of five. Respondents were satisfied with the services overall; they were satisfied with the usage of digital wallets, Convenience (Anytime, Anywhere), safety and security, alleviation of cash shortages, the risk of carrying cash, and the duplicity of paper money, free services, customer care services of digital wallet services provider, and rewards and cashback.
- From the above table, we can decode that (result at Surat) the mean score of statements 3, 5, and 7 are near to five (strongly satisfied) on a scale of five. The mean scores of statements 1, 2, 4, and 6 are near four (satisfied) on a scale of five. Respondents were strongly satisfied with the services, such as Convenience (Anytime, anywhere), alleviating cash shortages, the risk of carrying cash, and the duplicity of paper money. Overall, they were satisfied with the usage of digital wallets.
- From the above table, we can decode that (result at Rajkot); the mean score of all the statements is near to four (satisfied) on a scale of five. Respondents were satisfied with the services overall; they were satisfied with the usage of digital wallet, Convenience (Anytime, Anywhere), Safety and security, customer care services of digital wallet services provider, alleviating cash shortages, the risk of carrying cash, free services, and rewards and cashback.
- In the total picture, the mean score of statements 3 and 7 is near five (strongly satisfied) on a scale of five, while the mean score of statements 1, 2, 4, 5, and 6 is near four (satisfied) on a scale of five. Respondents were strongly satisfied with services such as Convenience (Anytime, Anywhere) and overall Satisfaction with digital wallets.
- Respondents from all four selected cities are satisfied with the services provided to them, and the results prove that respondents from all four selected cities are satisfied with using digital wallets. However, the respondents from Ahmedabad and Surat City are highly satisfied with the usage of digital wallets as compared to Vadodara and Rajkot City.

Demographic Details:

A) Gender

Table 4.3.12 Gender					
		Frequency	Per cent	Valid %	Cumulative %
Valid	Male	720	54.1	54.1	54.1
	Female	610	45.9	45.9	100.0
	Total	1330	100.0	100.0	

Interpretation: The table shows that 54.1% respondents are male and 45.9% are female.

B) Age

Table 4.3.13 Age					
		Frequency	Per cent	Valid %	Cumulative %
Valid	18-20	403	30.3	30.3	30.3
	21-25	535	40.2	40.2	70.5
	26-30	146	11.0	11.0	81.5
	31-34	246	18.5	18.5	100.0
	Total	1330	100.0	100.0	

Interpretation: From the table, we can interpret that 30.3% (403) respondents belong to an age group between 18 and 20, 40.2% (535) respondents belong to an age group between 21 and 25, 11% (146) respondents belong to an age group between 26 and 30, and 18.5% (246) respondents belong to an age group between 31 and 34.

C) City

Table 4.3.14 City					
		Frequency	Per cent	Valid %	Cumulative %
Valid	Ahmedabad	550	41.4	41.4	41.4
	Vadodara	150	11.3	11.3	52.6
	Surat	500	37.6	37.6	90.2
	Rajkot	130	9.8	9.8	100.0
	Total	1330	100.0	100.0	

Interpretation: From the above table, we can interpret that 41.4% (550) of the respondents are from Ahmedabad, 11.3% (150) are from Vadodara, 37.6% (500) are from Surat, and 9.8% (130) are from Rajkot. A total of 1330 respondents were considered for this study.

D) Education

Table 4.3.15 Education					
		Frequency	Per cent	Valid %	Cumulative %
Valid	Under Graduation	441	33.2	33.2	33.2
	Graduation	422	31.7	31.7	64.9
	Post- Graduation	360	27.1	27.1	92.0
	Doctorate/Professional	71	5.3	5.3	97.3
	Other	36	2.7	2.7	100.0
	Total	1330	100.0	100.0	

Interpretation: From the above table, we can interpret that approximately 33.2% respondents are undergraduates. While 31.7% respondents are graduates, 27.1% respondents are postgraduates, 5.3% respondents are Doctorate/Professionals, and 2.7% respondents belong to other categories. This indicates that most respondents belong to undergraduate and post-graduation levels.

E) Profession

Table 4.3.16 Profession					
		Frequency	Per cent	Valid %	Cumulative %
Valid	Student	939	70.6	70.6	70.6
	Professional	52	3.9	3.9	74.5
	Government Service	80	6.0	6.0	80.5
	Private Service	216	16.2	16.2	96.8
	Businessman	15	1.1	1.1	97.9
	Freelancer	2	.2	.2	98.0
	Housewife	26	2.0	2.0	100.0
	Total	1330	100.0	100.0	

Interpretation: From the above table, 70.6% of the respondents are students, 3.9% are Professionals, 6.0% are doing Government services, 16.2% are doing Private services, 1.1% are Businessmen, 0.2% are freelancers, and 2.0% are homemakers. This indicates that the most of the respondents are Students.

F) Monthly Family Income

Table 4.3.17 Monthly Family Income					
		Frequency	Per cent	Valid %	Cumulative %
Valid	Less than 25000	560	42.1	42.1	42.1
	25001-45000	304	22.9	22.9	65.0
	45001-65000	150	11.3	11.3	76.2
	65001- 85000	106	8.0	8.0	84.2
	85001 – 1,00,000	102	7.7	7.7	91.9
	Above 1,00,000	108	8.1	8.1	100.0
	Total	1330	100.0	100.0	

Interpretation: From the above table, 42.1% respondents belong to the smaller than 25000 monthly family income group, 22.9% belong to the 25001 to 45000 monthly family income group, 11.3% belong to the 45001 to 65000 monthly family income group, 8.0% belong to the 65001 to 85000 monthly family income group, 7.7% belong to the 85001 to 100000 monthly family income group, and 8.1 % belong to the above 100000 monthly family income group.

G) Marital Status

Table 4.3.18 Marital Status					
		Frequency	Per cent	Valid %	Cumulative %
Valid	Married	361	27.1	27.1	27.1
	Unmarried	966	72.6	72.6	99.8
	Widow/Divorce	3	.2	.2	100.0
	Total	1330	100.0	100.0	

Interpretation: The above table shows that 72.6% respondents are unmarried, while 27.1% are married. Since more than 72% respondents belong to the 18 to 25 year age group, the majority of them are unmarried.

H) Family Structure

Table 4.3.19 Family Structure					
		Frequency	Per cent	Valid %	Cumulative %
Valid	Nuclear	398	29.9	29.9	29.9
	Joint family	932	70.1	70.1	100.0
	Total	1330	100.0	100.0	

Interpretation: The table shows that 29.9% respondents live in a nuclear family structure, while 70.1% live in a joint family structure.

Descriptive statistics:

Table 4.3.20 Descriptive Statistics						
	N	Mean	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
Gender	1330	1.46	.166	.067	-1.975	.134
Age	1330	2.18	.579	.067	-.871	.134
City	1330	2.16	.156	.067	-1.460	.134
Education	1330	2.13	.655	.067	-.062	.134
Profession	1330	1.82	1.634	.067	1.993	.134
Monthly Family Income	1330	2.41	.976	.067	-.318	.134
Marital Status	1330	1.73	-.967	.067	-.848	.134
Family Structure	1330	1.70	-.878	.067	-1.231	.134
Valid N (listwise)	1330					

Interpretation: Here, data on demographic parameters such as gender, age, education, profession, monthly income, marital status, and family structure of the respondent are available, for which the skewness and kurtosis are not zero. As a result, the data are not normally distributed so that further tests can be performed.

4.4 Inferential Statistics

4.4.1 RELIABILITY ANALYSIS – SCALE (CRONBACH’S ALPHA)

This part of the thesis introduces and describes the scales used for this research. The Cronbach alpha coefficient was calculated for all the scales mentioned below to test whether the items that make up a scale all measure the same underlying attribute. Scales are reliable when the Cronbach alpha coefficient of that scale is 0.7 or higher, and this value is higher than 0.9. An overview of all the Cronbach alpha coefficients is illustrated in the table

Table 4.4.1 Cronbach alpha coefficients overall

Measures	Cronbach alpha coefficients	N of Items
1. Statements about the perceived usefulness and ease of use of Digital Wallet	0.947	51
2. Statements about attitude towards the use of Digital Wallet		
3. Statements about the intention to use of Digital Wallet		
4. Statements about the cost of using a Digital Wallet		
5. Statements about the social impact of using Digital Wallet		
6. Statements about the perceived security of using a Digital Wallet		
7. Statements about government policies of using Digital Wallet		
8. To check the level of satisfaction after using Digital Wallet		

Summary of the Cronbach alpha coefficient overall

The Cronbach alpha coefficient was calculated in order to check the statements about the perceived usefulness and ease of use for digital wallets, statements about attitude towards the use of Digital Wallet, statements about the intention to use Digital Wallet, Statements about the cost of using Digital Wallet, Statements about social impact of using Digital Wallet, Statements about perceived security of using Digital Wallet, Statements about government policies of using Digital Wallet, and to check the level of satisfaction after using Digital Wallet. Testing the scale for reliability revealed that for all the above statements, Cronbach alpha coefficient is 0.947. Therefore, this scale is considered reliable.

4.4.2 Hypothesis Testing: Chi-Square Test

Objective: 2 To study the level of Awareness and usage patterns of digital wallets among young consumers.

H₀1: Respondents' Gender does not significantly influence their level of Awareness about the functionality of Digital Wallets.

Table 4.4.2 Gender * level of Awareness about the functionality of Digital Wallets Cross tabulation						
			Level of Awareness about the functionality of Digital Wallets			Total
			Fully aware	Partially aware	Not aware	
Gender	Male	Count	455	230	35	720
		% within Gender	63.2%	31.9%	4.9%	100.0%
	Female	Count	313	237	60	610
		% within Gender	51.3%	38.9%	9.8%	100.0%
Total		Count	768	467	95	1330
		% within Gender	57.7%	35.1%	7.1%	100.0%

Table 4.4.3 Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	24.006 ^a	2	.000
Likelihood Ratio	24.061	2	.000
Linear-by-Linear Association	23.872	1	.000
N of Valid Cases	1330		
a. 0 cells (0.0%) have an expected count of less than 5. The minimum expected count is 43.57.			

Interpretation:

From the above table 4.4.3, Pearson Chi-square value is 0.000, which is less than 0.05. Hence, H₀ is rejected, which means there is a significant influence of the Gender of respondents on the level of Awareness about the functionality of the digital wallets. 95.1% of male respondents are either partially or fully aware of the functionality of digital wallets. In comparison, 90.2% of female respondents are either partially or fully aware of the functionality of digital wallets, which shows that male respondents are more aware of digital wallets than female respondents.

H₀₂: The respondents' Age does not significantly influence their level of Awareness about the functionality of Digital Wallets.

Table 4.4.4 Age * level of Awareness about the functionality of Digital Wallets Crosstabulation						
			Level of Awareness about the functionality of Digital Wallets			Total
			Fully aware	Partially aware	Not aware	
Age	18-20	Count	230	155	18	403
		% of Total	17.3%	11.7%	1.4%	30.3%
	21-25	Count	313	180	42	535
		% of Total	23.5%	13.5%	3.2%	40.2%
	26-30	Count	85	47	14	146
		% of Total	6.4%	3.5%	1.1%	11.0%
	31-34	Count	140	85	21	246
		% of Total	10.5%	6.4%	1.6%	18.5%
Total		Count	768	467	95	1330
		% of Total	57.7%	35.1%	7.1%	100.0%

Table 4.4.5 Chi-Square Tests			
	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	8.421 ^a	6	.209
Likelihood Ratio	8.854	6	.182
Linear-by-Linear Association	.819	1	.365
N of Valid Cases	1330		
a. 0 cells (0.0%) have an expected count of less than 5. The minimum expected count is 10.43.			

Interpretation: From the above table 4.4.5, Pearson Chi-square value is 0.209, which is greater than 0.05. Hence, we fail to reject H₀, which means there is no significant influence of the Age of respondents on the level of Awareness about the usage of digital wallets. 29% of respondents aged between 18 and 20 are either partial or fully aware of the usage of digital wallets, 37% of respondents having Age between 21-25 are either partial or fully aware of the usage of digital wallets, 9.9% of respondents having Age between 26-30 are either partial or fully aware about the usage of digital wallet while 16.9% of respondents having Age between 31-34 are either partial or fully aware about the usage of digital wallet which shows that the

respondents having Age between 21-25 are more aware about digital wallet than any other age of respondents.

H₀₃: The City of respondents has no significant influence on the level of Awareness about the functionality of digital wallets.

Table 4.4.6 City * level of Awareness about the functionality of Digital Wallets Cross tabulation						
			Level of Awareness about the functionality of Digital Wallets			Total
			Fully aware	Partially aware	Not aware	
City	Ahmedabad	Count	332	192	26	550
		% of Total	25.0%	14.4%	2.0%	41.4%
	Vadodara	Count	73	59	18	150
		% of Total	5.5%	4.4%	1.4%	11.3%
	Surat	Count	297	168	35	500
		% of Total	22.3%	12.6%	2.6%	37.6%
	Rajkot	Count	66	48	16	130
		% of Total	5.0%	3.6%	1.2%	9.8%
Total		Count	768	467	95	1330
		% of Total	57.7%	35.1%	7.1%	100.0%

Table 4.4.7 Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	19.658 ^a	6	.003
Likelihood Ratio	18.683	6	.005
Linear-by-Linear Association	4.182	1	.041
N of Valid Cases	1330		
a. 0 cells (0.0%) have an expected count of less than 5. The minimum expected count is 9.29.			

Interpretation: From the above table 4.4.7, Pearson's Chi-square value is 0.003, which is less than 0.05. Hence, H₀ is rejected, which means the City of respondents has significantly influenced the level of Awareness about the usage of digital wallets. 39.4% of respondents of Ahmedabad city are either partial or fully aware of the usage of digital wallet, 9.9% of respondents of Vadodara city are either partial or fully aware about the usage of digital wallet, 34.9% of respondents of Surat city are either partial or fully aware about the usage of digital

wallet, 8.6% of respondents of Rajkot city are either partial or fully aware about the usage of digital wallet.

H₀4: Respondents' Education does not significantly influence their level of Awareness about the functionality of Digital Wallets.

Table 4.4.8 Education * level of Awareness about the functionality of Digital Wallets Cross tabulation						
			Level of Awareness about the functionality of Digital Wallets			Total
			Fully aware	Partially aware	Not aware	
Education	Under Graduation	Count	250	169	22	441
		% of Total	18.8%	12.7%	1.7%	33.2%
	Graduation	Count	244	143	35	422
		% of Total	18.3%	10.8%	2.6%	31.7%
	Post- Graduation	Count	208	117	35	360
		% of Total	15.6%	8.8%	2.6%	27.1%
	Doctorate/Professional	Count	43	25	3	71
		% of Total	3.2%	1.9%	0.2%	5.3%
	Other	Count	23	13	0	36
		% of Total	1.7%	1.0%	0.0%	2.7%
	Total	Count	768	467	95	1330
		% of Total	57.7%	35.1%	7.1%	100.0%

Table 4.4.9 Chi-Square Tests					
	Value	Df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	13.022 ^a	8	.111	. ^b	
Likelihood Ratio	15.672	8	.047	. ^b	
Fisher's Exact Test	. ^b			. ^b	

Linear-by-Linear Association	.132	1	.716	^b	^b
N of Valid Cases	1330				
a. one cell (6.7%) has an expected count of less than 5. The minimum expected count is 2.57.					
b. Cannot be computed because there is insufficient memory.					

Interpretation: From Table 4.4.8, above 6.7% of cells have an expected frequency below 5; hence, instead of Pearson Chi-square value, Fisher's Exact test value can be used, but it could not be computed, so Pearson Chi-square value can be used as its value is 0.111 which is greater than 0.05. Hence, we fail to reject H_0 , which means there is no significant influence of the Education of respondents on the level of Awareness about the usage of digital wallets. 31.5% of undergraduate respondents are either partial or fully aware of the usage of digital wallets, 29.1% of graduate respondents are either partial or fully aware of the usage of digital wallets, 24.4% of post-graduate respondents are either partial or fully aware of the usage of digital wallet, 5.1% of doctorate or professional respondents are either partially or fully aware about the usage of digital wallet. In comparison, 2.7% of other respondents are either partially or fully aware of digital wallet usage. Wallets: The respondents' professions do not significantly influence their level of Awareness about the functionality of digital wallets.

Table 4.4.10 Profession * level of Awareness about the functionality of Digital Wallets Cross tabulation						
			Level of Awareness about the functionality of Digital Wallets			Total
			Fully aware	Partially aware	Not aware	
Profession	Student	Count	544	335	60	939
		% of Total	40.9%	25.2%	4.5%	70.6%
	Professional	Count	33	17	2	52
		% of Total	2.5%	1.3%	0.2%	3.9%
	Government Service	Count	47	30	3	80
		% of Total	3.5%	2.3%	0.2%	6.0%
	Private Service	Count	120	73	23	216
		% of Total	9.0%	5.5%	1.7%	16.2%
	Businessman	Count	9	4	2	15
		% of Total	0.7%	0.3%	0.2%	1.1%
	Freelancer	Count	2	0	0	2
		% of Total	0.2%	0.0%	0.0%	0.2%
	Housewife	Count	13	8	5	26
		% of Total	1.0%	0.6%	0.4%	2.0%

Total	Count	768	467	95	1330
	% of Total	57.7%	35.1%	7.1%	100.0%

Table 4.4.11 Chi-Square Tests					
	Value	Df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	15.758 ^a	12	.203	. ^b	
Likelihood Ratio	14.635	12	.262	. ^b	
Fisher's Exact Test	. ^b			. ^b	
Linear-by-Linear Association	2.745	1	.098	. ^b	. ^b
N of Valid Cases	1330				
a. six cells (28.6%) have an expected count of less than 5. The minimum expected count is .14.					
b. Cannot be computed because there is insufficient memory.					

Interpretation: From Table 4.4.10, above 28.6% of cells have an expected frequency below 5; hence, instead of Pearson Chi-square value, Fisher's Exact test value can be used, but it could not be computed, so Pearson Chi-square value can be used as its value is 0.203 which is greater than 0.05, hence we fail to reject H_0 which means there is no significant influence of Profession of respondents on level of Awareness about the usage of digital wallet. 66.1% of students are either partial or fully aware of the usage of digital wallets, 3.8% of professionals are either partial or fully aware of the usage of digital wallets, 5.8% of respondents doing government service are either partial or fully aware of the usage of digital wallet, 14.5% of respondents doing private service are either partial or fully aware about the usage of digital wallet, 1% of businessman are either partial or fully aware about the usage of digital wallet, 0.2% of respondents doing Freelancer are either partial or fully aware about the usage of digital wallet. In comparison, 1.6% of housewives are either partially or fully aware of digital wallet

usage. There is no significant influence of the marital Status of respondents on their level of Awareness about digital wallet usage.

Table 4.4.12 Marital Status * level of Awareness about the functionality of Digital Wallets						
Cross tabulation						
			Level of Awareness about the functionality of Digital Wallets			Total
			Fully aware	Partially aware	Not aware	
Marital Status	Married	Count	209	120	32	361
		% of Total	15.7%	9.0%	2.4%	27.1%
	Unmarried	Count	557	347	62	966
		% of Total	41.9%	26.1%	4.7%	72.6%
	Widow/Divorce	Count	2	0	1	3
		% of Total	0.2%	0.0%	0.1%	0.2%
Total		Count	768	467	95	1330
		% of Total	57.7%	35.1%	7.1%	100.0%

Table 4.4.13 Chi-Square Tests						
	Value	Df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)	Point Probability
Pearson Chi-Square	6.726 ^a	4	.151	.134		
Likelihood Ratio	6.329	4	.176	.186		
Fisher's Exact Test	6.399			.140		
Linear-by-Linear Association	.252 ^b	1	.615	.626	.324	.034
N of Valid Cases	1330					
a. three cells (33.3%) have an expected count of less than 5. The minimum expected count is .21.						
b. The standardized statistic is -.502.						

Interpretation: From the above table 4.4.12, 33.3% of cells have an expected frequency below 5; Fisher's Exact test value is used instead of Pearson Chi-square value. It is 0.140, which is greater than 0.05. Hence, we fail to reject H_0 , which means there is no significant influence of the Marital Status of respondents on the level of Awareness about the usage of digital wallets. 24.7% of married respondents are either partially or fully aware of digital

wallets, and 68% of unmarried respondents are either partially or fully aware of the usage of digital wallets. In comparison, 0.2% of widow or divorced respondents are either partially or fully aware of digital wallet

Table 4.4.14 Showing Gender-wise Summary of Frequently Used Digital Wallets.						
	Cases					
	Valid		Missing		Total	
	N	Per cent	N	Per cent	N	Per cent
Gender * How frequently have you been using Digital Wallet?	1330	100.0%	0	0.0%	1330	100.0%
Age * How frequently have you been using Digital Wallet?	1330	100.0%	0	0.0%	1330	100.0%
City * How frequently have you been using Digital Wallet?	1330	100.0%	0	0.0%	1330	100.0%
Education * How frequently have you been using Digital Wallet?	1330	100.0%	0	0.0%	1330	100.0%
Profession * How frequently have you been using Digital Wallet?	1330	100.0%	0	0.0%	1330	100.0%
Monthly Family Income * How frequently have you been using Digital Wallet?	1330	100.0%	0	0.0%	1330	100.0%
Marital Status * How frequently have you been using Digital Wallet?	1330	100.0%	0	0.0%	1330	100.0%

H₀7: There is no significant influence of respondents' Gender on the frequent use of Digital wallets.

Table 4.4.15 Gender * On an average number of transactions you do through Digital Wallet in a single day, Cross tabulation							
			On average, you do transactions through Digital Wallet in a single day.				Total
			0 to 1	2 to 4	5 to 7	More than 7	
Gender	Male	Count	297	292	75	56	720
		% of Total	22.3%	22.0%	5.6%	4.2%	54.1%
	Female	Count	317	217	46	30	610
		% of Total	23.8%	16.3%	3.5%	2.3%	45.9%
Total		Count	614	509	121	86	1330

	% of Total	46.2%	38.3%	9.1%	6.5%	100.0%
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Table 4.4.16 Chi-Square Tests			
	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	17.536 ^a	3	.001
Likelihood Ratio	17.638	3	.001
Linear-by-Linear Association	16.344	1	.000
N of Valid Cases	1330		
a. 0 cells (0.0%) have an expected count of less than 5. The minimum expected count is 39.44.			

Interpretation: From the above table, 4.4.16, Pearson's Chi-square value is 0.001, less than 0.05. Hence, H_0 is rejected, which means there is a significant influence of respondents' Gender on their frequent use of digital wallets. Most male and female respondents make 0-1 transactions through a digital wallet daily.

H₀8: There is no significant influence of the Age of respondents on the frequent use of Digital Wallet.

Table 4.4.17 Age * On an average number of transactions you do through Digital Wallet in a single day, Cross tabulation							
			On average, you do transactions through Digital Wallet in a single day.				Total
			0 to 1	2 to 4	5 to 7	More than 7	
Age	18-20	Count	205	150	30	18	403
		% of Total	15.4%	11.3%	2.3%	1.4%	30.3%
	21-25	Count	235	202	57	41	535
		% of Total	17.7%	15.2%	4.3%	3.1%	40.2%
	26-30	Count	68	53	17	8	146
		% of Total	5.1%	4.0%	1.3%	0.6%	11.0%
	31-34	Count	106	104	17	19	246
		% of Total	8.0%	7.8%	1.3%	1.4%	18.5%
Total		Count	614	509	121	86	1330

	% of Total	46.2%	38.3%	9.1%	6.5%	100.0%
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Table 4.4.18 Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	13.824 ^a	9	.129
Likelihood Ratio	14.006	9	.122
Linear-by-Linear Association	3.068	1	.080
N of Valid Cases	1330		
a. 0 cells (0.0%) have an expected count of less than 5. The minimum expected count is 9.44.			

Interpretation: From the above table, the Pearson Chi-square value for 4.4.18 is 0.129, greater than 0.05. Hence, we fail to reject H_0 , which means respondents' Age has no significant influence on their frequent use of digital wallets.

H₀9: The City of respondents has no significant influence on the frequent use of Digital Wallet.

Table 4.4.19 City * On an average number of transactions you do through Digital Wallet in a single day, Cross tabulation							
			On average, you do transactions through Digital Wallet in a single day.				Total
			0 to 1	2 to 4	5 to 7	More than 7	
City	Ahmedabad	Count	231	225	60	34	550
		% of Total	17.4%	16.9%	4.5%	2.6%	41.4%
	Vadodara	Count	80	54	10	6	150
		% of Total	6.0%	4.1%	0.8%	0.5%	11.3%
	Surat	Count	233	188	42	37	500
		% of Total	17.5%	14.1%	3.2%	2.8%	37.6%
	Rajkot	Count	70	42	9	9	130
		% of Total	5.3%	3.2%	0.7%	0.7%	9.8%
Total		Count	614	509	121	86	1330
		% of Total	46.2%	38.3%	9.1%	6.5%	100.0%

Table 4.4.20 Chi-Square Tests			
	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	13.985 ^a	9	.123
Likelihood Ratio	14.178	9	.116
Linear-by-Linear Association	2.100	1	.147
N of Valid Cases	1330		
a. 0 cells (0.0%) have an expected count of less than 5. The minimum expected count is 8.41.			

Interpretation: From the above table, the 4.4.20, Pearson Chi-square value is 0.123, greater than 0.05. Hence, we fail to reject H_0 , which means the City of respondents has no significant influence on the frequently used digital wallet.

H_0 10: There is no significant influence of respondents' Education on frequently using Digital Wallet.

Table 4.4.21 Education * On average, how many daily transactions do you make through a digital wallet Cross tabulation							
			On average, how many transactions do you do through Digital Wallet in a single day?				Total
			0 to 1	2 to 4	5 to 7	More than 7	
Education	Under Graduation	Count	199	172	46	24	441
		% of Total	15.0%	12.9%	3.5%	1.8%	33.2%
	Graduation	Count	204	159	38	21	422
		% of Total	15.3%	12.0%	2.9%	1.6%	31.7%
	Post- Graduation	Count	164	136	29	31	360
		% of Total	12.3%	10.2%	2.2%	2.3%	27.1%
	Doctorate/Professional	Count	29	30	5	7	71
		% of Total	2.2%	2.3%	0.4%	0.5%	5.3%
	Other	Count	18	12	3	3	36
		% of Total	1.4%	0.9%	0.2%	0.2%	2.7%

Total	Count	614	509	121	86	1330
	% of	46.2%	38.3%	9.1%	6.5%	100.0%
	Total					

Table 4.4.22 Chi-Square Tests								
	Value	Df	Asymp. Sig. (2-sided)	Monte Carlo Sig. (2- sided)		Monte Carlo Sig. (1- sided)		
				Sig.	99% Confidence Interval	Sig.	99% Confidence Interval	
					Lower Bound		Upper Bound	Lower Bound
Pearson Chi-Square	9.594 ^a	12	.652	.649 ^b	.636	.661		
Likelihood Ratio	9.341	12	.674	.698 ^b	.686	.709		
Fisher's Exact Test	9.678			.632 ^b	.619	.644		
Linear-by-Linear Association	.636 ^c	1	.425	.437 ^b	.424	.450	.221 ^b	.210 .231
N of Valid Cases	1330							
a. three cells (15.0%) have an expected count of less than 5. The minimum expected count is 2.33.								
b. Based on 10000 sampled tables with starting seed 2000000.								
c. The standardized statistic is .798.								

Interpretation: From the above table, 4.4.21, 15% of cells have an expected frequency below 5, so instead of Pearson's Chi-square value, Fisher's Exact test value is used. It is 0.632, which is greater than 0.05. Hence, we fail to reject H_0 , which means that Education has no significant influence on respondents' frequent use of digital wallets.

H₀₁₁: There is no significant influence of the Profession of respondents on the frequent use of Digital Wallet.

Table 4.4.23 Profession * On average, how many daily transactions do you make through a digital wallet Cross tabulation							
			On average, how many transactions do you do through Digital Wallet in a single day?				Total
			0 to 1	2 to 4	5 to 7	More than 7	
Profession	Student	Count	450	348	84	57	939
		% of Total	33.8%	26.2%	6.3%	4.3%	70.6%
	Professional	Count	20	20	5	7	52
		% of Total	1.5%	1.5%	0.4%	0.5%	3.9%
	Government Service	Count	33	34	4	9	80
		% of Total	2.5%	2.6%	0.3%	0.7%	6.0%
	Private Service	Count	91	87	26	12	216
		% of Total	6.8%	6.5%	2.0%	0.9%	16.2%
	Businessman	Count	6	6	2	1	15
		% of Total	0.5%	0.5%	0.2%	0.1%	1.1%
	Freelancer	Count	0	2	0	0	2
		% of Total	0.0%	0.2%	0.0%	0.0%	0.2%
	Housewife	Count	14	12	0	0	26
		% of Total	1.1%	0.9%	0.0%	0.0%	2.0%
Total		Count	614	509	121	86	1330
		% of Total	46.2%	38.3%	9.1%	6.5%	100.0%

Table 4.4.24 Chi-Square Tests									
	Value	Df	Asymp. Sig. (2-sided)	Monte Carlo Sig. (2-sided)			Monte Carlo Sig. (1-sided)		
				Sig.	99% Confidence Interval		Sig.	99% Confidence Interval	
					Lower Bound	Upper Bound		Lower Bound	Upper Bound
Pearson Chi-Square	22.736 ^a	18	.201	.203 ^b	.193	.214			
Likelihood Ratio	26.039	18	.099	.113 ^b	.104	.121			
Fisher's Exact Test	21.957			.184 ^b	.174	.194			
Linear-by-Linear Association	.290 ^c	1	.590	.602 ^b	.589	.615	.300 ^b	.288	.312
N of Valid Cases	1330								
a. ten cells (35.7%) have an expected count of less than 5. The minimum expected count is .13.									
b. Based on 10000 sampled tables with starting seed 624387341.									
c. The standardized statistic is .539.									

Interpretation: From the above table, 4.4.23, 35.7% of cells have an expected frequency below 5, so instead of Pearson's Chi-square value, Fisher's Exact test value is used. It is 0.184, which is greater than 0.05. Hence, we fail to reject H_0 , which means there is no significant influence of respondents' Profession on their frequent use of digital wallets.

H₀12: There is no significant influence of respondents' Monthly Family Income on frequently using Digital Wallet.

Table 4.4.25 Monthly Family Income * On an average number of transactions you do through Digital Wallet in a single day, Crosstabulation							
			On average, you do transactions through Digital Wallet in a single day.				Total
			0 to 1	2 to 4	5 to 7	More than 7	
Monthly Family Income	Less than 25000	Count	274	211	39	36	560
		% of Total	20.6%	15.9%	2.9%	2.7%	42.1%
	25001-45000	Count	143	114	24	23	304

		% of Total	10.8%	8.6%	1.8%	1.7%	22.9%
	45001-65000	Count	73	55	17	5	150
		% of Total	5.5%	4.1%	1.3%	0.4%	11.3%
	65001- 85000	Count	41	40	19	6	106
		% of Total	3.1%	3.0%	1.4%	0.5%	8.0%
	85001 – 1,00,000	Count	43	40	11	8	102
		% of Total	3.2%	3.0%	0.8%	0.6%	7.7%
	Above 1,00,000	Count	40	49	11	8	108
		% of Total	3.0%	3.7%	0.8%	0.6%	8.1%
	Total	Count	614	509	121	86	1330
		% of Total	46.2%	38.3%	9.1%	6.5%	100.0%

Table 4.4.26 Chi-Square Tests			
	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	23.471 ^a	15	.075
Likelihood Ratio	22.212	15	.102
Linear-by-Linear Association	6.042	1	.014
N of Valid Cases	1330		
a. 0 cells (0.0%) have an expected count of less than 5. The minimum expected count is 6.60.			

Interpretation: From the above table, the Pearson Chi-square value for 4.4.26, is 0.075, less than 0.05. Hence, H_0 is rejected, which means the respondents' Monthly Family Income significantly influences their frequent use of digital wallets.

H₀13: There is no significant influence of the Marital Status of respondents on the frequent use of Digital Wallets.

Table 4.4.27 Marital Status * On an average number of transactions you do through Digital Wallet in a single day, Cross tabulation							
			On average, how many transactions do you do through Digital Wallet in a single day?				Total
			0 to 1	2 to 4	5 to 7	More than 7	
Marital Status	Married	Count	158	148	30	25	361
		% of Total	11.9%	11.1%	2.3%	1.9%	27.1%
	Unmarried	Count	455	360	90	61	966
		% of Total	34.2%	27.1%	6.8%	4.6%	72.6%
	Widow/Divorce	Count	1	1	1	0	3
		% of Total	0.1%	0.1%	0.1%	0.0%	0.2%
Total		Count	614	509	121	86	1330
		% of	46.2%	38.3%	9.1%	6.5%	100.0%
		Total					

Table 4.4.28 Chi-Square Tests									
	Value	Df	Asymp. Sig. (2-sided)	Monte Carlo Sig. (2- sided)		Monte Carlo Sig. (1- sided)			
				Sig.	99% Confidence Interval	Sig.	99% Confidence Interval		
					Lower Bound		Upper Bound	Lower Bound	Upper Bound
Pearson Chi-Square	4.294 ^a	6	.637	.635 ^b	.622	.647			
Likelihood Ratio	3.704	6	.717	.719 ^b	.707	.730			
Fisher's Exact Test	4.775			.554 ^b	.541	.567			
Linear-by-Linear Association	.350 ^c	1	.554	.574 ^b	.561	.587	.292 ^b	.280	.304
N of Valid Cases	1330								

a. four cells (33.3%) have an expected count of less than 5. The minimum expected count is .19.
b. Based on 10000 sampled tables with starting seed 126474071.
c. The standardized statistic is -.592.

Interpretation: From the above table, 4.4.27, 33.3% of cells have an expected frequency below 5, so instead of Pearson's Chi-square value, Fisher's Exact test value is used. It is 0.554, which is greater than 0.05. Hence, we fail to reject H_0 , which means there is no significant influence of respondents' Marital Status on their frequent use of digital wallets.

Table 4.4.29 Frequency of use of Digital Wallet before demonetization					
		Frequency	Per cent	Valid %	Cumulative %
Valid	Yes	305	16.4	22.9	22.9
	No	1025	55.2	77.1	100.0
	Total	1330	71.6	100.0	
Missing	System	527	28.4		
Total		1857	100.0		

From Table 4.4.28, 16.4% of respondents were using digital wallets before demonetization, while 55.2% were not, meaning around half were not using digital wallets before demonetization.

Table 4.4.30 Summary of the demographic factors and use of digital wallets before demonetization.						
	Cases					
	Valid		Missing		Total	
	N	Per cent	N	Per cent	N	Per cent
Gender * Use Digital wallet before demonetization	1330	100.0%	0	0.0%	1330	100.0%
Age * Use Digital wallet before demonetization	1330	100.0%	0	0.0%	1330	100.0%
City * Use Digital wallet before demonetization	1330	100.0%	0	0.0%	1330	100.0%
Education * Use Digital wallet before demonetization	1330	100.0%	0	0.0%	1330	100.0%
Profession * Use Digital wallet before demonetization	1330	100.0%	0	0.0%	1330	100.0%
Monthly Family Income * Use Digital wallet before demonetization	1330	100.0%	0	0.0%	1330	100.0%
Marital Status * Use Digital wallet before demonetization	1330	100.0%	0	0.0%	1330	100.0%

H₀14: There is no significant influence of Gender of respondents on frequent use of Digital Wallet before demonetization.

Table 4.4.31 Gender * use of Digital Wallet before demonetization Cross tabulation					
			Use of Digital Wallet before demonetization		Total
			Yes	No	
Gender	Male	Count	178	542	720
		% of Total	13.4%	40.8%	54.1%
	Female	Count	127	483	610
		% of Total	9.5%	36.3%	45.9%
Total		Count	305	1025	1330
		% of Total	22.9%	77.1%	100.0%

Table 4.4.32 Chi-Square Tests					
	Value	Df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	2.846 ^a	1	.092		
Continuity Correction	2.629	1	.105		
Likelihood Ratio	2.858	1	.091		
Fisher's Exact Test				.102	.052
Linear-by-Linear Association	2.844	1	.092		
N of Valid Cases	1330				
a. 0 cells (0.0%) have an expected count of less than 5. The minimum expected count is 139.89.					
b. Computed only for a 2x2 table					

Interpretation: From the above table 4.4.32, Pearson Chi-square value is 0.092, greater than 0.05. We failed to reject H₀, which means there is no significant influence of respondents' Gender on their frequent use of digital wallets before demonetization. 13.4% of male respondents used digital wallets before demonetization, while 9.5% of female respondents used digital wallets before demonetization.

H₀15: The respondents' Age did not significantly influence their frequent use of Digital Wallets before demonetization.

Table 4.4.33 Age * use of Digital Wallet before demonetization Cross tabulation					
			Use of Digital Wallet before demonetization		Total
			Yes	No	
Age	18-20	Count	32	371	403
		% of Total	2.4%	27.9%	30.3%
	21-25	Count	126	409	535
		% of Total	9.5%	30.8%	40.2%
	26-30	Count	57	89	146
		% of Total	4.3%	6.7%	11.0%
	31-34	Count	90	156	246
		% of Total	6.8%	11.7%	18.5%
Total		Count	305	1025	1330
		% of Total	22.9%	77.1%	100.0%

Table 4.4.34 Chi-Square Tests			
	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	98.749 ^a	3	.000
Likelihood Ratio	106.289	3	.000
Linear-by-Linear Association	86.560	1	.000
N of Valid Cases	1330		
a. 0 cells (0.0%) have an expected count of less than 5. The minimum expected count is 33.48.			

Interpretation: From the above table 4.4.34, the Pearson Chi-square value is 0.000, less than 0.05. Hence, H₀ is rejected, which means there is a significant influence of the Age of respondents on the frequent use of Digital wallets before demonetization. 2.4% of respondents aged between 18-20, 9.5% of respondents having Age between 21-25, 4.3% of respondents having Age between 26-30 and 6.8% of respondents having Age between 31-34 were using digital wallets before demonetization which means the majority of the respondents having Age between 21-25 were using digital wallet before demonetization.

H₀16: The City of respondents has no significant influence on the frequent use of Digital Wallet before demonetization.

Table 4.4.35 City * use of Digital Wallet before demonetization Cross tabulation					
			Use of Digital Wallet before demonetization		Total
			Yes	No	
City	Ahmedabad	Count	117	433	550
		% of Total	8.8%	32.6%	41.4%
	Vadodara	Count	51	99	150
		% of Total	3.8%	7.4%	11.3%
	Surat	Count	117	383	500
		% of Total	8.8%	28.8%	37.6%
	Rajkot	Count	20	110	130
		% of Total	1.5%	8.3%	9.8%
Total		Count	305	1025	1330
		% of Total	22.9%	77.1%	100.0%

Table 4.4.36 Chi-Square Tests			
	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	15.506 ^a	3	.001
Likelihood Ratio	14.995	3	.002
Linear-by-Linear Association	.245	1	.621
N of Valid Cases	1330		
a. 0 cells (0.0%) have an expected count of less than 5. The minimum expected count is 29.81.			

Interpretation: From the above Table 4.4.36, the Pearson Chi-square value is 0.001, which is less than 0.05. Hence, H₀ is rejected, meaning the City of respondents significantly influenced the frequent use of digital wallets before demonetization. 8.8% of respondents from City Ahmadabad, 3.8% from Vadodara, 8.8% from City Surat, and 1.5% from City Rajkot used digital wallets before demonetization. Most (8.8%) of the respondents using digital wallets are from Ahmadabad and Surat.

H₀17: The respondents' Education did not significantly influence their frequent use of Digital wallets before demonetization.

Table 4.4.37 Education * use of Digital Wallet before demonetization Cross tabulation					
			Use of Digital Wallet before demonetization		Total
			Yes	No	
Education	Under Graduation	Count	47	394	441
		% of Total	3.5%	29.6%	33.2%
	Graduation	Count	115	307	422
		% of Total	8.6%	23.1%	31.7%
	Post- Graduation	Count	106	254	360
		% of Total	8.0%	19.1%	27.1%
	Doctorate/Professional	Count	36	35	71
		% of Total	2.7%	2.6%	5.3%
	Other	Count	1	35	36
		% of Total	0.1%	2.6%	2.7%
Total		Count	305	1025	1330
		% of Total	22.9%	77.1%	100.0%

Table 4.4.38 Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	89.947 ^a	4	.000
Likelihood Ratio	94.740	4	.000
Linear-by-Linear Association	36.965	1	.000
N of Valid Cases	1330		
a. 0 cells (0.0%) have an expected count of less than 5. The minimum expected count is 8.26.			

Interpretation: From the above table 4.4.38, the Pearson Chi-square value is 0.000, less than 0.05. Hence, H₀ is rejected, meaning that the respondents' Education significantly influenced the frequent use of digital wallets before demonetization. 3.5% of respondents had an undergraduate degree, 8.6% had a Graduate, 8% had a graduation degree, 2.7% had a Doctorate/Professional degree, and 0.1% had another degree and used digital wallets before demonetization. The majority (8.6%) of the respondents who are graduates were using digital wallets before demonetization.

H₀18: The respondents' professions did not significantly influence their frequent use of Digital Wallets before demonetization.

Table 4.4.39 Profession * use of Digital Wallet before demonetization Cross tabulation					
			Did you use Digital Wallet before demonetization?		Total
			Yes	No	
Profession	Student	Count	168	771	939
		% of Total	12.6%	58.0%	70.6%
	Professional	Count	20	32	52
		% of Total	1.5%	2.4%	3.9%
	Government Service	Count	34	46	80
		% of Total	2.6%	3.5%	6.0%
	Private Service	Count	65	151	216
		% of Total	4.9%	11.4%	16.2%
	Businessman	Count	6	9	15
		% of Total	0.5%	0.7%	1.1%
	Freelancer	Count	1	1	2
		% of Total	0.1%	0.1%	0.2%
	Housewife	Count	11	15	26
		% of Total	0.8%	1.1%	2.0%
Total		Count	305	1025	1330
		% of Total	22.9%	77.1%	100.0%

Table 4.4.40 Chi-Square Tests									
	Value	df	Asymp. Sig. (2-sided)	Monte Carlo Sig. (2- sided)		Monte Carlo Sig. (1- sided)			
				Sig.	99% Confidence Interval		Sig.	99% Confidence Interval	
					Lower Bound	Upper Bound		Lower Bound	Upper Bound
Pearson Chi-Square	53.019 ^a	6	.000	.000 ^b	.000	.000			
Likelihood Ratio	49.111	6	.000	.000 ^b	.000	.000			
Fisher's Exact Test	51.009			.000 ^b	.000	.000			

Linear-by-Linear Association	35.410 ^c	1	.000	.000 ^b	.000	.000	.000 ^b	.000	.000
N of Valid Cases	1330								
a. three cells (21.4%) have an expected count of less than 5. The minimum expected count is .46.									
b. Based on 10000 sampled tables with starting seed 79654295.									
c. The standardized statistic is -5.951.									

Interpretation: From the above table 4.4.39, 21.4% of cells have an expected frequency below 5; hence, instead of the Pearson Chi-square value, Fisher's Exact test value is used. It is 0.000, which is less than 0.05. Hence, H_0 is rejected, meaning respondents' Profession significantly influenced the frequent use of digital wallets before demonetization. 0.7% of respondents had a Profession as a housewife, 0.0% as a freelancer, 1.6% as a businessman, 12.2% as a Private service, 3.8% as a Government service, 3.7% as a professional and 28.9% of students were using digital wallets before demonetization. Most (28.9%) of the respondents were students using digital wallets before demonetization.

H₀19: The respondents' monthly Family Income did not significantly influence their frequent use of Digital Wallets before demonetization.

Table 4.4.41 Monthly Family Income * use of Digital Wallet before demonetization Cross tabulation					
			Use of Digital Wallet before demonetization		Total
			Yes	No	
Monthly Family Income	Less than 25000	Count	143	417	560
		% of Total	10.8%	31.4%	42.1%
	25001-45000	Count	59	245	304
		% of Total	4.4%	18.4%	22.9%
	45001-65000	Count	29	121	150
		% of Total	2.2%	9.1%	11.3%
	65001- 85000	Count	26	80	106
		% of Total	2.0%	6.0%	8.0%
	85001 – 1,00,000	Count	20	82	102
		% of Total	1.5%	6.2%	7.7%
	Above 1,00,000	Count	28	80	108
		% of Total	2.1%	6.0%	8.1%

Total	Count	305	1025	1330
	% of Total	22.9%	77.1%	100.0%

Table 4.4.42 Chi-Square Tests			
	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	6.722 ^a	5	.242
Likelihood Ratio	6.802	5	.236
Linear-by-Linear Association	.304	1	.581
N of Valid Cases	1330		
a. 0 cells (0.0%) have an expected count of less than 5. The minimum expected count is 23.39.			

Interpretation: From the above table 4.4.42, the Pearson Chi-square value is 0.242, greater than 0.05. Hence, we failed to reject H_0 , which means that respondents' monthly family income was not significantly influenced by the frequent use of digital wallets before demonetization. 10.8% of respondents have a monthly income less than 25000, 4.4% of respondents have a monthly income less than 25001-45000, 2.2% of respondents have a monthly income less than 45001-65000, 2.0% of respondents have a monthly income less than 65001-85000, 1.5% of respondents having monthly income 85001-1,00,000, 2.1% of respondents having monthly income above 1,00,000 were using digital wallet before demonetization. Most (10.8%) respondents with a Monthly Family income below 25000 used digital wallets before demonetization.

H₀₂₀: The respondents' marital Status did not significantly influence their frequent use of Digital Wallets before demonetization.

Table 4.4.43 Marital Status * use of Digital Wallet before demonetization Cross tabulation					
			Did you use Digital Wallet before demonetization?		Total
			Yes	No	
Marital Status	Married	Count	141	220	361
		% of Total	10.6%	16.5%	27.1%
	Unmarried	Count	164	802	966
		% of Total	12.3%	60.3%	72.6%
	Widow/Divorce	Count	0	3	3
		% of Total	0.0%	0.2%	0.2%
Total		Count	305	1025	1330
		% of Total	22.9%	77.1%	100.0%

Table 4.4.44 Chi-Square Tests									
	Value	Df	Asymp. Sig. (2-sided)	Monte Carlo Sig. (2-sided)		Monte Carlo Sig. (1-sided)			
				Sig.	99% Confidence Interval		Sig.	99% Confidence Interval	
					Lower Bound	Upper Bound		Lower Bound	Upper Bound
Pearson Chi-Square	73.393 ^a	2	.000	.000 ^b	.000	.000			
Likelihood Ratio	69.199	2	.000	.000 ^b	.000	.000			
Fisher's Exact Test	68.069			.000 ^b	.000	.000			
Linear-by-Linear Association	73.295 ^c	1	.000	.000 ^b	.000	.000	.000 ^b	.000	.000
N of Valid Cases	1330								
a. two cells (33.3%) have an expected count of less than 5. The minimum expected count is .69.									
b. Based on 10000 sampled tables with starting seed 475497203.									
c. The standardized statistic is 8.561.									

Interpretation: From the above table 4.4.43, 33.3% of cells have an expected frequency below 5; hence, instead of the Pearson Chi-square value, Fisher's Exact test value is used. It is 0.000, which is less than 0.05. Hence, H_0 is rejected, which means that respondents' marital Status significantly influences the frequent use of digital wallets before demonetization. 0.4% of Widows/Divorce, 33.8% of Unmarried and 16.8% of married respondents used digital wallets before demonetization. Most (33.8%) of unmarried respondents used digital wallets before demonetization.

Objective: 4 To find the relationship between demographic factors of the respondents and the Usage of Digital Wallet.

H₀21: Respondents' Gender has no significant impact on their Perceived usefulness (PU).

Table 4.4.45 Tests of Normality							
	Gender	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
		Statistic	Df	Sig.	Statistic	Df	Sig.
Digital Wallet enables me to accomplish tasks more quickly.(PU1)	Male	.292	720	.000	.774	720	.000
	Female	.306	610	.000	.802	610	.000
Digital Wallet has increased the number of daily transactions I make. (PU2)	Male	.212	720	.000	.896	720	.000
	Female	.193	610	.000	.902	610	.000
Using a Digital Wallet is safe and effective nowadays.(PU3)	Male	.250	720	.000	.867	720	.000
	Female	.263	610	.000	.866	610	.000
Due to the Duplicity of Paper Currency, I am shifting to Digital Wallet.(PU4)	Male	.267	720	.000	.871	720	.000
	Female	.257	610	.000	.884	610	.000
The use of a Digital Wallet provides all the information about my transactions.(PU5)	Male	.274	720	.000	.819	720	.000
	Female	.283	610	.000	.831	610	.000
Digital Wallet will help solve the problem of corruption corruption.(PU6)	Male	.252	720	.000	.877	720	.000
	Female	.241	610	.000	.888	610	.000
Overall, using a Digital Wallet is advantageous.(PU7)	Male	.279	720	.000	.745	720	.000
	Female	.307	610	.000	.799	610	.000
Perceived Usefulness (PU Total)	Male	.314	720	.000	.835	720	.000
	Female	.313	610	.000	.832	610	.000
a. Lilliefors Significance Correction							

Interpretation: The above table interprets that the Kolmogorov –Smirnov and Shapiro-Wilk value is 0.000 for Gender and Perceived usefulness (PU) statements 1 to 7 and Perceived Usefulness Total; hence, H₀ is rejected. Therefore, the data are not normal so that we can apply a non-parametric test.

Table 4.4.46 Test Statistics ^{a,b}								
	PU1	PU2	PU3	PU4	PU5	PU6	PU7	PU Total
Kruskal-Wallis H	7.379	.364	.040	5.306	3.099	6.860	25.437	8.995
Df	1	1	1	1	1	1	1	1
Asymp. Sig.	.007	.546	.842	.021	.078	.009	.000	.003

a. Kruskal Wallis Test
b. Grouping Variable: Gender

Interpretation:

- From the table, it is interpreted that the significance value of the Kruskal Wallis H test for a number of daily transactions (PU2), safe and effective (PU3), provides all information about transactions (PU5) is 0.546, 0.42 and 0.078, respectively, which are more than 0.05 hence H₀ is not rejected. So, there is no impact of Gender on PU2, PU3 and PU5.
- The Kruskal Wallis H values of Accomplishing tasks more quickly (PU1), shifting due to the duplicity of paper currency (PU4), helping to solve the problem of Corruption (PU6), and using a wallet is advantageous (PU7) are 0.007, 0.021, 0.009, and 0.000, respectively, which are less than 0.05; hence, H₀ is rejected. So, there is a significant impact of Gender on PU1, PU4, PU6, and PU7.
- The Kruskal Wallis H test value for the impact of respondents' Gender on Perceived usefulness (PU) is 0.003, which is less than 0.05; hence, H₀ is rejected. So, there is a significant impact of respondents' Gender on Perceived Usefulness (PU).

H₀22: There is no significant impact of the Age of respondents on the Perceived usefulness (PU) of respondents.

Interpretation: The data analysis shows that the Kolmogorov –Smirnov and Shapiro-Wilk value is 0.000 for Age and Perceived usefulness (PU) statements 1 to 7; hence, H₀ is rejected. Therefore, the data are not normal so that we can apply a non-parametric test.

Table 4.4.47 Test Statistics ^{a,b}								
	PU1	PU2	PU3	PU4	PU5	PU6	PU7	PU Total
Kruskal-Wallis H	3.801	8.130	4.954	3.499	5.784	5.923	12.613	6.636
Df	3	3	3	3	3	3	3	3
Asymp. Sig.	.284	.043	.175	.321	.123	.115	.006	.084
a. Kruskal Wallis Test								
b. Grouping Variable: Age								

Interpretation:

- From the table, it is interpreted that the significance value of Kruskal Wallis H test for accomplish tasks more quickly (PU1), safe and effective (PU3), shifting due to duplicity of paper currency (PU4), provides all information about transactions (PU5)

and help to solve the problem of Corruption (PU6) is 0.284, 0.175, 0.321, 0.123 and 0.115 respectively which are more than 0.05 hence H_0 is not rejected. So, Age does not impact PU1, PU3, PU4, PU5, and PU6.

- The Kruskal Wallis H values for the number of daily transactions (PU2) and the advantage of using a wallet (PU7) are 0.043 and 0.006, respectively, which are less than 0.05; hence, H_0 is rejected. So, Age has a significant impact on PU2 and PU7.
- The Kruskal Wallis H test value for the impact of respondents' Age on Perceived usefulness (PU) is 0.084, which is more than 0.05; hence, H_0 is not rejected. So, respondents' Age has no impact on Perceived Usefulness (PU).

H₀23: The City of respondents has no significant impact on respondents' Perceived usefulness (PU).

Interpretation: The data analysis shows that the Kolmogorov –Smirnov and Shapiro-Wilk value is 0.000 for City and Perceived usefulness (PU) statements 1 to 7; hence, H_0 is rejected. Therefore, the data are not normal so that we can apply a non-parametric test.

Table 4.4.48 Test Statistics ^{a,b}								
	PU1	PU2	PU3	PU4	PU5	PU6	PU7	PU Total
Kruskal-Wallis H	10.593	2.741	12.666	7.960	9.159	4.871	20.408	20.290
Df	3	3	3	3	3	3	3	3
Asymp. Sig.	.014	.433	.005	.047	.027	.181	.000	.000
a. Kruskal Wallis Test								
b. Grouping Variable: City								

Interpretation:

- The table interprets that the significance values of the Kruskal Wallis H test for the number of daily transactions (PU2) and the help to solve the problem of Corruption (PU6) are 0.433 and 0.181, respectively, which are more than 0.05; hence, H_0 is not rejected. So, the City of respondents has no impact on PU2 and PU6.
- The Kruskal Wallis H values of Accomplishing tasks more quickly (PU1), safe and effective (PU3), shifting due to duplicity of paper currency (PU4), providing all information about transactions (PU5), and using a wallet is advantageous (PU7) are 0.014, 0.005, 0.047, 0.027, and 0.000, respectively, which are less than 0.05; hence, H_0 is rejected. So, the City of respondents has a significant impact on PU1, PU3, PU4, PU5, and PU7.

- The Kruskal Wallis H test value for the impact of the respondents' City on Perceived usefulness (PU) is 0.000, less than 0.05; hence, H_0 is rejected. So, the respondents' City significantly impacts perceived usefulness (PU).

H_{024} : Respondents' Education has no significant impact on their Perceived usefulness (PU).

Interpretation: The data analysis shows that the Kolmogorov –Smirnov and Shapiro-Wilk value is 0.000 for Education and Perceived usefulness (PU) statements 1 to 7; hence, H_0 is rejected. Since the data are not normal, we can apply a non-parametric test as follows.

Table 4.4.49 Test Statistics ^{a,b}								
	PU1	PU2	PU3	PU4	PU5	PU6	PU7	PU Total
Kruskal-Wallis H	11.814	9.448	10.018	8.554	2.945	2.010	31.019	10.225
Df	4	4	4	4	4	4	4	4
Asymp. Sig.	.019	.051	.040	.073	.567	.734	.000	.037
a. Kruskal Wallis Test								
b. Grouping Variable: Education								

Interpretation:

- From the table, it is interpreted that the significance value of the Kruskal Wallis H test for the number of daily transactions (PU2), shifting due to the duplicity of paper currency (PU4), providing all information about transactions (PU5), and helping to solve the problem of Corruption (PU6) are 0.051, 0.073, 0.567, and 0.734, respectively, which are more than 0.05; hence, H_0 is not rejected. So, there is no impact on respondents' Education on PU2, PU4, PU5, and PU6.
- The Kruskal Wallis H values of Accomplishing tasks more quickly (PU1), safely and effectively (PU3), and using a wallet is advantageous (PU7) are 0.019, 0.040, and 0.000, respectively, which are less than 0.05; hence, H_0 is rejected. So, respondents' Education significantly impacts PU1, PU3, and PU7.
- The Kruskal Wallis H test value for the impact of respondents' Education on Perceived usefulness (PU) is 0.037, which is less than 0.05; hence, H_0 is rejected. So, the respondents' Education significantly impacted perceived usefulness (PU).

H₀25: There is no significant impact of the Profession of respondents on the Perceived usefulness (PU) of respondents.

Interpretation: From the data analysis, Kolmogorov –Smirnov and Shapiro-Wilk's value is 0.000 for Profession and Perceived usefulness (PU) statements 1 to 7; hence, H₀ is rejected. Therefore, the data are not normal so that we can apply a non-parametric test.

Table 4.4.50 Test Statistics^{a,b}								
	PU1	PU2	PU3	PU4	PU5	PU6	PU7	PU Total
Kruskal-Wallis H	12.487	6.733	10.008	5.761	10.060	2.766	19.929	11.607
Df	6	6	6	6	6	6	6	6
Asymp. Sig.	.052	.346	.124	.450	.122	.838	.003	.071
a. Kruskal Wallis Test								
b. Grouping Variable: Profession								

Interpretation:

- From the table, it is interpreted that the significance value of the Kruskal Wallis H test for accomplishing tasks more quickly (PU1), number of daily transactions (PU2), safe and effective (PU3), shifting due to duplicity of paper currency (PU4), provides all information about transactions (PU5) and help to solve the problem of Corruption (PU6) are 0.052, 0.346, 0.124 0.450, 0.122 and 0.838 respectively which are more than 0.05 hence H₀ is not rejected. So, the Profession of respondents has no impact on PU1, PU2, PU3, PU4, PU5, and PU6.
- The Kruskal Wallis H value of using a wallet is advantageous (PU7) is 0.003, which is less than 0.05; hence, H₀ is rejected. So, respondents' professions significantly impact PU7.
- The Kruskal Wallis H test value for the impact of respondents' Profession on Perceived usefulness (PU) is 0.071, which is more than 0.05; hence, H₀ is not rejected. So, the respondents' Profession does not impact perceived usefulness (PU).

H₀26: There is no significant impact of the Monthly Family Income of respondents on the Perceived usefulness (PU) of respondents.

Interpretation: From the data analysis, Kolmogorov –Smirnov and Shapiro-Wilk's value is 0.000 for Monthly Family Income and Perceived usefulness (PU) statements 1 to 7; hence, H₀ is rejected. Therefore, the data are not normal so that we can apply a non-parametric test.

Table 4.4.51 Test Statistics ^{a,b}								
	PU1	PU2	PU3	PU4	PU5	PU6	PU7	PU Total
Kruskal-Wallis H	27.945	11.064	6.922	12.008	17.531	1.910	42.074	19.562
Df	5	5	5	5	5	5	5	5
Asymp. Sig.	.000	.050	.227	.035	.004	.861	.000	.002
a. Kruskal Wallis Test								
b. Grouping Variable: Monthly Family Income								

Interpretation:

- From the table, it is interpreted that the significance value of the Kruskal Wallis H test for safe and effective (PU3) helps to solve the problem of Corruption (PU6), which are 0.227 and 0.861, respectively, which are more than 0.05; hence, H₀ is not rejected. So, there is no impact on the monthly family income of respondents in PU3 and PU6.
- The Kruskal Wallis H values of accomplishing tasks more quickly (PU1), the number of daily transactions (PU2), shifting due to the duplicity of paper currency (PU4), providing all information about transactions (PU5), and using a wallet is advantageous (PU7) are 0.000, 0.050, 0.035, 0.004, and 0.000, which are less than 0.05; hence, H₀ is rejected. So, respondents' Monthly Family Income significantly impacts PU1, PU2, PU4, PU5, and PU7.
- The Kruskal Wallis H test value for the impact of respondents' Monthly Family Income on Perceived usefulness (PU) is 0.002, which is less than 0.05; hence, H₀ is rejected. So, the respondent's monthly family income significantly impacts perceived usefulness (PU).

H₀27: There is no significant impact of the Marital Status of respondents on respondents' Perceived usefulness (PU).

Interpretation: The data analysis shows that the Kolmogorov –Smirnov and Shapiro-Wilk value is 0.000 for Marital Status and Perceived usefulness (PU) statements 1 to 7; hence, H₀ is rejected. Therefore, the data are not normal so that we can apply a non-parametric test.

Table 4.4.52 Test Statistics ^{a,b}								
	PU1	PU2	PU3	PU4	PU5	PU6	PU7	PU Total
Kruskal-Wallis H	8.841	3.696	.307	.295	1.327	.715	9.543	.695
Df	2	2	2	2	2	2	2	2
Asymp. Sig.	.012	.158	.858	.863	.515	.699	.008	.707
a. Kruskal Wallis Test								
b. Grouping Variable: Marital Status								

Interpretation:

- From the table it is interpreted that the significance value of the Kruskal Wallis H test for number of daily transactions (PU2), safe and effective (PU3), shifting due to duplicity of paper currency (PU4), provides all information about transactions (PU5) and help to solve the problem of Corruption (PU6) are 0.158, 0.858, 0.863, 0.515 and 0.699 respectively which are more than 0.05 hence H_0 is not rejected. So, there is no impact on the marital Status of respondents in PU2, PU3, PU4, PU5, and PU6.
- The Kruskal Wallis H values for accomplishing tasks more quickly (PU1) and using a wallet is advantageous (PU7) are 0.012 and 0.008, respectively, less than 0.05; hence, H_0 is rejected. So, respondents' marital Status significantly impacts PU1 and PU7.
- The Kruskal Wallis H test value for the impact of respondents' Marital Status on Perceived usefulness (PU) is 0.707, which is more than 0.05; hence, H_0 is not rejected. So, the respondent's marital Status does not impact Perceived Usefulness (PU).

H₀28: There is no significant impact of respondents' Gender on the Perceived Ease of Use (PEU) of respondents.

Table 4.4.53 Tests of Normality							
	Gender	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
		Statistic	df	Sig.	Statistic	df	Sig.
Making payments through Digital Wallets is convenient. (PEU1)	Male	.301	720	.000	.760	720	.000
	Female	.297	610	.000	.780	610	.000
It is easy to handle transactions involving a large amount of money. (PEU2)	Male	.317	720	.000	.818	720	.000
	Female	.293	610	.000	.847	610	.000

Payments made through Digital Wallet require minimum effort. (PEU3)	Male	.280	720	.000	.790	720	.000
	Female	.287	610	.000	.812	610	.000
It is easy to do transactions at any shop through Digital Wallet. (PEU4)	Male	.284	720	.000	.759	720	.000
	Female	.296	610	.000	.794	610	.000
Overall, it is easy for me to use Digital Wallet. (PEU5)	Male	.285	720	.000	.721	720	.000
	Female	.283	610	.000	.776	610	.000
Perceived Ease of Use (PEU Total)	Male	.286	720	.000	.799	720	.000
	Female	.287	610	.000	.820	610	.000
a. Lilliefors Significance Correction							

Interpretation: The above table interprets that the Kolmogorov –Smirnov and Shapiro-Wilk value is 0.000 for Gender and Perceived Ease of Use (PEU) statements 1 to 5 and Perceived Ease of Use Total; hence, H_0 is rejected. Therefore, the data are not normal so that we can apply a non-parametric test.

Table 4.4.54 Test Statistics ^b						
	PEU1	PEU2	PEU3	PEU4	PEU5	PEU Total
Kruskal-Wallis H	.203	1.500	6.118	6.763	17.259	4.833
Df	1	1	1	1	1	1
Asymp. Sig.	.652	.221	.013	.009	.000	.028
a. Kruskal Wallis Test						
b. Grouping Variable: Gender						

Interpretation:

- From the table, it is interpreted that the significance value of the Kruskal Wallis H test for convenient (PEU1) and easy-to-handle transactions involving a large amount of money (PEU2) are 0.652 and 0.221 respectively, which are more than 0.05; hence H_0 is not rejected. So, there is no impact of the Gender of respondents on PEU1 and PEU2.
- The Kruskal Wallis H value requires minimum effort (PEU3), easy transaction at any shop (PEU4), and easy use (PEU5) and is less than 0.05; hence, H_0 is rejected. So, respondents' Gender significantly impacts PEU3, PEU4, and PEU5.
- The Kruskal Wallis H test value for the impact of respondents' Gender on Perceived Ease of Use (PEU) is 0.028, which is less than 0.05; hence, H_0 is rejected. So, there is a significant impact of respondents' Gender on Perceived Ease of Use (PEU).

H₀29: There is no significant impact of the Age of respondents on the Perceived Ease of Use (PEU) of respondents.

Interpretation: The data analysis shows that the Kolmogorov –Smirnov and Shapiro-Wilk value is 0.000 for Age and Perceived Ease of Use (PEU) statements 1 to 5; hence, H₀ is rejected. Therefore, the data are not normal so that we can apply a non-parametric test.

Table 4.4.55 Test Statistics ^b						
	PEU1	PEU2	PEU3	PEU4	PEU5	PEU Total
Kruskal-Wallis H	3.225	10.294	1.616	2.576	1.556	3.653
Df	3	3	3	3	3	3
Asymp. Sig.	.358	.016	.656	.462	.669	.302
a. Kruskal Wallis Test						
b. Grouping Variable: Age						

Interpretation:

- From the table, it is interpreted that the significance values of the Kruskal Wallis H test for convenience (PEU1), require minimum effort (PEU3), easy to do transaction at any shop (PEU4), and easy to use (PEU5) are 0.358, 0.656, 0.462, and 0.669, respectively, which are more than 0.05; hence, H₀ is not rejected. So, the Age of respondents is still the same in PEU1, PEU3, PEU4, and PEU5.
- The Kruskal Wallis H value of easy-to-handle transactions involving a big amount of money (PEU2) is less than 0.05; hence, H₀ is rejected. So, respondents' Age significantly impacts PEU2.
- The Kruskal Wallis H test value for the impact of respondents' Age on Perceived Ease of Use (PEU) is 0.302, which is more than 0.05; hence, H₀ is not rejected. So, respondents' Age does not impact Perceived Ease of Use (PEU).

H₀30: There is no significant impact of the City of respondents on the Perceived Ease of Use (PEU) of respondents.

Interpretation: The data analysis shows that the Kolmogorov –Smirnov and Shapiro-Wilk value is 0.000 for City and Perceived Ease of Use (PEU) statements 1 to 5; hence, H₀ is rejected. Therefore, the data are not normal so that we can apply a non-parametric test.

Table 4.4.56 Test Statistics ^b						
	PEU1	PEU2	PEU3	PEU4	PEU5	PEU Total
Kruskal-Wallis H	24.387	20.207	17.197	26.739	42.016	36.834
Df	3	3	3	3	3	3
Asymp. Sig.	.000	.000	.001	.000	.000	.000
a. Kruskal Wallis Test						
b. Grouping Variable: City						

Interpretation:

- The Kruskal Wallis H values of convenient (PEU1), easy to handle transactions involving a big amount of money (PEU2), require minimum effort (PEU3), easy to do transaction at any shop (PEU4), and easy to use (PEU5) are 0.000, 0.000, 0.001, 0.000, and 0.000, respectively, which are less than 0.05; hence, H_0 is rejected; hence, H_0 is rejected. So, the City of respondents significantly impacts PEU1, PEU2, PEU3, and PEU4.
- The Kruskal Wallis H test value for the City of respondents' impact on Perceived Ease of Use (PEU) is 0.000, less than 0.05; hence, H_0 is rejected. So, the City of respondents significantly impacts Perceived Ease of Use (PEU).

H₀31: There is no significant impact of the Education of respondents on the Perceived Ease of Use (PEU) of respondents.

Interpretation: The data analysis shows that the Kolmogorov –Smirnov and Shapiro-Wilk value is 0.000 for Education and Perceived Ease of Use (PEU) statements 1 to 5; hence, H_0 is rejected. Therefore, the data are not normal so that we can apply a non-parametric test.

Table 4.4.57 Test Statistics ^b						
	PEU1	PEU2	PEU3	PEU4	PEU5	PEU Total
Kruskal-Wallis H	2.462	2.932	7.120	6.029	5.617	2.016
Df	4	4	4	4	4	4
Asymp. Sig.	.651	.569	.130	.197	.230	.733
a. Kruskal Wallis Test						
b. Grouping Variable: Education						

Interpretation:

- From the table, it is interpreted that the significance value of the Kruskal Wallis H test for convenient (PEU1), easy-to-handle transactions involving a big amount of money

(PEU2), require minimum effort (PEU3), easy to do transaction at any shop (PEU4), and easy to use (PEU5) is 0.651, 0.569, 0.130, 0.197, and 0.230, which are more than 0.05; hence, H_0 is not rejected. So, there is no impact on respondents' Education from PEU1 to PEU5.

- The Kruskal Wallis H test value for the impact of respondents' Education on Perceived Ease of Use (PEU) is 0.733, which is more than 0.05; hence, H_0 is not rejected. So, respondents' Education does not impact Perceived Ease of Use (PEU).

H₀32: There is no significant impact of the Profession of respondents on the Perceived Ease of Use (PEU) of respondents.

Interpretation: From the data analysis, Kolmogorov –Smirnov and Shapiro-Wilk's value is 0.000 for Profession and Perceived Ease of Use (PEU) statements 1 to 5; hence, H_0 is rejected. Therefore, the data are not normal so that we can apply a non-parametric test.

Table 4.4.58 Test Statistics ^b						
	PEU1	PEU2	PEU3	PEU4	PEU5	PEU Total
Kruskal-Wallis H	1.685	2.956	4.095	2.799	2.632	4.217
Df	6	6	6	6	6	6
Asymp. Sig.	.946	.814	.664	.834	.853	.647
a. Kruskal Wallis Test						
b. Grouping Variable: Profession						

Interpretation:

- The table interprets that the significance value of the Kruskal Wallis H test for convenient (PEU1), easy-to-handle transactions involving a large amount of money (PEU2), require minimum effort (PEU3), easy-to-do transactions at any shop (PEU4), and easy to use (PEU5) is 0.946, 0.814, 0.664, 0.834, and 0.853, which are more than 0.05; hence, H_0 is not rejected. So, respondents' Profession has no impact on PEU1 to PEU5.
- The Kruskal Wallis H test value for the impact of respondents' Profession on Perceived Ease of Use (PEU) is 0.647, which is more than 0.05; hence, H_0 is not rejected. So, the respondents' Profession has no impact on Perceived Ease of Use (PEU).

H₀33: There is no significant impact of the Monthly Family Income of respondents on the Perceived Ease of Use (PEU) of respondents.

Interpretation: The data analysis shows that the Kolmogorov –Smirnov and Shapiro-Wilk value is 0.000 for Monthly Family Income and Perceived Ease of Use (PEU) statements 1 to 5; hence, H₀ is rejected. Therefore, the data are not normal so that we can apply a non-parametric test.

Table 4.4.59 Test Statistics ^b						
	PEU1	PEU2	PEU3	PEU4	PEU5	PEU Total
Kruskal-Wallis H	14.148	8.013	13.822	22.386	29.957	20.926
Df	5	5	5	5	5	5
Asymp. Sig.	.015	.156	.017	.000	.000	.001
a. Kruskal Wallis Test						
b. Grouping Variable: Monthly Family Income						

Interpretation:

- The table interprets that the significance value of the Kruskal Wallis H test for easy-to-handle transactions involving a big amount of money (PEU2) is 0.156, more than 0.05; hence, H₀ is not rejected. So, the respondents' monthly Family Income has no impact on PEU2.
- The Kruskal Wallis H values of easy to use (PEU1), require minimum effort (PEU3), easy to do transaction at any shop (PEU4), and easy to use (PEU5) are 0.015, 0.017, 0.000, and 0.000, respectively, which are less than 0.05; hence, H₀ is rejected. So, respondents' monthly family income significantly impacts PEU1, PEU3, PEU4, and PEU5.
- The Kruskal Wallis H test value for the impact of respondents' Monthly Family Income on Perceived Ease of Use (PEU) is 0.001, which is less than 0.05; hence, H₀ is rejected. So, the respondents' monthly family income significantly impacted perceived ease of use (PEU).

H₀34: There is no significant impact of the Marital Status of respondents on the Perceived Ease of Use (PEU) of respondents.

Interpretation: The data analysis shows that the Kolmogorov –Smirnov and Shapiro-Wilk value is 0.000 for Marital Status and Perceived Ease of Use (PEU) statements 1 to 5; hence, H₀ is rejected. Therefore, the data are not normal so that we can apply a non-parametric test.

Table 4.4.60 Test Statistics ^b						
	PEU1	PEU2	PEU3	PEU4	PEU5	PEU Total
Kruskal-Wallis H	1.276	2.872	1.912	4.203	.027	1.950
Df	2	2	2	2	2	2
Asymp. Sig.	.528	.238	.384	.122	.986	.377
a. Kruskal Wallis Test						
b. Grouping Variable: Marital Status						

Interpretation:

- From the table, it is interpreted that the significance value of the Kruskal Wallis H test for convenient (PEU1), easy-to-handle transactions involving a large amount of money (PEU2), require minimum effort (PEU3), easy-to-do transactions at any shop (PEU4), and easy to use (PEU5) is 0.528, 0.238, 0.384, 0.122, and 0.986, which are more than 0.05; hence, H_0 is not rejected. So, there is no impact on respondents' Marital Status from PEU1 to PEU5.
- The Kruskal Wallis H test value for the impact of respondents' Marital Status on Perceived Ease of Use (PEU) is 0.377, which is more than 0.05; hence, H_0 is not rejected. So, respondents' Marital Status has no impact on Perceived Ease of Use (PEU).

H₀35: Respondents' Gender does not significantly impact their Attitude towards Digital Wallets (AT).

Table 4.4.61 Tests of Normality							
	Gender	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
		Statistic	df	Sig.	Statistic	df	Sig.
Using a Digital Wallet channel to operate my account would be wise.(AT1)	Male	.245	720	.000	.881	720	.000
	Female	.242	610	.000	.876	610	.000
Digital Wallet helps me to complete all my financial transactions on time(AT2)	Male	.252	720	.000	.787	720	.000
	Female	.266	610	.000	.824	610	.000
There is less risk of financial fraud using Digital Wallet(AT3)	Male	.258	720	.000	.878	720	.000
	Female	.241	610	.000	.889	610	.000
Demonetization has made the usage of Digital Wallet compulsory(AT4)	Male	.184	720	.000	.909	720	.000
	Female	.153	610	.000	.912	610	.000

The Digital Wallet is the best option for making my financial transactions.(AT5)	Male	.275	720	.000	.825	720	.000
	Female	.294	610	.000	.825	610	.000
Attitude towards digital wallet (AT Total)	Male	.285	720	.000	.848	720	.000
	Female	.285	610	.000	.850	610	.000
a. Lilliefors Significance Correction							

Interpretation: The above table indicates that the Kolmogorov –Smirnov and Shapiro-Wilk values are 0.000 for Gender, Attitude towards digital wallet (AT) statements 1 to 5, and Attitude towards digital wallet Total; hence, H₀ is rejected. Therefore, the data are not normal so that we can apply a non-parametric test.

Table 4.4.62 Test Statistics ^b						
	AT1	AT2	AT3	AT4	AT5	AT Total
Chi-Square	.737	11.105	.362	.018	.937	.911
df	1	1	1	1	1	1
Asymp. Sig.	.391	.001	.548	.894	.333	.340
a. Kruskal Wallis Test						
b. Grouping Variable: Gender						

Interpretation:

- From the table it is interpreted that the significance value of Kruskal Wallis H test for using a Digital Wallet channel for operating my account would be a wise idea (AT1), less risk of financial fraud using Digital Wallet (AT3), demonetization has made the usage of Digital Wallet compulsory (AT4) and Digital Wallet is the best option for doing financial transactions (AT5) are 0.391, 0.548, 0.894 and 0.333 respectively which are more than 0.05 hence H₀ is not rejected. So, there is no impact on respondents' Gender in AT1, AT3, AT4, and AT5.
- The Kruskal Wallis H value of helping to complete all financial transactions on time (AT2) is 0.001, which is less than 0.05; hence, H₀ is rejected. So, respondents' Gender significantly impacts AT2. Hence, it is interpreted that the gender-wise average rank of AT2 is different.
- The Kruskal Wallis H test value for the impact of respondents' Gender on their Attitude towards digital wallets (AT) is 0.340, which is more than 0.05; hence, H₀ is not rejected. So, there is no impact of respondents' Gender on their Attitude towards digital wallets (AT).

H₀36: The respondents' Age has no significant impact on their Attitude towards digital wallets (AT).

Interpretation: The data analysis shows that the Kolmogorov –Smirnov and Shapiro-Wilk value is 0.000 for Age and Attitude towards digital wallet (AT) statements 1 to 5; hence, H₀ is rejected. Therefore, the data are not normal so that we can apply a non-parametric test.

Table 4.4.63 Test Statistics ^b						
	AT1	AT2	AT3	AT4	AT5	AT Total
Chi-Square	3.912	5.276	4.921	13.816	5.782	8.647
df	3	3	3	3	3	3
Asymp. Sig.	.271	.153	.178	.003	.123	.034
a. Kruskal Wallis Test						
b. Grouping Variable: Age						

Interpretation:

- From the table it is interpreted that the significance value of Kruskal Wallis H test for using a Digital Wallet channel for operating my account would be a wise idea (AT1), helps to complete all financial transactions on time (AT2), less risk of financial fraud using Digital Wallet (AT3) and Digital Wallet is the best option for doing financial transactions (AT5) are 0.271, 0.153, 0.178 and 0.123 respectively which are more than 0.05 hence H₀ is not rejected. So, the respondents' ages in AT1, AT2, AT3, and AT5 are the same.
- The Kruskal Wallis H value of demonetization, which has made the usage of Digital Wallets compulsory (AT4), is 0.003, which is less than 0.05; hence, H₀ is rejected. So, the respondents' Age has a significant impact on AT4.
- The Kruskal Wallis H test value for the impact of respondents' Age on their Attitude towards digital wallets (AT) is 0.034, less than 0.05; hence, H₀ is rejected. So, respondents' Age significantly impacts their Attitude towards digital wallets (AT).

H₀37: There is no significant impact of the City of respondents on the Attitude towards Digital Wallet (AT) of respondents.

Interpretation: The data analysis shows that the Kolmogorov –Smirnov and Shapiro-Wilk value is 0.000 for City and Attitude towards digital wallet (AT) statements 1 to 5; hence, H₀ is rejected. Therefore, the data are not normal so that we can apply a non-parametric test.

Table 4.4.64 Test Statistics ^b						
	AT1	AT2	AT3	AT4	AT5	AT Total
Chi-Square	21.994	24.612	4.728	12.793	17.915	24.119
df	3	3	3	3	3	3
Asymp. Sig.	.000	.000	.193	.005	.000	.000
a. Kruskal Wallis Test						
b. Grouping Variable: City						

Interpretation:

- The table interprets that the significance value of the Kruskal Wallis H test for a lower risk of financial fraud using a Digital Wallet (AT3) is 0.193, which is more than 0.05; hence, H_0 is not rejected. So, the City of respondents has no impact on AT3.
- The Kruskal Wallis H value of using a Digital Wallet channel for operating my account would be a wise idea (AT1), helps to complete all financial transactions on time (AT2), demonetization has made the usage of Digital Wallet compulsory (AT4), and Digital Wallet is the best option for doing financial transactions (AT5) are 0.000, 0.000, 0.005 and 0.000 which is less than 0.05 hence H_0 is rejected. So, the City of respondents significantly impacts AT1, AT2, AT4, and AT5.
- The Kruskal Wallis H test value for the impact of the City of respondents on their Attitude towards digital wallets (AT) is 0.000, which is less than 0.05; hence, H_0 is rejected. So, the City of respondents significantly impacts their Attitude towards digital wallets (AT).

H₀38: Respondents' Education has no significant impact on their Attitude towards digital wallets (AT).

Interpretation: The data analysis shows that the Kolmogorov –Smirnov and Shapiro-Wilk value is 0.000 for Education and Attitude towards Digital Wallet (AT) statements 1 to 5; hence, H_0 is rejected. Therefore, the data are not normal so that we can apply a non-parametric test.

Table 4.4.65 Test Statistics ^b						
	AT1	AT2	AT3	AT4	AT5	AT Total
Chi-Square	14.841	3.577	2.200	8.128	9.219	10.135
Df	4	4	4	4	4	4
Asymp. Sig.	.005	.466	.699	.087	.056	.038
a. Kruskal Wallis Test						
b. Grouping Variable: Education						

Interpretation:

- The table interprets that the significance values of the Kruskal Wallis H test for helping to complete all financial transactions on time (AT2) and reducing the risk of financial fraud using a Digital Wallet (AT3) are 0.466 and 0.699, which is more than 0.05; hence, H_0 is not rejected. So, respondents' Education on AT2 and AT5 is the same.
- The Kruskal Wallis H value of using a Digital Wallet channel to operate my account would be a wise idea (AT1). Demonetization has made the usage of Digital Wallets compulsory (AT4), and Digital Wallets are the best option for doing financial transactions (AT5). The values are 0.005, 0.087, and 0.056, respectively, less than 0.05; hence, H_0 is rejected. So, there is a significant impact on respondents' Education in AT1, AT4, and AT5.
- The Kruskal Wallis H test value for the impact of respondents' Education on their Attitude towards digital wallets (AT) is 0.038, which is less than 0.05; hence, H_0 is rejected. So, respondents' Education significantly impacts their Attitude towards digital wallets (AT).

H₀39: There is no significant impact of the Profession of respondents on the Attitude towards Digital Wallets (AT) of respondents.

Interpretation: The data analysis shows that the Kolmogorov –Smirnov and Shapiro-Wilk value is 0.000 for Profession and Attitude towards digital wallet (AT) statements 1 to 5; hence, H_0 is rejected. Therefore, the data are not normal so that we can apply a non-parametric test.

Table 4.4.66 Test Statistics ^b						
	AT1	AT2	AT3	AT4	AT5	AT Total
Chi-Square	2.677	2.837	3.359	9.904	9.241	6.217
Df	6	6	6	6	6	6
Asymp. Sig.	.848	.829	.763	.129	.160	.399
a. Kruskal Wallis Test						
b. Grouping Variable: Profession						

Interpretation:

- From the table, it is interpreted that the significance value of the Kruskal Wallis H test for using a Digital Wallet channel for operating my account would be a wise idea

(AT1), helps to complete all financial transactions on time (AT2), less risk of financial fraud using Digital Wallet (AT3), demonetization has made the usage of Digital Wallet compulsory (AT4). Digital Wallet is the best option for doing financial transactions (AT5) at 0.848, 0.829, 0.763, 0.129 and 0.160, respectively, which are more than 0.05; hence, H_0 is not rejected. So, the Profession of respondents has no impact on AT1, AT2, AT3, AT4, and AT5.

- The Kruskal Wallis H test value for the impact of the Profession of respondents on Attitude towards digital wallets (AT) is 0.399, which is more than 0.05; hence, H_0 is not rejected. So, there is no impact of the Profession of respondents on the Attitude towards digital wallets (AT).

H_{040} : The respondents' monthly family income has no significant impact on their Attitude towards Digital Wallets (AT).

Interpretation: The data analysis shows that the Kolmogorov –Smirnov and Shapiro-Wilk values are 0.000 for Monthly Family Income and Attitude towards Digital Wallet (AT) statements 1 to 5; hence, H_0 is rejected. Therefore, the data are not normal so that we can apply a non-parametric test.

Table 4.4.67 Test Statistics ^b						
	AT1	AT2	AT3	AT4	AT5	AT Total
Chi-Square	6.195	25.758	6.643	3.105	20.799	10.840
Df	5	5	5	5	5	5
Asymp. Sig.	.288	.000	.249	.684	.001	.055
a. Kruskal Wallis Test						
b. Grouping Variable: Monthly Family Income						

Interpretation:

- From the table, it is interpreted that the significance value of the Kruskal Wallis H test for using a Digital Wallet channel for operating my account would be a wise idea (AT1), with less risk of financial fraud using a Digital Wallet (AT3) and demonetization has made the usage of Digital Wallet compulsory (AT4) are 0.288, 0.249, 0.684 respectively which are more than 0.05 hence H_0 is not rejected. So, the Monthly Family Income of respondents is fine on AT1, AT3 and AT4.
- The Kruskal Wallis H value helps to complete all financial transactions on time (AT2), and the Digital Wallet is the best option for doing financial transactions (AT5).

They are 0.000 and 0.001, respectively, less than 0.05; hence, H_0 is rejected. So, respondents' monthly family income significantly impacts AT2 and AT5.

- The Kruskal Wallis H test value for the impact of respondents' Monthly Family Income on their Attitude towards digital wallets (AT) is 0.055, which is more than 0.05; hence, H_0 is not rejected. So, respondents' Monthly Family Income has no impact on their Attitude towards digital wallets (AT).

H₀41: Respondents' marital status has no significant impact on their Attitude towards Digital Wallets (AT).

Interpretation: The data analysis shows that the Kolmogorov –Smirnov and Shapiro-Wilk value is 0.000 for Marital Status and Attitude towards digital wallet (AT) statements 1 to 5; hence, H_0 is rejected. Therefore, the data are not normal so that we can apply a non-parametric test.

Table 4.4.68 Test Statistics ^b						
	AT1	AT2	AT3	AT4	AT5	AT Total
Chi-Square	6.545	2.448	.081	7.039	8.000	1.783
Df	2	2	2	2	2	2
Asymp. Sig.	.038	.294	.960	.030	.018	.410
a. Kruskal Wallis Test						
b. Grouping Variable: Marital Status						

Interpretation:

- From the table, it is interpreted that the significance value of the Kruskal Wallis H test for helps to complete all financial transactions on time (AT2) and less risk of financial fraud using Digital Wallet (AT3) are 0.294 and 0.960, which are more than 0.05; hence, H_0 is not rejected. So, there is no impact on the Marital Status of respondents on AT2 and AT3.
- The Kruskal Wallis H value of using a Digital Wallet channel to operate my account would be a wise idea (AT1). Demonetization has made the usage of Digital Wallet compulsory (AT4), and Digital Wallet is the best option for doing financial transactions (AT5) at 0.038, 0.030, and 0.018, respectively, which are less than 0.05; hence, H_0 is rejected. So, marital status significantly impacts AT1, AT4, and AT5.

- The Kruskal Wallis H test value for the impact of respondents' Marital Status on their Attitude towards digital wallets (AT) is 0.410, which is more than 0.05; hence, H_0 is not rejected. So, respondents' Marital Status has no impact on their Attitude towards digital wallets (AT).

H₀42: There is no significant impact of the Gender of respondents on the Behavioral Intention (BI) of respondents.

Table 4.4.69 Tests of Normality							
	Gender	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
		Statistic	Df	Sig.	Statistic	df	Sig.
I want to increase the frequency of digital wallet use in the future. (BI1)	Male	.265	720	.000	.794	720	.000
	Female	.238	610	.000	.837	610	.000
My usage of Digital Wallet is influenced by my primary reference group (family and friends). (BI2)	Male	.184	720	.000	.912	720	.000
	Female	.177	610	.000	.911	610	.000
Discounts and cashback offers attract me to use it. (BI3)	Male	.181	720	.000	.912	720	.000
	Female	.169	610	.000	.915	610	.000
The quality of E-wallet service providers also affects the intention to use these services. (BI4)	Male	.334	720	.000	.819	720	.000
	Female	.298	610	.000	.854	610	.000
Digital Wallet provides flexibility and mobility. (BI5)	Male	.336	720	.000	.802	720	.000
	Female	.307	610	.000	.842	610	.000
Overall, the magnitude of the usage of Digital wallets will increase soon. (BI6)	Male	.250	720	.000	.771	720	.000
	Female	.276	610	.000	.828	610	.000
Behavioural Intention (BI Total)	Male	.364	720	.000	.778	720	.000
	Female	.335	610	.000	.802	610	.000
a. Lilliefors Significance Correction							

Interpretation: The above table indicates that the Kolmogorov –Smirnov and Shapiro-Wilk value is 0.000 for Gender and Behavioral Intention (BI) statements 1 to 6 and Behavioral Intention Total; hence, H_0 is rejected. Therefore, the data are not normal so that we can apply a non-parametric test.

Table 4.4.70 Test Statistics ^b							
	BI1	BI2	BI3	BI4	BI5	BI6	BI Total
Chi-Square	9.521	.096	.226	11.228	5.416	30.216	13.527
Df	1	1	1	1	1	1	1
Asymp. Sig.	.002	.757	.634	.001	.020	.000	.000
a. Kruskal Wallis Test							
b. Grouping Variable: Gender							

Interpretation:

- From the table, it is interpreted that the significance value of the Kruskal Wallis H test for My usage of Digital Wallet is influenced by my primary reference group (family and friends) (BI2) and Discounts and cashback offers, which attract me to use it (BI3) are 0.757 and 0.634, respectively, which are more than 0.05; hence, H_0 is not rejected. So, there is no impact of respondents' Gender on BI2 and BI3.
- The Kruskal Wallis H value of I would like to increase the frequency of using Digital Wallet in the future (BI1), Quality of E-wallet service providers also affects the intention to use these services (BI4), Digital Wallet provides flexibility and mobility (BI5) and Overall I am sure about magnitude of the usage of Digital Wallet will increase in near future (BI6) are 0.002, 0.000, 0.020 and 0.000 respectively which are less than 0.05 hence H_0 is rejected.
- The Kruskal Wallis H test value for the impact of respondents' Marital Status on their Attitude towards digital wallets (AT) is 0.410, which is more than 0.05; hence, H_0 is not rejected. So, respondents' Marital Status has no impact on their Attitude towards digital wallets (AT).

H_{043} : There is no significant impact of the Age of respondents on behavioural intention (BI).

Interpretation: The data analysis shows that the Kolmogorov –Smirnov and Shapiro-Wilk value is 0.000 for Age and Behavioural Intention (BI) statements 1 to 6; hence, H_0 is rejected. Therefore, the data are not normal so that we can apply a non-parametric test.

Table 4.4.71 Test Statistics ^b							
	BI1	BI2	BI3	BI4	BI5	BI6	BI Total
Chi-Square	4.067	.919	2.692	3.706	10.047	17.621	8.591
Df	3	3	3	3	3	3	3
Asymp. Sig.	.254	.821	.442	.295	.018	.001	.035

a. Kruskal Wallis Test
b. Grouping Variable: Age

Interpretation:

- From the table, it is interpreted that the significance value of the Kruskal Wallis H test for I would like to increase the frequency of using Digital Wallet in the future (BI1), My usage of Digital Wallet gets influenced by my primary reference group (family and friends) (BI2), Discounts and cashback offers, attracts me to use it (BI3) and Quality of E-wallet service providers also affect the intention to use these services (BI4) are 0.254, 0.821, 0.442 and 0.295 respectively which are more than 0.05 hence H_0 is not rejected. So, there is no impact on the Age of respondents in BI1, BI2, BI3, and BI4.
- The Kruskal Wallis H value of a Digital Wallet provides flexibility and mobility (BI5). Overall, the magnitude of Digital Wallet usage will likely increase in the near future (BI6). The values are 0.018 and 0.001, respectively, which are less than 0.05; hence, H_0 is rejected. So, respondents' Age significantly impacts BI5 and BI6.
- The Kruskal Wallis H test value for the impact of respondents' Age on their Attitude towards digital wallets (AT) is 0.035, less than 0.05; hence, H_0 is not rejected. So, respondents' Age significantly impacts their Attitude towards digital wallets (AT).

H₀42: There is no significant impact of the City of respondents on the Behavioural Intention (BI) of respondents.

Interpretation: The data analysis shows that the Kolmogorov –Smirnov and Shapiro-Wilk value is 0.000 for City and Behavioral Intention (BI) statements 1 to 6; hence, H_0 is rejected. Therefore, the data are not normal so that we can apply a non-parametric test.

Table 4.4.72 Test Statistics ^b							
	BI1	BI2	BI3	BI4	BI5	BI6	BI Total
Chi-Square	23.137	15.046	1.775	.148	2.738	18.957	4.347
Df	3	3	3	3	3	3	3
Asymp. Sig.	.000	.002	.620	.985	.434	.000	.226
a. Kruskal Wallis Test							
b. Grouping Variable: City							

Interpretation:

- The table interprets that the significance value of the Kruskal Wallis H test for Discounts and cashback offers attracts me to use it (BI3); the quality of E-wallet

service providers also affects the intention to use these services (BI4), and Digital Wallet provides flexibility and mobility (BI5) are 0.620, 0.985, and 0.434, respectively, which are more than 0.05; hence, H_0 is not rejected; hence, H_0 is not rejected. So, the City of respondents has no impact on BI3, BI4, and BI5.

- The Kruskal Wallis H value of I would like to increase the frequency of using Digital Wallets in the future (BI1), My usage of Digital Wallets gets influenced by my primary reference group (family and friends) (BI2), and Overall, I am sure the magnitude of the usage of Digital Wallets will increase shortly (BI6) are 0.000, 0.002, and 0.000, respectively, which are less than 0.05; hence, H_0 is rejected. So, the City significantly impacts BI1, BI2, and BI6.
- The Kruskal Wallis H test value for the impact of the City of respondents on Attitudes towards digital wallets (AT) is 0.226, which is more than 0.05; hence, H_0 is not rejected. So, the City of respondents has no impact on Attitudes towards digital wallets (AT).

H_{045} : Respondents' Education does not significantly impact behavioural intention (BI).

Interpretation: The data analysis shows that the Kolmogorov –Smirnov and Shapiro-Wilk value is 0.000 for Education and Behavioral Intention (BI) statements 1 to 6; hence, H_0 is rejected. Therefore, the data are not normal so that we can apply a non-parametric test.

Table 4.4.73 Test Statistics ^b							
	BI1	BI2	BI3	BI4	BI5	BI6	BI Total
Chi-Square	13.580	6.621	11.516	5.538	8.510	32.175	19.780
Df	4	4	4	4	4	4	4
Asymp. Sig.	.009	.157	.021	.236	.075	.000	.001
a. Kruskal Wallis Test							
b. Grouping Variable: Education							

Interpretation:

- From the table, it is interpreted that the significance value of the Kruskal Wallis H test for My usage of Digital Wallet is influenced by my primary reference group (family and friends) (BI2); quality of E-wallet service providers also affect the intention to use these services (BI4) and Digital Wallet provide flexibility and mobility (BI5) are

0.157, 0.236 and 0.075 respectively which are more than 0.05 hence H_0 is not rejected. So, there is no impact on respondents' Education in BI2, BI4, and BI5.

- The Kruskal Wallis H value of I would like to increase the frequency of using Digital Wallets in the future (BI1), and Discounts and cashback offers attract me to them (BI3). Overall, the magnitude of the usage of Digital Wallets will increase shortly (BI6), which are 0.009, 0.021, and 0.000, respectively, which are less than 0.05; hence, H_0 is rejected. So, Education significantly impacts BI1, BI3, and BI6.
- The Kruskal Wallis H test value for the impact of respondents' Education on their Attitude towards digital wallets (AT) is 0.001, which is less than 0.05; hence, H_0 is rejected. So, respondents' Education significantly impacts their Attitude towards digital wallets (AT).

H₀46: There is no significant impact of the Profession of respondents on behavioural intention (BI).

Interpretation: The data analysis shows that the Kolmogorov –Smirnov and Shapiro-Wilk value is 0.000 for Profession and Behavioural Intention (BI) statements 1 to 6; hence, H_0 is rejected. Therefore, the data are not normal so that we can apply a non-parametric test.

Table 4.4.74 Test Statistics ^b							
	BI1	BI2	BI3	BI4	BI5	BI6	BI Total
Chi-Square	4.909	3.559	12.105	4.835	2.979	8.206	7.062
Df	6	6	6	6	6	6	6
Asymp. Sig.	.556	.736	.060	.565	.812	.223	.315
a. Kruskal Wallis Test							
b. Grouping Variable: Profession							

Interpretation:

- From the table, it is interpreted that the significance value of the Kruskal Wallis H test for I would like to increase the frequency of using Digital Wallet in the future (BI1), My usage of Digital Wallet gets influenced by my primary reference group (family and friends) (BI2), Discounts and cashback offers, attracts me to use it (BI3), Quality of E-wallet service providers also affect the intention to use these services (BI4), Digital Wallet provide flexibility and mobility (BI5) and Overall, I am sure about magnitude of the usage of Digital Wallet will increase in near future (BI6) are 0.556, 0.736, 0.060, 0.565, 0.812 and 0.223 respectively which are more than 0.05 hence H_0

is not rejected. So, the Profession of respondents has no impact on BI1, BI2, BI3, BI4, BI5, and BI6.

- The Kruskal Wallis H test value for the impact of respondents' Profession on their Attitude towards digital wallets (AT) is 0.315, which is more than 0.05; hence, H_0 is not rejected. So, respondents' Profession has no impact on their Attitude towards digital wallets (AT).

H₀47: There is no significant impact of the Monthly Family Income of respondents on the Behavioural Intention (BI) of respondents.

Interpretation: The data analysis shows that the Kolmogorov –Smirnov and Shapiro-Wilk value is 0.000 for Monthly Family Income and Behavioural Intention (BI) statements 1 to 6; hence, H_0 is rejected. Therefore, the data are not normal so that we can apply a non-parametric test.

Table 4.4.75 Test Statistics ^b							
	BI1	BI2	BI3	BI4	BI5	BI6	BI Total
Chi-Square	17.804	3.678	3.263	13.684	17.079	26.759	22.582
Df	5	5	5	5	5	5	5
Asymp. Sig.	.003	.597	.660	.018	.004	.000	.000
a. Kruskal Wallis Test							
b. Grouping Variable: Monthly Family Income							

Interpretation:

- From the table, it is interpreted that the significance value of the Kruskal Wallis H test for My usage of Digital Wallet is influenced by my primary reference group (family and friends) (BI2) and Discounts and cashback offers, which attract me to use it (BI3) are 0.597 and 0.660, respectively, which are more than 0.05; hence, H_0 is not rejected. So, there is no impact on the Monthly Family Income of respondents on BI2 and BI3.
- The Kruskal Wallis H value of I would like to increase the frequency of using Digital Wallet in the future (BI1), Discounts and cashback offers attract me to use it (BI3), Quality of E-wallet service providers also affect the intention to use these services (BI4), Digital Wallet provides flexibility and mobility (BI5) and Overall, I am sure about magnitude of the usage of Digital Wallet will increase in near future (BI6) are 0.003, 0.018, 0.004 and 0.000 respectively which are less than 0.05 hence H_0 is

rejected. So Monthly Family Income significantly impacts BI1, BI3, BI4, BI5 and BI6.

- The Kruskal Wallis H test value for the impact of respondents' Monthly Family Income on their Attitude towards digital wallets (AT) is 0.000, less than 0.05; hence, H_0 is rejected. So, respondents' monthly family income significantly impacts their Attitude towards digital wallets (AT).

H₀48: There is no significant impact of the Marital Status of respondents on the Behavioural Intention (BI) of respondents.

Interpretation: The data analysis shows that the Kolmogorov –Smirnov and Shapiro-Wilk value is 0.000 for Marital Status and Behavioral Intention (BI) statements 1 to 6; hence, H_0 is rejected. Therefore, the data are not normal so that we can apply a non-parametric test.

Table 4.4.76 Test Statistics ^b							
	BI1	BI2	BI3	BI4	BI5	BI6	BI Total
Chi-Square	2.501	5.450	.162	.180	.654	1.549	1.741
Df	2	2	2	2	2	2	2
Asymp. Sig.	.286	.066	.922	.914	.721	.461	.419
a. Kruskal Wallis Test							
b. Grouping Variable: Marital Status							

Interpretation:

- From the table, it is interpreted that the significance value of the Kruskal Wallis H test for I would like to increase the frequency of using Digital Wallet in the future (BI1), My usage of Digital Wallet gets influenced by my primary reference group (family and friends) (BI2), Discounts and cashback offers, attracts me to use it (BI3), Quality of E-wallet service providers also affect the intention to use these services (BI4), Digital Wallet provide flexibility and mobility (BI5) and Overall, I am sure about magnitude of the usage of Digital Wallet will increase in near future (BI6) are 0.286, 0.066, 0.922, 0.914, 0.721 and 0.461 respectively which are more than 0.05 hence H_0 is not rejected. So, there is no impact on Marital Status on BI1, BI2, BI3, BI4, BI5, and BI6.
- The Kruskal Wallis H test value for the impact of respondents' Marital Status on their Attitude towards digital wallets (AT) is 0.419, which is more than 0.05; hence, H_0 is not rejected. So, respondents' Marital Status has no impact on their Attitude towards digital wallets (AT).

H₀₄₉: Respondents' Gender has no significant impact on the Cost of their Digital Wallets.

Table 4.4.77 Tests of Normality							
	Gender	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
		Statistic	Df	Sig.	Statistic	Df	Sig.
I have fears of financial loss due to the use of Digital Wallet. (Cost1)	Male	.203	720	.000	.882	720	.000
	Female	.218	610	.000	.888	610	.000
Paying money through Digital Wallets is a trusted source of payment mechanism (Cost2)	Male	.243	720	.000	.890	720	.000
	Female	.224	610	.000	.895	610	.000
Digital Wallet services best keep customers' interests in mind. (Cost3)	Male	.269	720	.000	.860	720	.000
	Female	.249	610	.000	.883	610	.000
Carrying transactions involving a large amount of money is safer through Digital Wallet mode. (Cost4)	Male	.233	720	.000	.830	720	.000
	Female	.254	610	.000	.863	610	.000
Overall, using a Digital Wallet is more costly than using cash. (Cost5)	Male	.165	720	.000	.906	720	.000
	Female	.191	610	.000	.905	610	.000
Cost of Digital Wallet (COST Total)	Male	.239	720	.000	.843	720	.000
	Female	.250	610	.000	.856	610	.000
a. Lilliefors Significance Correction							

Interpretation: The table shows that Kolmogorov –Smirnov and Shapiro-Wilk values are 0.000 for Gender and Cost of Digital Wallet (COST) statements 1 to 5 and Cost of Digital Wallet Total; hence, H₀ is rejected. Therefore, the data are not normal so that we can apply a non-parametric test.

Table 4.4.78 Test Statistics^b						
	COST1	COST2	COST3	COST4	COST5	COST Total
Chi-Square	.686	.840	10.777	11.986	.547	1.116
Df	1	1	1	1	1	1
Asymp. Sig.	.408	.359	.001	.001	.460	.291
a. Kruskal Wallis Test						
b. Grouping Variable: Gender						

Interpretation:

- From the table, it is interpreted that the significance values of the Kruskal Wallis H test for fears of financial loss due to the use of a Digital Wallet (Cost1), a trusted

payment mechanism (Cost2), and using a Digital Wallet is more costly than cash (Cost5) are 0.408, 0.359, and 0.460, respectively, which are more than 0.05; hence, H_0 is not rejected. So, there is no impact of respondents' Gender on Cost1, Cost2, and Cost5.

- The Kruskal Wallis H value of Digital Wallet services keeps customers' interests best in mind (Cost3), and It is safer to carry out transactions involving a significant amount of money (Cost4) at 0.001 and 0.001, respectively, which are less than 0.05; hence, H_0 is rejected. So, there is a significant impact of Gender on Cost3 and Cost4.
- The Kruskal Wallis H test value for the impact of respondents' Gender on their Attitude towards digital wallets (AT) is 0.291, which is more than 0.05; hence, H_0 is not rejected. So, there is no impact of respondents' Gender on their Attitude towards digital wallets (AT).

H₀50: There is no significant impact Age of respondents on the Cost of the Digital Wallet of respondents.

Interpretation: The data analysis shows that the Kolmogorov –Smirnov and Shapiro-Wilk value is 0.000 for Age and Cost of Digital Wallet (COST) statements 1 to 5; hence, H_0 is rejected. Therefore, the data are not normal so that we can apply a non-parametric test.

Table 4.4.79 Test Statistics ^b						
	COST1	COST2	COST3	COST4	COST5	COST Total
Chi-Square	82.143	11.357	5.136	20.052	4.781	2.438
Df	3	3	3	3	3	3
Asymp. Sig.	.000	.010	.162	.000	.189	.487
a. Kruskal Wallis Test						
b. Grouping Variable: Age						

Interpretation:

- The table interprets that the significance values of the Kruskal Wallis H test for Digital Wallet services that best consider customers' interests (Cost3) and using Digital Wallets is more costly than cash (Cost5) are 0.162 and 0.189, respectively, which are more than 0.05; hence, H_0 is not rejected. So, respondents' Age has no impact on Cost3 and Cost5.
- The Kruskal Wallis H value of fears of financial loss due to the use of a Digital Wallet (Cost1), a trusted source of payment mechanism (Cost2), and it is safer to carry out transactions involving a significant amount of money (Cost4) are 0.000, 0.010, and

0.000, respectively, which are less than 0.05; hence, H_0 is rejected. So, Age significantly impacts costs 1, 2, and 5.

- The Kruskal Wallis H test value for the impact of respondents' Age on the Cost of Digital Wallet (COST) is 0.487, which is more than 0.05; hence, H_0 is not rejected. So, respondents' Age does not impact the Cost of Digital Wallet (COST).

H₀51: There is no significant impact City of respondents on the Cost of Digital Wallet of respondents.

Interpretation: The data analysis shows that the Kolmogorov –Smirnov and Shapiro-Wilk value is 0.000 for City and Cost of Digital Wallet (COST) statements 1 to 5; hence, H_0 is rejected. Therefore, the data are not normal so that we can apply a non-parametric test.

Table 4.4.80 Test Statistics ^b						
	COST1	COST2	COST3	COST4	COST5	COST Total
Chi-Square	35.157	12.858	8.428	24.568	.981	5.743
Df	3	3	3	3	3	3
Asymp. Sig.	.000	.005	.038	.000	.806	.125
a. Kruskal Wallis Test						
b. Grouping Variable: City						

Interpretation:

- The table interprets that the significance value of the Kruskal Wallis H test for using a Digital Wallet is more costly than cash (Cost 5): 0.806, which is more than 0.05; hence, H_0 is not rejected. So, the City of respondents has no impact on Cost5.
- The Kruskal Wallis H value of fears of financial loss due to the use of Digital Wallet (Cost1), a trusted source of payment mechanism (Cost2), Digital Wallet services keeps customers' interests best in mind (Cost3). It is safer to carry out transactions involving a significant amount of money (Cost4), which are 0.000, 0.005, 0.038 and 0.000, which are less than 0.05; hence, H_0 is rejected. So, the City significantly impacts Cost 1, Cost 2, Cost 3, and Cost 4.
- The Kruskal Wallis H test value for the City of respondents' impact on the Cost of Digital Wallet (COST) is 0.125, which is more than 0.05; hence, H_0 is not rejected. So, the City of respondents has no impact on the Cost of Digital Wallet (COST).

H₀52: There is no significant impact on respondents' Education or the cost of digital wallets.

Interpretation: The data analysis shows that the Kolmogorov–Smirnov and Shapiro-Wilk value is 0.000 for Education and Cost of Digital Wallet (COST) statements 1 to 5; hence, H₀ is rejected. Therefore, the data are not normal so that we can apply a non-parametric test.

Table 4.4.81 Test Statistics ^b						
	COST1	COST2	COST3	COST4	COST5	COST Total
Chi-Square	64.305	23.041	4.815	16.981	6.061	4.813
Df	4	4	4	4	4	4
Asymp. Sig.	.000	.000	.307	.002	.195	.307
a. Kruskal Wallis Test						
b. Grouping Variable: Education						

Interpretation:

- The table interprets that the significance values of the Kruskal Wallis H test for Digital Wallet services that keep customers' best interests in mind (Cost3) and using Digital Wallets is more costly than cash (Cost5) are 0.307 and 0.195, respectively, which are more than 0.05; hence, H₀ is not rejected. So, respondents' Education has no impact on Cost3 and Cost5.
- The Kruskal Wallis H value of fears of financial loss due to the use of a Digital Wallet (Cost1), a trusted payment mechanism (Cost2), and using a Digital Wallet is more costly than cash (Cost 5) is 0.000, 0.000, and 0.002, respectively, which are less than 0.05; hence, H₀ is rejected. So, Age significantly impacts Cost 1, Cost 2, and Cost 5.
- The Kruskal Wallis H test value for the impact of respondents' Education on the Cost of Digital Wallet (COST) is 0.307, which is more than 0.05; hence, H₀ is not rejected. So, respondents' Education does not impact the Cost of Digital Wallets (COST).

H₀53: There is no significant impact on the Profession of respondents or the cost of digital wallets.

Interpretation: The data analysis shows that the Kolmogorov –Smirnov and Shapiro-Wilk value is 0.000 for Profession and Cost of Digital Wallet (COST) statements 1 to 5; hence, H₀ is rejected. Therefore, the data are not normal so that we can apply a non-parametric test.

Table 4.4.82 Test Statistics ^b						
	COST1	COST2	COST3	COST4	COST5	COST Total
Chi-Square	66.363	20.383	13.494	26.036	3.028	3.700
Df	6	6	6	6	6	6
Asymp. Sig.	.000	.002	.036	.000	.805	.717
a. Kruskal Wallis Test						
b. Grouping Variable: Profession						

Interpretation:

- The table interprets that the significance value of the Kruskal Wallis H test for using a Digital Wallet is more costly than cash (Cost 5): 0.805, which is more than 0.05; hence, H_0 is not rejected. So, respondents' Profession has no impact on Cost5.
- The Kruskal Wallis H value of fears of financial loss due to the use of Digital Wallet (Cost1), a trusted source of payment mechanism (Cost2), Digital Wallet services keeps customers' interests best in mind (Cost3). It is safer to carry out transactions involving a significant amount of money (Cost4), which are 0.000, 0.002, 0.036, and 0.000, which are less than 0.05; hence, H_0 is rejected. So, the Profession significantly impacts costs 1, 2, 3, and 4.
- The Kruskal Wallis H test value for the impact of respondents' professions on the Cost of Digital Wallets (COST) is 0.717, which is more than 0.05; hence, H_0 is not rejected. So, respondents' professions do not impact the cost of digital wallets (COST).

H₀54: There is no significant impact on the monthly income of respondents on the cost of digital wallets.

Interpretation: The data analysis shows that Kolmogorov –Smirnov and Shapiro-Wilk values are 0.000 for Monthly Family Income and Cost of Digital Wallet (COST) statements 1 to 5; hence, H_0 is rejected. Therefore, the data are not normal so that we can apply a non-parametric test.

Table 4.4.83 Test Statistics ^b						
	COST1	COST2	COST3	COST4	COST5	COST Total
Chi-Square	5.378	10.429	28.418	16.672	10.540	8.683
Df	5	5	5	5	5	5
Asymp. Sig.	.372	.064	.000	.005	.061	.122
a. Kruskal Wallis Test						

b. Grouping Variable: Monthly Family Income

Interpretation:

- From the table, it is interpreted that the significance values of the Kruskal Wallis H test for fears of financial loss due to the use of a Digital Wallet (Cost1), a trusted payment mechanism (Cost2), and using a Digital Wallet is more costly as compared to cash (Cost5) are 0.372, 0.064, and 0.061, which are more than 0.05; hence, H_0 is not rejected. So, respondents' Monthly Family Income does not impact Cost1, Cost2, and Cost5.
- The Kruskal Wallis H value of Digital Wallet services considers customers' best interests (Cost3). It is safer to carry out transactions involving a significant amount of money (Cost4). The values 0.000 and 0.005 are less than 0.05, so H_0 is rejected. Monthly Family Income has a significant impact on Cost3 and Cost4.
- The Kruskal Wallis H test value for the impact of respondents' Age on the Cost of Digital Wallet (COST) is 0.487, which is more than 0.05; hence, H_0 is not rejected. So, respondents' Age does not impact the Cost of Digital Wallet (COST).

H₀₅₅: There is no significant impact on the marital status of respondents or the cost of digital wallets.

Interpretation: The data analysis shows that the Kolmogorov–Smirnov and Shapiro-Wilk value is 0.000 for Marital Status and Cost of Digital Wallet (COST) statements 1 to 5; hence, H_0 is rejected. Therefore, the data are not normal so that we can apply a non-parametric test.

Table 4.4.84 Test Statistics ^b						
	COST1	COST2	COST3	COST4	COST5	COST Total
Chi-Square	48.444	9.599	6.088	26.307	1.808	.482
Df	2	2	2	2	2	2
Asymp. Sig.	.000	.008	.048	.000	.405	.786
a. Kruskal Wallis Test						
b. Grouping Variable: Marital Status						

Interpretation:

- The table interprets that the significance value of the Kruskal Wallis H test for using a Digital Wallet is more costly than cash (Cost5), which is 0.405, which is more than 0.05; hence, H_0 is not rejected. So, the respondents' marital status has no impact on Cost5.

- The Kruskal Wallis H value of fears of financial loss due to the use of Digital Wallet (Cost1), a trusted source of payment mechanism (Cost2), Digital Wallet services keeps customers' interests best in mind (Cost3). It is safer to carry out transactions involving a significant amount of money (Cost4), which are 0.000, 0.008, 0.048, and 0.000, less than 0.05; hence, H_0 is rejected. So, there is a marginal status that has an impact on Marital Sst2, Cost3, and Cost4. ,
- The Kruskal Wallis H test value for the impact of respondents' Marital Status on the Cost of Digital Wallet (COST) is 0.786, which is more than 0.05; hence, H_0 is not rejected. So, respondents' Marital Status does not impact the Cost of a Digital Wallet (COST).

H₀56: There is no significant impact of the Gender of respondents on the Social Impact (SI) of respondents.

Table 4.4.85 Tests of Normality							
	Gender	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
		Statistic	Df	Sig.	Statistic	Df	Sig.
After demonetization, people started using Digital Wallet more, so I started using it. (SI1)	Male	.190	720	.000	.892	720	.000
	Female	.195	610	.000	.899	610	.000
People who are important to me think that I should use Digital Wallet.(SI2)	Male	.241	720	.000	.893	720	.000
	Female	.233	610	.000	.894	610	.000
I am afraid that in the event of fraud, I will be blamed by society or my family. (SI3)	Male	.207	720	.000	.900	720	.000
	Female	.195	610	.000	.898	610	.000
The use of digital wallets has become a symbol of high socio-economic status.(SI4)	Male	.288	720	.000	.855	720	.000
	Female	.260	610	.000	.879	610	.000
Overall, it has a large social impact and has affected various groups.(SI5)	Male	.265	720	.000	.871	720	.000
	Female	.264	610	.000	.877	610	.000
Social Impact (SI Total)	Male	.218	720	.000	.879	720	.000
	Female	.212	610	.000	.884	610	.000
a. Lilliefors Significance Correction							

Interpretation: The above table interprets that Kolmogorov –Smirnov and Shapiro-Wilk values are 0.000 for Gender and Social Impact (SI) statements 1 to 5 and Social Impact Total; hence, H_0 is rejected. Therefore, the data are not normal so that we can apply a non-parametric test.

Table 4.4.86 Test Statistics ^b						
	SI1	SI2	SI3	SI4	SI5	SI Total
Chi-Square	.660	.048	1.803	3.728	3.950	1.683
Df	1	1	1	1	1	1
Asymp. Sig.	.417	.827	.179	.054	.047	.195
a. Kruskal Wallis Test						
b. Grouping Variable: Gender						

Interpretation:

- From the table, it is interpreted that the significance value of Kruskal Wallis H test for after demonetization people use more Digital Wallet, So I also started using it (SI1); people who are important to me think that I should use Digital Wallet (SI2), I am afraid that in the event of fraud, I will get the blame from society or my family (SI3) and the use of Digital Wallet becomes a symbol of high Socio-Economic status nowadays (SI4) are 0.417, 0.827 0.179 and 0.054 respectively which are more than 0.05 hence H_0 is not rejected. So, there is no impact on respondents' Gender in SI1, SI2, SI3, and SI4.
- The Kruskal Wallis H value for having a large social impact and affecting various groups of people (SI5) is 0.047, which is less than 0.05; hence, H_0 is rejected. So, Gender has a significant impact on SI5.
- The Kruskal Wallis H test value for the impact of respondents' Gender on Social Impact (SI) is 0.195, which is more than 0.05; hence, H_0 is not rejected. So, there is no impact of respondents' Gender on Social Impact (SI).

H₀57: There is no significant impact Age of respondents on Social Impact (SI) on respondents.

Interpretation: The data analysis shows that the Kolmogorov –Smirnov and Shapiro-Wilk value is 0.000 for Age and Social Impact (SI) statements 1 to 5; hence, H_0 is rejected. Therefore, the data are not normal so that we can apply a non-parametric test.

Table 4.4.87 Test Statistics ^b						
	SI1	SI2	SI3	SI4	SI5	SI Total
Chi-Square	6.211	1.202	4.295	8.525	2.145	.521
Df	3	3	3	3	3	3
Asymp. Sig.	.102	.752	.231	.036	.543	.914
a. Kruskal Wallis Test						

b. Grouping Variable: Age

Interpretation:

- From the table, it is interpreted that the significance value of Kruskal Wallis H test for after demonetization people use more Digital Wallet; So I also started using it (SI1); people who are important to me think that I should use Digital Wallet (SI2), I am afraid that in the event of fraud, I will get the blame from society or my family (SI3). It has not only had a large social impact but has affected various groups of people (SI5) at 0.102, 0.752, 0.231 and 0.543, respectively, which are more than 0.05; hence, H_0 is not rejected. So, the Age of respondents in SI1, SI2, SI3, and SI5 is the same.
- The Kruskal Wallis H value of using a Digital Wallet, which has become a symbol of high Socio-Economic status nowadays (SI4), is 0.036, less than 0.05; hence, H_0 is rejected. So, Age has a significant impact on SI4.
- The Kruskal Wallis H test value for the impact of respondents' Age on Social Impact (SI) is 0.914, which is more than 0.05; hence, H_0 is not rejected. So, respondents' Age does not impact Social Impact (SI).

H₀58: There is no significant impact of the City of respondents on Social Impact (SI) on respondents.

Interpretation: The data analysis shows that the Kolmogorov –Smirnov and Shapiro-Wilk value is 0.000 for City and Social Impact (SI) statements 1 to 5; hence, H_0 is rejected. Therefore, the data are not normal so that we can apply a non-parametric test.

Table 4.4.88 Test Statistics ^b						
	SI1	SI2	SI3	SI4	SI5	SI Total
Chi-Square	10.969	8.629	3.710	4.872	1.782	12.924
Df	3	3	3	3	3	3
Asymp. Sig.	.012	.035	.294	.181	.619	.005
a. Kruskal Wallis Test						
b. Grouping Variable: City						

Interpretation:

- From the table, it is interpreted that the significance value of the Kruskal Wallis H test is that I am afraid that in the event of fraud, I will get the blame from society or my family (SI3), the use of a Digital Wallet becomes a symbol of high Socio-Economic status nowadays (SI4). It has a large social impact and affects various groups of people

(SI5), which are 0.294, 0.181 and 0.619, respectively, which are more than 0.05; hence, H_0 is not rejected. So, the City of respondents has no impact on SI3, SI4, and SI5.

- The Kruskal Wallis H value of after demonetization people use more Digital Wallet; So I also started using it (SI1), and people who are important to me think that I should use Digital Wallet (SI2) are 0.012 and 0.035 respectively, which are less than 0.05 hence H_0 is rejected. So, the City has a significant impact on SI1 and SI2.
- The Kruskal Wallis H test value for the City of respondents' impact on Social Impact (SI) is 0.005, less than 0.05; hence, H_0 is rejected. So, the City of respondents significantly impacts Social Impact (SI).

H₀59: There is no significant impact on respondents' Education regarding Social Impact (SI).

Interpretation: The data analysis shows that Kolmogorov –Smirnov and Shapiro-Wilk's values are 0.000 for Education and Social Impact (SI) statements 1 to 5; hence, H_0 is rejected. Therefore, the data are not normal so that we can apply a non-parametric test.

Table 4.4.89 Test Statistics ^b						
	SI1	SI2	SI3	SI4	SI5	SI Total
Chi-Square	2.353	3.354	5.810	17.393	6.555	2.860
Df	4	4	4	4	4	4
Asymp. Sig.	.671	.500	.214	.002	.161	.582
a. Kruskal Wallis Test						
b. Grouping Variable: Education						

Interpretation:

- From the table, it is interpreted that the significance value of the Kruskal Wallis H test after demonetization people use more Digital Wallet, So I also started using it (SI1); people who are important to me think that I should use Digital Wallet (SI2), I am afraid that in the event of fraud, I will get the blame from society or my family (SI3). It has not only had a large social impact but has affected various groups of people (SI5) at 0.671, 0.500, 0.214 and 0.161, respectively, which are more than 0.05; hence, H_0 is not rejected. So, there is no impact on respondents' Education in SI1, SI2, SI3, and SI5.
- The Kruskal Wallis H value of using a Digital Wallet, which has become a symbol of high Socio-Economic status nowadays (SI4), is 0.002, less than 0.05; hence, H_0 is rejected. So, Education has a significant impact on SI4.

- The Kruskal Wallis H test value for the impact of respondents' Education on Social Impact (SI) is 0.582, which is more than 0.05; hence, H_0 is not rejected. So, the respondents' Education had no impact on social impact (SI).

H₀₆₀: There is no significant impact on the Profession of respondents on Social Impact (SI) on respondents.

Interpretation: The data analysis shows that Kolmogorov –Smirnov and Shapiro-Wilk's values are 0.000 for Profession and Social Impact (SI) statements 1 to 5; hence, H_0 is rejected. Therefore, the data are not normal so that we can apply a non-parametric test.

Table 4.4.90 Test Statistics ^b						
	SI1	SI2	SI3	SI4	SI5	SI Total
Chi-Square	11.258	7.498	15.091	22.197	.749	8.545
Df	6	6	6	6	6	6
Asymp. Sig.	.081	.277	.020	.001	.993	.201
a. Kruskal Wallis Test						
b. Grouping Variable: Profession						

Interpretation:

- From the table, it is interpreted that the significance value of Kruskal Wallis H test for after demonetization people use more Digital Wallet; So I also started using it (SI1); people who are important to me think that I should use Digital Wallet (SI2) and it has not only large social impact but it has affected various groups of people (SI5) are 0.081, 0.277 and 0.993 respectively which are more than 0.05 hence H_0 is not rejected. So, the Profession of respondents has no impact on SI1, SI2, and SI5.
- The Kruskal Wallis H value of I am afraid that in the event of fraud, I will get the blame from society or my family (SI3) and the use of Digital Wallets becomes a symbol of high Socio-Economic status nowadays (SI4) is 0.020 and 0.001 respectively which are less than 0.05 hence H_0 is rejected. So, the Profession has a significant impact on SI3 and SI4.
- The Kruskal Wallis H test value for the impact of respondents' professions on Social Impact (SI) is 0.201, which is more than 0.05; hence, H_0 is not rejected. So, respondents' professions do not impact Social Impact (SI).

H₀₆₁: There is no significant impact on the Monthly Family Income of respondents on Social Impact (SI) on respondents.

Interpretation: The data analysis shows that the Kolmogorov–Smirnov and Shapiro-Wilk value is 0.000 for Monthly Family Income and Social Impact (SI) statements 1 to 5; hence, H₀ is rejected. Therefore, the data are not normal so that we can apply a non-parametric test.

Table 4.4.91 Test Statistics ^b						
	SI1	SI2	SI3	SI4	SI5	SI Total
Chi-Square	2.704	4.619	9.479	8.248	13.690	10.937
Df	5	5	5	5	5	5
Asymp. Sig.	.746	.464	.091	.143	.018	.053
a. Kruskal Wallis Test						
b. Grouping Variable: Monthly Family Income						

Interpretation:

- From the table, it is interpreted that the significance value of the Kruskal Wallis H test after demonetization people use more Digital Wallet, So I also started using it (SI1); people who are important to me think that I should use Digital Wallet (SI2), I am afraid that in the event of fraud, I will get the blame from society or my family (SI3) and the use of Digital Wallet becomes a symbol of high Socio-Economic status nowadays (SI4) are 0.746, 0.464, 0.091 and 0.143 respectively which are more than 0.05 hence H₀ is not rejected. So, there is no impact on the monthly family income of respondents in SI1, SI2, SI3, and SI4.
- The Kruskal Wallis H value has a large social impact and has affected various groups of people (SI5). It is 0.018, less than 0.05; hence, H₀ is rejected. So, monthly family income has a significant impact on SI5.
- The Kruskal Wallis H test value for the impact of respondents' monthly family income on social impact (SI) is 0.053, which is more than 0.05; hence, H₀ was not rejected. So, respondents' monthly family income does not impact social impact (SI).

H₀₆₂: There is no significant impact of the Marital Status of respondents on Social Impact (SI) on respondents.

Interpretation: The data analysis shows that the Kolmogorov –Smirnov and Shapiro-Wilk value is 0.000 for Marital Status and Social Impact (SI) statements 1 to 5; hence, H₀ is rejected. Therefore, the data are not normal so that we can apply a non-parametric test.

Table 4.4.92 Test Statistics ^b						
	SI1	SI2	SI3	SI4	SI5	SI Total
Chi-Square	1.262	.437	4.173	12.090	.173	.716
Df	2	2	2	2	2	2
Asymp. Sig.	.532	.804	.124	.002	.917	.699
a. Kruskal Wallis Test						
b. Grouping Variable: Marital Status						

Interpretation:

- From the table, it is interpreted that the significance value of Kruskal Wallis H test for after demonetization people use more Digital Wallet; So I also started using it (SI1); people who are important to me think that I should use Digital Wallet (SI2), I am afraid that in the event of fraud, I will get the blame from society or my family (SI3). It has not only had a large social impact but has affected various groups of people (SI5) at 0.532, 0.804, 0.124 and 0.917, respectively, which are more than 0.05; hence, H_0 is not rejected. So, there is no impact on the marital status of respondents in SI1, SI2, SI3, and SI5.
- The Kruskal Wallis H value of using a Digital Wallet, which has become a symbol of high Socio-Economic status nowadays (SI4), is 0.002, less than 0.05; hence, H_0 is rejected. So, Marital Status has a significant impact on SI4.
- The Kruskal Wallis H test value for the impact of respondents' Marital Status on Social Impact (SI) is 0.699, which is more than 0.05; hence, H_0 is not rejected. So, respondents' Marital Status has no impact on Social Impact (SI).

H₀63: There is no significant impact of the Gender of respondents on the Perceived Security (PS) of respondents.

Table 4.4.93 Tests of Normality							
	Gender	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
		Statistic	Df	Sig.	Statistic	df	Sig.
I believe that using Digital Wallet puts my privacy at risk (PS1)	Male	.199	720	.000	.904	720	.000
	Female	.180	610	.000	.912	610	.000
There is significant risk in Internet shopping/social network using mobile payments (PS2)	Male	.263	720	.000	.876	720	.000
	Female	.243	610	.000	.890	610	.000

Dealing with mobile payments is a risky choice. (PS3)	Male	.210	720	.000	.902	720	.000
	Female	.188	610	.000	.905	610	.000
I am confident using Digital Wallet for online and offline transactions. (PS4)	Male	.269	720	.000	.876	720	.000
	Female	.266	610	.000	.871	610	.000
A digital wallet is more secure and safe than cash.(PS5)	Male	.236	720	.000	.886	720	.000
	Female	.255	610	.000	.880	610	.000
Overall, using a Digital Wallet is more secure nowadays.(PS6)	Male	.265	720	.000	.871	720	.000
	Female	.266	610	.000	.873	610	.000
Perceived Security (PS Total)	Male	.250	720	.000	.867	720	.000
	Female	.251	610	.000	.851	610	.000
a. Lilliefors Significance Correction							

Interpretation: The above table interprets that the Kolmogorov –Smirnov and Shapiro-Wilk value is 0.000 for Gender and Perceived Security (PS) statements 1 to 6 and Perceived Security Total; hence, H₀ is rejected. Therefore, the data are not normal so that we can apply a non-parametric test.

Table 4.4.94 Test Statistics ^{a,b}							
	PS1	PS2	PS3	PS4	PS5	PS6	PS Total
Chi-Square	.017	.442	2.471	1.775	.000	1.081	.072
Df	1	1	1	1	1	1	1
Asymp. Sig.	.897	.506	.116	.183	.993	.298	.789
a. Kruskal Wallis Test							
b. Grouping Variable: Gender							

Interpretation:

- From the table, it is interpreted that the significance value of the Kruskal Wallis H test for using Digital Wallet puts my privacy at risk (PS1), there is a significant risk in Internet shopping/social network using mobile payments (PS2), I think dealing with mobile payments is a risky choice (PS3), I feel secure while using Digital Wallet in online and offline transactions (PS4), use of Digital Wallet is more secure and safe as compared to cash (PS5) and overall, I perceive that using Digital Wallet is more secure nowadays (PS6) are 0.897, 0.506, 0.116, 0.183, 0.993 and 0.298 respectively which are more than 0.05 hence H₀ is not rejected. So there is no impact of Gender of respondents on PS1, PS2, PS3, PS4, PS5 and PS6.

- The Kruskal Wallis H test value for the impact of respondents' Gender on Perceived Security (PS) is 0.789, which is more than 0.05; hence, H_0 is not rejected. So, there is no impact of respondents' Gender on Perceived Security (PS).

H₀64: There is no significant impact of the Age of respondents on the Perceived Security (PS) of respondents.

Interpretation: The data analysis shows that the Kolmogorov–Smirnov and Shapiro-Wilk value is 0.000 for Age and Perceived Security (PS) statements 1 to 6; hence, H_0 is rejected. Therefore, the data are not normal, so we can apply a non-parametric test.

Table 4.4.95 Test Statistics ^{a,b}							
	PS1	PS2	PS3	PS4	PS5	PS6	PS Total
Chi-Square	.500	2.159	4.484	3.015	4.943	10.108	1.576
Df	3	3	3	3	3	3	3
Asymp. Sig.	.919	.540	.214	.389	.176	.018	.665
a. Kruskal Wallis Test							
b. Grouping Variable: Age							

Interpretation:

- From the table, it is interpreted that the significance value of the Kruskal Wallis H test for using Digital Wallet puts my privacy at risk (PS1), there is a significant risk in Internet shopping/social network using mobile payments (PS2), I think dealing with mobile payments is a risky choice (PS3), I feel secure while using Digital Wallet in online and offline transactions (PS4) and use of Digital Wallet is more secure and safe as compared to cash (PS5) are 0.919, 0.540, 0.214, 0.389 and 0.176 respectively which are more than 0.05 hence H_0 is not rejected. So, there is no impact on the Age of respondents on PS1, PS2, PS3, PS4, and PS5.
- The Kruskal Wallis H value overall, which indicates that using a Digital Wallet is more secure nowadays (PS6), is 0.018, which is less than 0.05; hence, H_0 is rejected. So, Age has a significant impact on PS6.
- The Kruskal Wallis H test value for the impact of respondents' Age on Perceived Security (PS) is 0.665, which is more than 0.05; hence, H_0 is not rejected. So, responding Age does not impact Perceived Security (PS).

H₀65: There is no significant impact of the City of respondents on the Perceived Security (PS) of respondents.

Interpretation: The data analysis shows that the Kolmogorov –Smirnov and Shapiro-Wilk value is 0.000 for City and Perceived Security (PS) statements 1 to 6; hence, H₀ is rejected. Therefore, the data are not normal, so we can apply a non-parametric test.

Table 4.4.96 Test Statistics ^{a,b}							
	PS1	PS2	PS3	PS4	PS5	PS6	PS Total
Chi-Square	11.036	6.112	9.813	12.307	17.109	2.323	14.389
Df	3	3	3	3	3	3	3
Asymp. Sig.	.012	.106	.020	.006	.001	.508	.002
a. Kruskal Wallis Test							
b. Grouping Variable: City							

Interpretation:

- From the table, it is interpreted that the significance value of the Kruskal Wallis H test for there is a significant risk in Internet shopping/social networks using mobile payments (PS2). Overall, using Digital Wallet is more secure nowadays (PS6) at 0.106 and 0.508, respectively, which are more than 0.05; hence, H₀ is not rejected. So, the City of respondents has no impact on PS2 and PS6.
- The Kruskal Wallis H value of using a Digital Wallet puts my privacy at risk (PS1); I think dealing with mobile payments is a risky choice (PS3); I feel secure while using a Digital Wallet in online and offline transactions (PS4), and using a Digital Wallet is more secure and safe as compared to cash (PS5) are 0.012, 0.020, 0.006, and 0.001, which are less than 0.05; hence, H₀ is rejected. So, the City significantly impacts PS2, PS3, PS4, and PS5.
- The Kruskal Wallis H test value for the City of respondents' impact on Perceived Security (PS) is 0.002, which is less than 0.05; hence, H₀ is rejected. So, the City of respondents significantly impacts Perceived Security (PS).

H₀66: There is no significant impact of the Education of respondents on the Perceived Security (PS) of respondents.

Interpretation: The data analysis shows that the Kolmogorov –Smirnov and Shapiro-Wilk value is 0.000 for Education and Perceived Security (PS) statements 1 to 6; hence, H₀ is rejected. Therefore, the data are not normal, so we can apply a non-parametric test.

Table 4.4.97 Test Statistics ^{a,b}							
	PS1	PS2	PS3	PS4	PS5	PS6	PS Total
Chi-Square	1.432	.827	2.109	.821	7.456	23.187	2.429
df	4	4	4	4	4	4	4
Asymp. Sig.	.839	.935	.716	.936	.114	.000	.657
a. Kruskal Wallis Test							
b. Grouping Variable: Education							

Interpretation:

- From the table, it is interpreted that the significance value of the Kruskal Wallis H test for using Digital Wallet puts my privacy at risk (PS1), there is a significant risk in Internet shopping/social network using mobile payments (PS2), I think dealing with mobile payments is a risky choice (PS3), I feel secure while using Digital Wallet in online and offline transactions (PS4) and use of Digital Wallet is more secure and safe as compared to cash (PS5) are 0.839, 0.935, 0.716, 0.936 and 0.114 respectively which are more than 0.05 hence H_0 is not rejected. So, there is no impact on respEducationeducation on PS1, PS2, PS3, PS4, and PS5.
- The Kruskal Wallis H value overall, which indicates that using a Digital Wallet is more secure nowadays (PS6), is 0.000, which is less than 0.05; hence, H_0 is rejected. So, Education has a significant impact on PS6.
- The Kruskal Wallis H test value for the impact of respondents' Education on Perceived Security (PS) is 0.657, which is more than 0.05; hence, H_0 is not rejected. So, respondents' Education on Perceived Security (PS) has no impact.

H₀67: There is no significant impact of the Profession of respondents on the Perceived Security (PS) of respondents.

Interpretation: The data analysis shows that the Kolmogorov –Smirnov and Shapiro-Wilk value is 0.000 for Profession and Perceived Security (PS) statements 1 to 6; hence, H_0 is rejected. Therefore, the data are not normal, so we can apply a non-parametric test.

Table 4.4.98 Test Statistics ^{a,b}							
	PS1	PS2	PS3	PS4	PS5	PS6	PS Total
Chi-Square	1.345	7.083	5.199	6.374	7.571	15.513	5.254
df	6	6	6	6	6	6	6
Asymp. Sig.	.969	.313	.519	.383	.271	.017	.512
a. Kruskal Wallis Test							

b. Grouping Variable: Profession

Interpretation:

- From the table, it is interpreted that the significance value of the Kruskal Wallis H test for using Digital Wallet puts my privacy at risk (PS1), there is a significant risk in Internet shopping/social network using mobile payments (PS2), I think dealing with mobile payments is a risky choice (PS3), I feel secure while using Digital Wallet in online and offline transactions (PS4) and use of Digital Wallet is more secure and safe as compared to cash (PS5) are 0.969, 0.313, 0.519, 0.383 and 0.271 respectively which are more than 0.05 hence H_0 is not rejected. So, the respondents' Profession is fine in PS1, PS2, PS3, PS4, and PS5.
- The Kruskal Wallis H value for overall security, using a Digital Wallet is more secure nowadays (PS6), is 0.017, which is less than 0.05; hence, H_0 is rejected. So, the Profession has a significant impact on PS6.
- The Kruskal Wallis H test value for the impact of respondents' professions on Perceived Security (PS) is 0.512, which is more than 0.05; hence, H_0 is not rejected. So, respondents' professions have no impact on Perceived Security (PS).

H₀68: There is no significant impact of the Monthly Family Income of respondents on the Perceived Security (PS) of respondents.

Interpretation: The data analysis shows that the Kolmogorov –Smirnov and Shapiro-Wilk value is 0.000 for Monthly Family Income and Perceived Security (PS) statements 1 to 6; hence, H_0 is rejected. Therefore, the data are not normal, so we can apply a non-parametric test.

Table 4.4.99 Test Statistics ^{a,b}							
	PS1	PS2	PS3	PS4	PS5	PS6	PS Total
Chi-Square	3.173	3.265	1.086	14.254	11.358	12.269	6.015
df	5	5	5	5	5	5	5
Asymp. Sig.	.673	.659	.955	.014	.045	.031	.305
a. Kruskal Wallis Test							
b. Grouping Variable: Monthly Family Income							

Interpretation:

- From the table, it is interpreted that the significance value of the Kruskal Wallis H test for using Digital Wallet puts my privacy at risk (PS1), there is a significant risk in

Internet shopping/social network using mobile payments (PS2), and I think dealing with mobile payments is a risky choice (PS3) are 0.673, 0.659 and 0.955 which are more than 0.05 hence H_0 is not rejected. So, there is no impact on the Monthly Family Income of respondents on PS1, PS2 and PS3.

- The Kruskal Wallis H value of I feel secure while using a Digital Wallet in online and offline transactions (PS4), use of a Digital Wallet is more secure and safe as compared to cash (PS5), and overall, I perceive that using a Digital Wallet is more secure nowadays (PS6) are 0.014, 0.045, and 0.031, which are less than 0.05; hence, H_0 is rejected. So, Monthly Family Income has a significant impact on PS2 and PS4.
- The Kruskal Wallis H test value for the impact of respondents' Monthly Family Income on Perceived Security (PS) is 0.305, which is more than 0.05; hence, H_0 is not rejected. So, respondents' Monthly Family Income has no impact on Perceived Security (PS).

H₀69: There is no significant impact of the Marital Status of respondents on the Perceived Security (PS) of respondents.

Interpretation: The data analysis shows that the Kolmogorov –Smirnov and Shapiro-Wilk value is 0.000 for Marital Status and Perceived Security (PS) statements 1 to 6; hence, H_0 is rejected. Therefore, the data are not normal, so we can apply a non-parametric test.

Table 4.4.100 Test Statistics ^{a,b}							
	PS1	PS2	PS3	PS4	PS5	PS6	PS Total
Chi-Square	.719	6.120	.913	3.310	6.866	2.111	1.466
df	2	2	2	2	2	2	2
Asymp. Sig.	.698	.047	.633	.191	.032	.348	.480
a. Kruskal Wallis Test							
b. Grouping Variable: Marital Status							

Interpretation:

- From the table, The Kruskal Wallis H value of using a Digital Wallet puts my privacy at risk (PS1); dealing with mobile payments is a risky choice (PS3), and I feel secure while using a Digital Wallet in online and offline transactions (PS4). Overall, using Digital Wallet is more secure nowadays (PS6) at 0.698, 0.633, 0.191 and 0.348, which are more than 0.05; hence, H_0 is not rejected. So, there is no impact on the marital status of respondents in PS1, PS3, PS4, and PS6.

- The Kruskal Wallis H values for there being a significant risk in Internet shopping/social network using mobile payments (PS2) and using a Digital Wallet is more secure and safe as compared to cash (PS5) are 0.047 and 0.032, respectively, which are less than 0.05; hence, H_0 is rejected. So, marital status has a significant impact on PS2 and PS5.
- The Kruskal Wallis H test value for the impact of respondents' Marital Status on Perceived Security (PS) is 0.480, which is more than 0.05; hence, H_0 is not rejected. So, respondents' Marital Status has no impact on Perceived Security (PS).

H₀70: There is no significant impact of the Gender of respondents on the Government Policies (GOVTP) of respondents.

Table 4.4.101 Tests of Normality							
	Gender	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
		Statistic	Df	Sig.	Statistic	df	Sig.
Government policy encourages me to use Digital Wallet.(GOVTP1)	Male	.288	720	.000	.862	720	.000
	Female	.254	610	.000	.881	610	.000
Digital Wallet is encouraged by the Government and RBI by introducing various policies and promotional incentives. (GOVTP2)	Male	.261	720	.000	.855	720	.000
	Female	.279	610	.000	.861	610	.000
The government policy is more beneficial for those using Digital wallets than cash. (GOVTP3)	Male	.262	720	.000	.860	720	.000
	Female	.250	610	.000	.875	610	.000
I appreciate the Government and RBI's initiatives to ensure safety and security in all transactions conducted through digital wallets. (GOVTP4)	Male	.270	720	.000	.830	720	.000
	Female	.266	610	.000	.861	610	.000
Overall, using Digital Wallet is encouraged by the Government and by RBI's current policies. (GOVTP5)	Male	.302	720	.000	.814	720	.000
	Female	.284	610	.000	.847	610	.000
Government Policies (GOVTP Total)	Male	.306	720	.000	.844	720	.000
	Female	.288	610	.000	.865	610	.000
a. Lilliefors Significance Correction							

Interpretation: The above table interprets that the Kolmogorov–Smirnov and Shapiro-Wilk value is 0.000 for the Gender of respondents, Government Policies (GOVTP) statements 1 to

5, and Government Policies Total; hence, H_0 is rejected. Therefore, the data are not normal, so we can apply a non-parametric test.

Table 4.4.102 Test Statistics ^{a,b}						
	GOVTP1	GOVTP2	GOVTP3	GOVTP4	GOVTP5	GOVTP Total
Chi-Square	6.587	10.160	3.743	15.780	10.292	9.350
Df	1	1	1	1	1	1
Asymp. Sig.	.010	.001	.053	.000	.001	.002
a. Kruskal Wallis Test						
b. Grouping Variable: Gender						

Interpretation:

- The table interprets that the significance value of the Kruskal Wallis H test for the government policy that proves more beneficial for those who use Digital Wallets instead of cash (GOVTP3) is 0.053, which is more than 0.05; hence, H_0 is not rejected. So, the Gender of respondents has no impact on GOVTP3.
- The Kruskal Wallis H value of Government policy encourages me to use Digital Wallet (GOVTP1); Digital Wallet is encouraged by the Government as well as by RBI by introducing various policies and promotional incentives (GOVTP2); I appreciate the initiatives of the Government & RBI in ensuring safety and security in all transactions conducted through Digital Wallet (GOVTP4) and Overall, I perceive that using Digital Wallet is encouraged by the Government as well as by RBI's current policies (GOVTP5) are 0.010, 0.001, 0.000 and 0.001 respectively which are less than 0.05 hence H_0 is rejected. So there is a significant impact of Gender on GOVTP1, GOVTP2, GOVTP4 and GOVTP5.
- The Kruskal Wallis H test value for the impact of respondents' Gender on Government Policies (GOVTP) is 0.002, less than 0.05; hence, H_0 is rejected. So, there is a significant impact of respondents' Gender on Government Policies (GOVTP).

H₀71: There is no significant impact of the Age of respondents on the Government Policies (GOVTP) of respondents.

Interpretation: The data analysis shows that the Kolmogorov –Smirnov and Shapiro-Wilk values are 0.000 for the respondents' Age and for Government Policies (GOVTP) statements 1 to 5; hence, H_0 is rejected. Therefore, the data are not normal, so we can apply a non-parametric test.

Table 4.4.103 Test Statistics ^b						
	GOVTP1	GOVTP2	GOVTP3	GOVTP4	GOVTP5	GOVTP Total
Chi-Square	8.551	5.719	13.774	16.940	3.286	6.025
Df	3	3	3	3	3	3
Asymp. Sig.	.036	.126	.003	.001	.350	.110
a. Kruskal Wallis Test						
b. Grouping Variable: Age						

Interpretation:

- The table shows that the significance of the value of the Kruskal Wallis H test Digital Wallet is encouraged by the Government and by RBI by introducing various policies and promotional incentives (GOVTP2). Overall, using Digital Wallets is encouraged by the Government and by RBI's current policies (GOVTP5), which are 0.126 and 0.350, respectively, which are more than 0.05; hence, H_0 is not rejected. So, the Age of respondents does not impact GOVTP2 and GOVTP5.
- The Kruskal Wallis H value of Government policy encourages me to use a Digital Wallet (GOVTP1). The government policy benefits those using a digital wallet more than cash (GOVTP3). I appreciate the initiative government BI initiatives to ensure security in all transactions conducted through digital wallets). The values are 0.036, 0.003, and 0.001, respectively, less than 0.05; hence, H_0 is rejected. So, Age significantly impacts GOVTP1, GOVTP3, and GOVTP4.
- The Kruskal Wallis H test value for the impact of respondents' Age on Government Policies (GOVTP) is 0.110, which is more than 0.05; hence, H_0 is not rejected. So, respondents' Age does not impact Government Policies (GOVTP).

H₀72: There is no significant impact of the City of respondents on the Government Policies (GOVTP) of respondents.

Interpretation: The data analysis shows that the Kolmogorov –Smirnov and Shapiro-Wilk values are 0.000 for City of respondents and Government Policies (GOVTP) statements 1 to 5; hence, H_0 is rejected. Therefore, the data are not normal, so we can apply a non-parametric test.

Table 4.4.104 Test Statistics ^b						
	GOVTP1	GOVTP2	GOVTP3	GOVTP4	GOVTP5	GOVTP Total
Chi-Square	10.295	5.507	10.201	7.939	3.472	8.977
Df	3	3	3	3	3	3
Asymp. Sig.	.016	.138	.017	.047	.324	.030
a. Kruskal Wallis Test						
b. Grouping Variable: City						

Interpretation:

- The table interprets that the significance value of the Kruskal Wallis H test Digital Wallet is encouraged by the Government and RBI by introducing various policies and promotional incentives (GOVTP2). Overall, using Digital Wallets is encouraged by the Government and RBI's current policies (GOVTP5), which are 0.138 and 0.324, respectively, which are more than 0.05; hence, H_0 is not rejected. So, the City of respondents has no impact on GOVTP2 and GOVTP5.
- The Kruskal Wallis H value of Government policy encourages me to use a Digital Wallet (GOVTP1). The government policy benefits those using a digital wallet more than cash (GOVTP3). I appreciate the Government and RBI's initiatives to ensure safety and security in all transactions conducted through digital wallets (GOVTP4). The values are 0.016, 0.017, and 0.047, respectively, less than 0.05; hence, H_0 is rejected. So, the City significantly impacts GOVTP1, GOVTP3, and GOVTP4.
- The Kruskal Wallis H test value for the impact of the City of respondents on Government Policies (GOVTP) is 0.030, which is less than 0.05; hence, H_0 is rejected. So, the City of respondents has a significant impact on Government Policies (GOVTP).

H₀73: There is no significant impact of the Educations of respondents on Government Policies (GOVTP) of respondents.

Interpretation: The data analysis shows that the Kolmogorov –Smirnov and Shapiro-Wilk value is 0.000 for the Education of respondents and Government Policies (GOVTP) statements 1 to 5; hence, H_0 is rejected. Therefore, the data are not normal, so we can apply a non-parametric test.

Table 4.4.105 Test Statistics ^b						
	GOVTP1	GOVTP2	GOVTP3	GOVTP4	GOVTP5	GOVTP Total
Chi-Square	10.459	13.108	10.776	20.833	12.643	10.426
Df	4	4	4	4	4	4
Asymp. Sig.	.033	.011	.029	.000	.013	.034
a. Kruskal Wallis Test						
b. Grouping Variable: Education						

Interpretation:

- From the table, the Kruskal Wallis H value of Government policy encourages me to use Digital Wallet (GOVTP1); Digital Wallet is encouraged by the Government as well as by RBI by introducing various policies and promotional incentives (GOVTP2); the government policy proves more beneficial for those who use Digital Wallet instead of cash (GOVTP3), I appreciate the initiatives of Government & RBI in ensuring safety and security in all transactions conducted through Digital Wallet (GOVTP4) and Overall, I perceive that using Digital Wallet is encouraged by the Government as well as by RBI's current policies (GOVTP5) are 0.033, 0.011, 0.029, 0.000 and 0.013 respectively which are less than 0.05 hence H_0 is rejected. So, Educations significantly impacts GOVTP1, GOVTP2, GOVTP3, GOVTP4, and GOVTP5.
- The Kruskal Wallis H test value for the impact of respondent education on Government Policies (GOVTP) is 0.034, which is less than 0.05; hence, H_0 is rejected. So, respondents' Education significantly impacts government policies (GOVTP).

H₀74: There is no significant impact of the Profession of respondents on the Government Policies (GOVTP) of respondents.

Interpretation: The data analysis shows that the Kolmogorov –Smirnov and Shapiro-Wilk value is 0.000 for the Profession of respondents and Government Policies (GOVTP) statements 1 to 5; hence, H_0 is rejected. Therefore, the data are not normal, so we can apply a non-parametric test.

Table 4.4.106 Test Statistics ^b						
	GOVTP1	GOVTP2	GOVTP3	GOVTP4	GOVTP5	GOVTP Total
Chi-Square	14.532	4.044	15.480	20.720	5.513	8.578
Df	6	6	6	6	6	6
Asymp. Sig.	.024	.671	.017	.002	.480	.199
a. Kruskal Wallis Test						
b. Grouping Variable: Profession						

Interpretation:

- The table shows that the significance of the value of the Kruskal Wallis H test Digital Wallet is encouraged by the Government and by RBI by introducing various policies and promotional incentives (GOVTP2). Overall, using Digital Wallets is encouraged by the Government and by RBI's current policies (GOVTP5), which are 0.671 and 0.480, respectively, which are more than 0.05; hence, H_0 is not rejected. So, the Profession of respondents has no impact on GOVTP2 and GOVTP5.
- The Kruskal Wallis H value of Government policy encourages me to use a Digital Wallet (GOVTP1). The government policy proves more beneficial for those who use Digital Wallet instead of cash (GOVTP3), and I appreciate the initiatives of the Government and RBI in ensuring safety and security in all transactions conducted through Digital Wallet (GOVTP4) are 0.024, 0.017 and 0.002 respectively which are less than 0.05 hence H_0 is rejected. So Profession has a significant impact on GOVTP1, GOVTP3 and GOVTP4.
- The Kruskal Wallis H test value for the impact of respondents' professions on Government Policies (GOVTP) is 0.199, which is more than 0.05; hence, H_0 is not rejected. So, respondents' professions have no impact on Government Policies (GOVTP).

H_{075} : There is no significant impact of the Monthly Family Income of respondents on the Government Policies (GOVTP) of respondents.

Interpretation: The data analysis shows that the Kolmogorov –Smirnov and Shapiro-Wilk values are 0.000 for the monthly family income of respondents and government policies (GOVTP) statements 1 to 5; hence, H_0 is rejected. Therefore, the data are not normal, so we can apply a non-parametric test.

Table 4.4.107 Test Statistics ^b						
	GOVTP1	GOVTP2	GOVTP3	GOVTP4	GOVTP5	GOVTP Total
Chi-Square	20.156	37.462	8.961	14.539	17.622	20.287
Df	5	5	5	5	5	5
Asymp. Sig.	.001	.000	.111	.013	.003	.001
a. Kruskal Wallis Test						
b. Grouping Variable: Monthly Family Income						

Interpretation:

- From the table, it is interpreted that the significance value of the Kruskal Wallis H test for The government policy proves more beneficial for those who use Digital Wallet instead of cash (GOVTP3) is 0.111, which is more than 0.05; hence, H_0 is not rejected. So, the monthly family income of respondents does not impact GOVTP3.
- The Kruskal Wallis H value of Government policy encourages me to use Digital Wallet (GOVTP1); Digital Wallet is encouraged by the Government as well as by RBI by introducing various policies and promotional incentives (GOVTP2); I appreciate the initiatives of the Government & RBI in ensuring safety and security in all transactions conducted through Digital Wallet (GOVTP4) and Overall, I perceive that using Digital Wallet is encouraged by the Government as well as by RBI's current policies (GOVTP5) are 0.001, 0.000, 0.013 and 0.003 respectively which are less than 0.05 hence H_0 is rejected. So, Monthly Family Income significantly impacts GOVTP1, GOVTP2, GOVTP4 and GOVTP5.
- The Kruskal Wallis H test value for the impact of respondents' Monthly Family Income on Government Policies (GOVTP) is 0.001, which is less than 0.05; hence, H_0 is rejected. So, the respondents' monthly family income significantly impacts government policies (GOVTP).

H_{076} : There is no significant impact of the Marital Status of respondents on the Government Policies (GOVTP) of respondents.

Interpretation: The data analysis shows that the Kolmogorov –Smirnov and Shapiro-Wilk value is 0.000 for the Marital Status of respondents and Government Policies (GOVTP) statements 1 to 5; hence, H_0 is rejected. Therefore, the data are not normal, so we can apply a non-parametric test.

Table 4.4.108 Test Statistics ^b						
	GOVTP1	GOVTP2	GOVTP3	GOVTP4	GOVTP5	GOVTP Total
Chi-Square	7.668	8.319	22.505	22.099	4.353	6.498
Df	2	2	2	2	2	2
Asymp. Sig.	.022	.016	.000	.000	.113	.039
a. Kruskal Wallis Test						
b. Grouping Variable: Marital Status						

Interpretation:

- The table interprets that the significance value of the Kruskal Wallis H test for Overall, I perceive that using a Digital Wallet is encouraged by the Government as well as by RBI's current policies (GOVTP5) is 0.113, which is more than 0.05; hence, H_0 is not rejected. So, respondents' Marital Status has no impact on GOVTP5.
- The Kruskal Wallis H value of government policy encourages me to use a digital wallet (GOVTP1); the Government and RBI encourage digital wallets by introducing various policies and promotional incentives (GOVTP2). The government policy proves more beneficial for those who use Digital Wallet instead of cash (GOVTP3), and I appreciate the initiatives of the Government RBI in ensuring safety and security in all transactions conducted through Digital Wallet (GOVTP4) are 0.022, 0.016, 0.000, 0.000 respectively which are less than 0.05 hence H_0 is rejected. So, marital status significantly impacts GOVTP1, GOVTP2, GOVTP3, and GOVTP4.
- The Kruskal Wallis H test value for the impact of respondents' Marital Status on Government Policies (GOVTP) is 0.039, less than 0.05; hence, H_0 is not rejected. So, respondents' Marital Status has no impact on Government Policies (GOVTP).

H₀₇₇: There is no significant impact of the Gender of respondents on the Satisfaction (SA) of respondents.

Table 4.4.109 Tests of Normality							
	Gender	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
		Statistic	Df	Sig.	Statistic	Df	Sig.
Safety and Security (SA1)	Male	.274	720	.000	.789	720	.000
	Female	.293	610	.000	.811	610	.000
Rewards and Cashback (SA2)	Male	.256	720	.000	.877	720	.000
	Female	.263	610	.000	.873	610	.000

Convenience (Anytime Anywhere) (SA3)	Male	.254	720	.000	.774	720	.000
	Female	.267	610	.000	.810	610	.000
Customer Care Services of digital wallet services provider (SA4)	Male	.243	720	.000	.847	720	.000
	Female	.263	610	.000	.864	610	.000
Alleviate cash Shortages, the risk of carrying cash, and the Duplicity of Paper money (SA5)	Male	.254	720	.000	.795	720	.000
	Female	.277	610	.000	.825	610	.000
Free Services (SA6)	Male	.268	720	.000	.829	720	.000
	Female	.268	610	.000	.845	610	.000
Overall, I am satisfied with the usage of Digital Wallet (SA7)	Male	.294	720	.000	.718	720	.000
	Female	.280	610	.000	.791	610	.000
Satisfaction (SA Total)	Male	.294	720	.000	.824	720	.000
	Female	.311	610	.000	.839	610	.000
a. Lilliefors Significance Correction							

Interpretation: The above table indicates that the Kolmogorov –Smirnov and Shapiro-Wilk value is 0.000 for the Gender of respondents, Satisfaction (SA) statements 1 to 7, and Satisfaction Total; hence, H₀ is rejected. Therefore, the data are not normal, so we can apply a non-parametric test.

Table 4.4.110 Test Statistics ^{a,b}								
	SAT1	SAT2	SAT3	SAT4	SAT5	SAT6	SAT7	SATTOTAL
Chi-Square	8.033	9.316	8.788	10.758	9.024	6.643	26.726	21.921
Df	1	1	1	1	1	1	1	1
Asymp. Sig.	.005	.002	.003	.001	.003	.010	.000	.000
a. Kruskal Wallis Test								
b. Grouping Variable: Gender								

Interpretation:

- From the table, the Kruskal Wallis H value of Safety and Security (SA1), Rewards and Cashback (SA2), Convenience (Anytime Anywhere) (SA3), Customer Care Services of digital wallet services provider (SA4), Alleviating cash Shortages, the risk of carrying cash, and the Duplicity of Paper money (SA5), Free Services (SA6) and Overall, I am satisfied with the usage of Digital Wallet (SA7) are 0.005, 0.002, 0.003, 0.001, 0.003, 0.010 and 0.000 which are less than 0.05 hence H₀ is rejected. So there is a significant impact of Gender on SA1, SA2, SA3, SA4, SA5, SA6 and SA7.

- The Kruskal Wallis H test value for the impact of respondents' Gender on Satisfaction (SA) is 0.000, less than 0.05; hence, H_0 is not rejected. So, there is a significant impact of respondents' Gender on Satisfaction (SA).

H₀78: There is no significant impact on respondents' Age or Gen satisfaction (SA).

Interpretation: The data analysis shows that the Kolmogorov –Smirnov and Shapiro-Wilk value is 0.000 for the Age of respondentAgend Satisfaction (SA) statement 1 to 7; hence, H_0 is rejected. Therefore, the data are not normal, so we can apply a non-parametric test.

Table 4.4.111 Test Statistics ^{a,b}								
	SAT1	SAT2	SAT3	SAT4	SAT5	SAT6	SAT7	SATTOTAL
Chi-Square	11.061	17.056	5.106	8.578	1.306	.299	8.465	8.709
Df	3	3	3	3	3	3	3	3
Asymp. Sig.	.011	.001	.164	.035	.728	.960	.037	.033
a. Kruskal Wallis Test								
b. Grouping Variable: Age								

Interpretation:

- The table interprets that the significance values of the Kruskal Wallis H test for Convenience (Anytime, Anywhere) (SA3), Alleviating cash Shortages, reducing the risk of carrying cash, and reducing the Duplicity of Paper money (SA5) and Free Services (SA6) are 0.164, 0.728, and 0.960, respectively, which are more than 0.05; hence, H_0 is not rejected. So, there is no impact on the Age of respondents in Agen SA3, SA5, and SA6.
- The Kruskal Wallis H values of Safety and Security (SA1), Rewards and Cashback (SA2), Customer Care Services of a digital wallet services provider (SA4), and Overall satisfaction with Digital Wallet usage (SA7) are 0.011, 0.001, 0.035, and 0.037, which are less than 0.05; hence, H_0 is rejected. So, Age significantly impacts SA1, SA2, SA4, and SA7.
- The Kruskal Wallis H test value for the impact of respondents' Age on Satisfaction (SA) is 0.033, less than 0.05; hence, H_0 is not rejected. So, Age significantly impacts satisfaction (SA) among respondents.

H₀79: There is no significant impact of the City of respondents on the Satisfaction (SA) of respondents.

Interpretation: The data analysis shows that the Kolmogorov –Smirnov and Shapiro-Wilk value is 0.000 for the City of respondents and Satisfaction (SA) statements 1 to 7; hence, H₀ is rejected. Therefore, the data are not normal, so we can apply a non-parametric test.

Table 4.4.112 Test Statistics ^{a,b}								
	SAT1	SAT2	SAT3	SAT4	SAT5	SAT6	SAT7	SATTOTAL
Chi-Square	13.909	9.100	19.265	23.391	42.936	17.023	33.157	34.900
Df	3	3	3	3	3	3	3	3
Asymp. Sig.	.003	.028	.000	.000	.000	.001	.000	.000
a. Kruskal Wallis Test								
b. Grouping Variable: City								

Interpretation:

- From the table, the Kruskal Wallis H value of Safety and Security (SA1), Rewards and Cash back (SA2), Convenience (Anytime Anywhere) (SA3), Customer Care Services of digital wallet services provider (SA4), Alleviating cash Shortages, the risk of carrying cash, and the Duplicity of Paper money (SA5), Free Services (SA6) and Overall, I am satisfied with the usage of Digital Wallet (SA7) are 0.003, 0.028, 0.000, 0.000, 0.000, 0.001 and 0.000 which are less than 0.05 hence H₀ is rejected. So, the city significantly impacts SA1, SA2, SA3, SA4, SA5, SA6, and SA7.
- The Kruskal Wallis H test value for the City's impact on Satisfaction (SA) is 0.000, less than 0.05; hence, H₀ is not rejected. So, the City significantly impacts Satisfaction (SA).

H₀80: There is no significant impact of respondents' Education of respondents and Satisfaction (SA).

Interpretation: The data analysis shows that the Kolmogorov –Smirnov and Shapiro-Wilk value is 0.000 for Education of respondents and Satisfaction (SA) statements 1 to 7; hence, H₀ is rejected. Therefore, the data are not normal, so we can apply a non-parametric test.

Table 4.4.113 Test Statistics ^{a,b}								
	SAT1	SAT2	SAT3	SAT4	SAT5	SAT6	SAT7	SATTOTAL
Chi-Square	13.506	24.831	13.744	19.340	21.528	10.655	15.700	31.025
Df	4	4	4	4	4	4	4	4
Asymp. Sig.	.009	.000	.008	.001	.000	.031	.003	.000

a. Kruskal Wallis Test
b. Grouping Variable: Education

Interpretation:

- From the table, the Kruskal Wallis H value of Safety and Security (SA1), Rewards and Cashback (SA2), Convenience (Anytime Anywhere) (SA3), Customer Care Services of digital wallet services provider (SA4), Alleviating cash Shortages, the risk of carrying cash, and the Duplicity of Paper money (SA5), Free Services (SA6) and Overall, I am satisfied with the usage of Digital Wallet (SA7) are 0.009, 0.000, 0.008, 0.001, 0.000, 0.031 and 0.003 which are less than 0.05 hence H_0 is rejected. So, Education significantly impacts SA1, SA2, SA3, SA4, SA5, SA6, and SA7.
- The Kruskal Wallis H test value for the impact of Education on respEducationnn Satisfaction (SA) is 0.000, less than 0.05; hence, H_0 is not rejected. So, Education has a significant impact on education satisfaction (SA).

H_{081} : There is no significant impact of the Profession of respondents on the Satisfaction (SA) of respondents.

Interpretation: The data analysis shows that the Kolmogorov –Smirnov and Shapiro-Wilk value is 0.000 for the Profession of respondents and Satisfaction (SA) statements 1 to 7; hence, H_0 is rejected. Therefore, the data are not normal, so we can apply a non-parametric test.

Table 4.4.114 Test Statistics ^{a,b}								
	SAT1	SAT2	SAT3	SAT4	SAT5	SAT6	SAT7	SATTOTAL
Chi-Square	12.843	27.395	13.602	9.439	3.515	5.820	7.004	12.706
Df	6	6	6	6	6	6	6	6
Asymp. Sig.	.046	.000	.034	.150	.742	.444	.321	.048
a. Kruskal Wallis Test								
b. Grouping Variable: Profession								

Interpretation:

- From the table, it is interpreted that the significance value of the Kruskal Wallis H test for Customer Care Services of digital wallet services provider (SA4) Alleviate cash Shortages, the risk of carrying cash, and the Duplicity of Paper money (SA5), Free Services SA6) and Overall, I am satisfied with the usage of Digital Wallet (SA7) are 0.150, 0.742, 0.444, and 0.321 respectively which are more than 0.05

hence H_0 is not rejected. So, the Profession of respondents has no impact on SA4, SA5, SA6, and SA7.

- The Kruskal Wallis H value of Safety and Security (SA1), Rewards and Cashback (SA2) and Convenience (Anytime Anywhere) (SA3) are 0.046, 0.000 and 0.034, respectively, which are less than 0.05; hence H_0 is rejected. So Profession has a significant impact on SA1, SA2 and SA3.
- The Kruskal Wallis H test value for the impact of Profession on Satisfaction (SA) is 0.048, less than 0.05; hence, H_0 is not rejected. So, respondents Profession have a significant impact on satisfaction (SA).

H₀82: Respondents' monthly family income has no significant impact on their satisfaction (SA).

Interpretation: The data analysis shows that the Kolmogorov –Smirnov and Shapiro-Wilk value is 0.000 for respondents' Monthly Family Income and Satisfaction (SA) statements 1 to 7; hence, H_0 is rejected. Therefore, the data are not normal, so we can apply a non-parametric test.

Table 4.4.115 Test Statistics ^{a,b}								
	SAT1	SAT2	SAT3	SAT4	SAT5	SAT6	SAT7	SATTOTAL
Chi-Square	10.784	15.411	34.153	23.101	35.190	26.774	44.425	45.495
Df	5	5	5	5	5	5	5	5
Asymp. Sig.	.056	.009	.000	.000	.000	.000	.000	.000
a. Kruskal Wallis Test								
b. Grouping Variable: Monthly Family Income								

Interpretation:

- The table interprets that the significance value of the Kruskal Wallis H test for Safety and Security (SA1) is 0.056, which is more than 0.05; hence, H_0 is not rejected. So, the respondents' monthly Family Income has no impact on SA1.
- The Kruskal Wallis H value of Rewards and Cashback (SA2), Convenience (Anytime Anywhere) (SA3), Customer Care Services of digital wallet services provider (SA4), Alleviate cash Shortages, the risk of carrying cash, and the Duplicity of Paper money (SA5) Free Services (SA6) and Overall, I am satisfied with the usage of Digital Wallet (SA7) are 0.009, 0.000, 0.000, 0.000, 0.000, and 0.000 respectively which are less than 0.05 hence H_0 is rejected. So monthly Family Income significantly impacts SA2, SA3, SA4, SA5, SA6 and SA7.

- The Kruskal Wallis H test value for the impact of respondents' Monthly Family Income on Satisfaction (SA) is 0.000, less than 0.05; hence, H_0 is not rejected. So, respondents' monthly family income significantly impacts satisfaction (SA).

H₀83: There is no significant impact of the Marital Status of respondents on the Satisfaction (SA) of respondents.

Interpretation: The data analysis shows that the Kolmogorov –Smirnov and Shapiro-Wilk value is 0.000 for respondents' Marital Status and Satisfaction (SA) statements 1 to 7; hence, H_0 is rejected. Therefore, the data are not normal, so we can apply a non-parametric test.

Table 4.4.116 Test Statistics^{a,b}								
	SAT1	SAT2	SAT3	SAT4	SAT5	SAT6	SAT7	SATTOTAL
Chi-Square	8.357	16.675	5.647	11.184	1.956	2.070	5.763	13.379
Df	2	2	2	2	2	2	2	2
Asymp. Sig.	.015	.000	.059	.004	.376	.355	.056	.001
a. Kruskal Wallis Test								
b. Grouping Variable: Marital Status								

Interpretation:

- From the table, it is interpreted that the significance value of Kruskal Wallis H test for Convenience (Anytime Anywhere) (SA3), Alleviate cash Shortages, the risk of carrying cash, and the Duplicity of Paper money (SA5), Free Services (SA6) and Overall, I am satisfied with the usage of Digital Wallet (SA7) are 0.059, 0.376, 0.355 and 0.056 respectively which are more than 0.05 hence H_0 is not rejected. So, there is no impact on the Marital Status of respondents on SA3, SA5, SA6 and SA7.
- The Kruskal Wallis H values of Safety and Security (SA1), Rewards and Cashback (SA2), and Customer Care Services of a digital wallet services provider (SA4) are 0.015, 0.000, and 0.004, respectively, which are less than 0.05; hence, H_0 is rejected. So, marital status significantly impacts SA1, SA2, and SA4.
- The Kruskal Wallis H test value for the impact of respondents' Marital Status on Satisfaction (SA) is 0.001, which is less than 0.05; hence, H_0 is not rejected. So, respondents' marital status significantly impacts satisfaction (SA).

Hypothesis Testing: Relation Significance

(Objective: 5 To determine the factors of the Technology Acceptance Model that influence the use of Digital Wallet)

H₀84: There is no significant relationship between perceived usefulness and attitude towards Digital Wallets.

Table 4.4.117 Correlations			
		PUAVG	ATAVG
PUAVG	Pearson Correlation	1	.545**
	Sig. (2-tailed)		.000
	N	1330	1330
ATAVG	Pearson Correlation	.545**	1
	Sig. (2-tailed)	.000	
	N	1330	1330
**. Correlation is significant at the 0.01 level (2-tailed).			

Interpretation: From the above table 4.4.117, the Pearson correlation value is 0.000, less than 0.05. Hence, H₀ is rejected, meaning a significant relationship exists between perceived usefulness and attitude towards Digital Wallets.

H₀85: There is no significant relationship between perceived usefulness and behavioural intention to use Digital Wallet.

Table 4.4.118 Correlations			
		PUAVG	BIAVG
PUAVG	Pearson Correlation	1	.537**
	Sig. (2-tailed)		.000
	N	1330	1330
BIAVG	Pearson Correlation	.537**	1
	Sig. (2-tailed)	.000	
	N	1330	1330
**. Correlation is significant at the 0.01 level (2-tailed).			

Interpretation: From the above table 4.4.118, the Pearson correlation value is 0.000, less than 0.05. Hence, H₀ is rejected, meaning a significant relationship exists between perceived usefulness and behavioural intention to use a Digital Wallet.

H₀86: There is no significant relationship between perceived usefulness and satisfaction after using a Digital Wallet.

Table 4.4.119 Correlations			
		PUAVG	SATAVG
PUAVG	Pearson Correlation	1	.479**
	Sig. (2-tailed)		.000
	N	1330	1330
SATAVG	Pearson Correlation	.479**	1
	Sig. (2-tailed)	.000	
	N	1330	1330
**. Correlation is significant at the 0.01 level (2-tailed).			

Interpretation: From the above table 4.4.119, The Pearson correlation value is 0.000, which is less than 0.05. Hence, H₀ is rejected, meaning a significant relationship exists between perceived usefulness and satisfaction after using a Digital Wallet.

H₀87: There is no significant relationship between perceived ease of use and behavioural intention to use Digital Wallet.

Table 4.4.120 Correlations			
		PEUAVG	BIAVG
PEUAVG	Pearson Correlation	1	.592**
	Sig. (2-tailed)		.000
	N	1330	1330
BIAVG	Pearson Correlation	.592**	1
	Sig. (2-tailed)	.000	
	N	1330	1330
**. Correlation is significant at the 0.01 level (2-tailed).			

Interpretation: From the above table 4.4.120, The Pearson correlation value is 0.000, which is less than 0.05. Hence, H₀ is rejected, which means there is a significant relationship between perceived ease of use and behavioural intention to use Digital Wallet.

H₀₈₈: There is no significant relationship between perceived ease of use and attitude towards Digital Wallets.

Table 4.4.121 Correlations			
		PEUAVG	ATAVG
PEUAVG	Pearson Correlation	1	.603**
	Sig. (2-tailed)		.000
	N	1330	1330
ATAVG	Pearson Correlation	.603**	1
	Sig. (2-tailed)	.000	
	N	1330	1330
**. Correlation is significant at the 0.01 level (2-tailed).			

Interpretation: From the above table 4.4.121, the Pearson correlation value is 0.603, less than 0.05. Hence, H₀ is rejected, meaning a significant relationship exists between perceived ease of use and attitude towards Digital Wallets.

H₀₈₉: There is no significant relationship between perceived ease of use and satisfaction after using a Digital Wallet.

Table 4.4.122 Correlations			
		PEUAVG	SATAVG
PEUAVG	Pearson Correlation	1	.517**
	Sig. (2-tailed)		.000
	N	1330	1330
SATAVG	Pearson Correlation	.517**	1
	Sig. (2-tailed)	.000	
	N	1330	1330
**. Correlation is significant at the 0.01 level (2-tailed).			

Interpretation: From the above table 4.4.122, the Pearson correlation value is 0.517, less than 0.05. Hence, H₀ is rejected, meaning a significant relationship exists between perceived ease of use and satisfaction after using a Digital Wallet.

H₀₉₀: There is no significant relationship between attitude towards Digital Wallets and the cost of using Digital Wallets.

Table 4.4.123 Correlations			
		ATAVG	COSTAVG
ATAVG	Pearson Correlation	1	.511**
	Sig. (2-tailed)		.000
	N	1330	1330
COSTAVG	Pearson Correlation	.511**	1
	Sig. (2-tailed)	.000	
	N	1330	1330
**. Correlation is significant at the 0.01 level (2-tailed).			

Interpretation: From the above table 4.4.123, the Pearson correlation value is 0.000, less than 0.05. Hence, H₀ is rejected, which means there is a significant relationship between attitude towards Digital Wallets and the cost of using Them.

H₀₉₁: There is no significant relationship between attitude towards Digital Wallets and behavioural intention to use Digital Wallets.

Table 4.4.124 Correlations			
		ATAVG	BIAVG
ATAVG	Pearson Correlation	1	.591**
	Sig. (2-tailed)		.000
	N	1330	1330
BIAVG	Pearson Correlation	.591**	1
	Sig. (2-tailed)	.000	
	N	1330	1330
**. Correlation is significant at the 0.01 level (2-tailed).			

Interpretation: From the above table 4.4.124, the Pearson correlation value is 0.000, less than 0.05. Hence, H₀ is rejected, which means there is a significant relationship between attitude towards Digital Wallets and behavioural intention to use Digital Wallets.

H₀92: There is no significant relationship between attitudes toward Digital Wallets and government policies regarding their use.

Table 4.4.125 Correlations			
		ATAVG	GOVTPAVG
ATAVG	Pearson Correlation	1	.468**
	Sig. (2-tailed)		.000
	N	1330	1330
GOVTPAVG	Pearson Correlation	.468**	1
	Sig. (2-tailed)	.000	
	N	1330	1330
**. Correlation is significant at the 0.01 level (2-tailed).			

Interpretation: From the above table 4.4.125, the Pearson correlation value is 0.000, less than 0.05. Hence, H₀ is rejected, which means there is a significant relationship between attitude towards Digital Wallets and government policies regarding their use.

H₀93: There is no significant relationship between attitude toward Digital wallets and satisfaction after using them.

Table 4.4.126 Correlations			
		ATAVG	SATAVG
ATAVG	Pearson Correlation	1	.454**
	Sig. (2-tailed)		.000
	N	1330	1330
SATAVG	Pearson Correlation	.454**	1
	Sig. (2-tailed)	.000	
	N	1330	1330
**. Correlation is significant at the 0.01 level (2-tailed).			

Interpretation: From the above table 4.4.126, the Pearson correlation value is 0.000, less than 0.05. Hence, H₀ is rejected, which means there is a significant relationship between attitude towards Digital Wallets and satisfaction after using them.

H₀94: There is no significant relationship between the cost of using a Digital Wallet and satisfaction after using it.

Table 4.4.127 Correlations			
		COSTAVG	SATAVG
COSTAVG	Pearson Correlation	1	.367**
	Sig. (2-tailed)		.000
	N	1330	1330
SATAVG	Pearson Correlation	.367**	1
	Sig. (2-tailed)	.000	
	N	1330	1330
**. Correlation is significant at the 0.01 level (2-tailed).			

Interpretation: From the above table 4.4.127, the Pearson correlation value is 0.000, less than 0.05. Hence, H₀ is rejected, which means there is a significant relationship between the cost of using a Digital Wallet and satisfaction after using it.

H₀95: There is no significant relationship between behavioural intention to use Digital Wallets and social impact on the use of Digital Wallets.

Table 4.4.128 Correlations			
		BIAVG	SIAVG
BIAVG	Pearson Correlation	1	.420**
	Sig. (2-tailed)		.000
	N	1330	1330
SIAVG	Pearson Correlation	.420**	1
	Sig. (2-tailed)	.000	
	N	1330	1330
**. Correlation is significant at the 0.01 level (2-tailed).			

Interpretation: From the above table 4.4.128, The Pearson correlation value is 0.000, which is less than 0.05. Hence, H₀ is rejected, which means there is a significant relationship between behavioural intention to use digital wallets and social impact on the use of digital wallets.

H₀96: There is no significant relationship between the cost of using Digital Wallet and the social impact of the use of Digital Wallet.

Table 4.4.129 Correlations			
		COSTAVG	SIAVG
COSTAVG	Pearson Correlation	1	.396**
	Sig. (2-tailed)		.000
	N	1330	1330
SIAVG	Pearson Correlation	.396**	1
	Sig. (2-tailed)	.000	
	N	1330	1330
**. Correlation is significant at the 0.01 level (2-tailed).			

Interpretation: From the above table 4.4.129, the Pearson correlation value is 0.000, less than 0.05. Hence, H₀ is rejected, which means there is a significant relationship between the cost of using a Digital Wallet and its social impact.

H₀97: There is no significant relationship between government policies regarding using Digital Wallets and satisfaction after using Digital Wallets.

Table 4.4.130 Correlations			
		GOVTPAVG	SIAVG
GOVTPAVG	Pearson Correlation	1	.342**
	Sig. (2-tailed)		.000
	N	1330	1330
SIAVG	Pearson Correlation	.342**	1
	Sig. (2-tailed)	.000	
	N	1330	1330
**. Correlation is significant at the 0.01 level (2-tailed).			

Interpretation: From the above table 4.4.130, the Pearson correlation value is 0.000, less than 0.05. Hence, H₀ is rejected, which means there is a significant relationship between government policies regarding using Digital Wallets and satisfaction after using Digital Wallets.

H₀98: There is no significant relationship between perceived security and satisfaction after using a Digital Wallet.

Table 4.4.131 Correlations			
		PSAVG	SATAVG
PSAVG	Pearson Correlation	1	.315**
	Sig. (2-tailed)		.000
	N	1330	1330
SATAVG	Pearson Correlation	.315**	1
	Sig. (2-tailed)	.000	
	N	1330	1330
**. Correlation is significant at the 0.01 level (2-tailed).			

Interpretation: From the above table 4.4.131, the Pearson correlation value is 0.000, less than 0.05. Hence, H₀ is rejected, meaning a significant relationship exists between perceived security and satisfaction after using a Digital Wallet.

4.2.4 Hypothesis Testing: Regression Analysis

H₀99: Behavioural Intention is not influenced by Perceived Usefulness, Perceived Ease of Use, Attitude, Cost, Social Impact, Perceived Security and Government Policies.

Table 4.4.132 Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.729 ^a	.532	.529	.534
a. Predictors: (Constant), GOVTP Total, SI Total, PU Total, PS Total, COST Total, PEU Total, AT Total				

Table 4.4.133 ANOVA ^a						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	428.485	7	61.212	214.505	.000 ^b
	Residual	377.252	1322	.285		
	Total	805.736	1329			
a. Dependent Variable: BI Total						
b. Predictors: (Constant), GOVTP Total, SI Total, PU Total, PS Total, COST Total, PEU Total, AT Total						

Table 4.4.134 Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	.511	.085		6.034	.000
	PU Total	.111	.022	.127	5.147	.000
	PEU Total	.179	.022	.211	8.045	.000
	AT Total	.173	.025	.182	6.874	.000
	COST Total	.126	.023	.130	5.381	.000
	SI Total	.091	.019	.105	4.713	.000
	PS Total	.069	.021	.076	3.363	.001
	GOVTP Total	.129	.018	.165	7.019	.000
a. Dependent Variable: BI Total						

Interpretation: Table 4.4.132, indicates that the R square value is 0.515, which shows that 51.5% variation in Behavioural Intention is due to Perceived Usefulness, Perceived Ease of Use, Attitude, Cost, Social Impact, Perceived Security and Government Policies. The ANOVA table indicates the significant impact of Perceived Usefulness, Perceived Ease of Use, Attitude, Cost, Social Impact, Perceived Security, and Government Policies on Behavioural Intention as its p-value is 0.000, which is smaller than 0.05. The above variables significantly impact Behavioural Intention as their p-values are less than 0.05.

The predicted value of BI can be obtained using the regression model $BI = 0.587 + 0.141*PU + 0.279*PEU + 0.110*SI + 0.076*PS + 0.142*GOVTP + 0.157*COST + \text{error}$.

H₀100: Behavioural Intention (Ahmedabad City only) is not influenced by Perceived Usefulness, Perceived Ease of Use, Attitude, Cost, Social Impact, Perceived Security and Government Policies.

Table 4.4.135 Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.685 ^a	.470	.463	.549
a. Predictors: (Constant), GOVTP Total, SI Total, COST Total, PS Total, PEU Total, PU Total, AT Total				

Table 4.4.136 ANOVA ^a						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	144.540	7	20.649	68.570	.000 ^b
	Residual	163.213	542	.301		
	Total	307.753	549			
a. Dependent Variable: BI Total						
b. Predictors: (Constant), GOVTP Total, SI Total, COST Total, PS Total, PEU Total, PU Total, AT Total						

Table 4.4.137 Coefficients					
Model		Unstandardized Coefficients		Standardized Coefficients	Sig.
		B	Std. Error	Beta	
1	(Constant)	.698	.140		.000
	PU Total	.065	.035	.077	.062
	PEU Total	.168	.035	.199	.000
	AT Total	.142	.040	.152	.000
	COST Total	.163	.035	.176	.000
	SI Total	.099	.029	.121	.001
	PS Total	.116	.031	.134	.000
	GOVTP Total	.087	.028	.118	.002
a. Dependent Variable: BI Total					

Interpretation: Table 4.4.135, indicates that the R square value is 0.470, which shows a 475% variation in Behavioural Intention due to Perceived Usefulness, Perceived Ease of Use, Attitude, Cost, Social Impact, Perceived Security and Government Policies. The ANOVA table indicates the significant impact of Perceived Usefulness, Perceived Ease of Use, Attitude, Cost, Social Impact, Perceived Security and Government Policies on Behavioural Intention as its p-value is 0.000, which is smaller than 0.05. The above variables significantly impact Behavioural Intention as their p-values are less than 0.05.

The predicted value of BI can be obtained using the regression model $BI = 0.698 + 0.065*PU + 0.168*PEU + 0.142*AT + 0.163*COST + 0.099*SI + 0.116*PS + 0.087*GOVTP + \text{error}$.

H₀101: Behavioural Intention (Vadodara City only) is not influenced by Perceived Usefulness, Perceived Ease of Use, Attitude, Cost, Social Impact, Perceived Security and Government Policies.

Table 4.4.138 Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.924 ^a	.854	.847	.414
a. Predictors: (Constant), GOVTP Total, SI Total, PU Total, COST Total, PS Total, PEU Total, AT Total				

Table 4.4.139 ANOVA ^a						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	142.408	7	20.344	118.955	.000 ^b
	Residual	24.285	142	.171		
	Total	166.693	149			
a. Dependent Variable: BI Total						
b. Predictors: (Constant), GOVTP Total, SI Total, PU Total, COST Total, PS Total, PEU Total, AT Total						

Table 4.4.140 Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.074	.136		.546	.586
	PU Total	.048	.070	.046	.680	.498
	PEU Total	.339	.066	.362	5.166	.000
	AT Total	.396	.072	.385	5.487	.000
	COST Total	.004	.067	.004	.066	.948
	SI Total	.079	.060	.071	1.327	.187
	PS Total	.001	.068	.001	.017	.986
	GOVTP Total	.132	.056	.138	2.369	.019
a. Dependent Variable: BI Total						

Interpretation: Table 4.4.138, indicates that the R square value is 0.854, which shows that 85.4% variation in Behavioural Intention is due to Perceived Usefulness, Perceived Ease of Use, Attitude, Cost, Social Impact, Perceived Security and Government Policies. The ANOVA table indicates the significant impact of Perceived Usefulness, Perceived Ease of

Use, Attitude, Cost, Social Impact, Perceived Security and Government Policies on Behavioural Intention as its p-value is 0.000, which is smaller than 0.05. The above variables significantly impact Behavioural Intention as their p-values are less than 0.05.

The predicted value of BI can be obtained using the regression model $BI = 0.074 + 0.048*PU + 0.339*PEU + 0.396*AT + 0.004*COST + 0.079*SI + 0.001*PS + 0.132*GOVTP + \text{error}$.

H₀102: Behavioural Intention (Surat City only) is not influenced by Perceived Usefulness, Perceived Ease of Use, Attitude, Cost, Social Impact, Perceived Security and Government Policies.

Table 4.4.141 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.656 ^a	.431	.422	.558
a. Predictors: (Constant), GOVTP Total, PS Total, PU Total, SI Total, AT Total, COST Total, PEU Total				

Table 4.4.142 ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	115.813	7	16.545	53.138	.000 ^b
	Residual	153.187	492	.311		
	Total	269.000	499			
a. Dependent Variable: BI Total						
b. Predictors: (Constant), GOVTP Total, PS Total, PU Total, SI Total, AT Total, COST Total, PEU Total						

Table 4.4.143 Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.662	.168		3.949	.000
	PU Total	.120	.034	.140	3.505	.000
	PEU Total	.133	.038	.152	3.539	.000
	AT Total	.190	.042	.198	4.563	.000
	COST Total	.097	.040	.100	2.430	.015
	SI Total	.093	.032	.113	2.885	.004

PS Total	.025	.034	.028	.737	.461
GOVTP Total	.171	.031	.224	5.550	.000
a. Dependent Variable: BI Total					

Interpretation: Table 4.4.141, indicates that the R square value is 0.431, which shows a 43.1% variation in Behavioural Intention due to Perceived Usefulness, Perceived Ease of Use, Attitude, Cost, Social Impact, Perceived Security and Government Policies. The ANOVA table indicates the significant impact of Perceived Usefulness, Perceived Ease of Use, Attitude, Cost, Social Impact, Perceived Security and Government Policies on Behavioural Intention as its p-value is 0.000, which is smaller than 0.05. The above variables significantly impact Behavioural Intention as their p-values are less than 0.05. The predicted value of BI can be obtained using the regression model $BI = 0.662 + 0.120*PU + 0.133*PEU + 0.190*AT + 0.097*COST + 0.093*SI + 0.025*PS + 0.171 *GOVTP + \text{error}$.

H₀103: Behavioural Intention (Rajkot City only) is not influenced by Perceived Usefulness, Perceived Ease of Use, Attitude, Cost, Social Impact, Perceived Security and Government Policies.

Table 4.4.144 Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.790 ^a	.624	.602	.427
a. Predictors: (Constant), GOVTP Total, SI Total, PU Total, PS Total, AT Total, COST Total, PEU Total				

Table 4.4.145 ANOVA ^a						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	36.785	7	5.255	28.869	.000 ^b
	Residual	22.207	122	.182		
	Total	58.992	129			
a. Dependent Variable: BI Total						
b. Predictors: (Constant), GOVTP Total, SI Total, PU Total, PS Total, AT Total, COST Total, PEU Total						

Table 4.4.146 Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.559	.244		2.290	.024
	PU Total	.189	.061	.241	3.087	.003
	PEU Total	.197	.067	.264	2.928	.004
	AT Total	.074	.072	.077	1.031	.305
	COST Total	.156	.076	.166	2.047	.043
	SI Total	.114	.064	.114	1.785	.077
	PS Total	.023	.067	.025	.348	.728
	GOVTP Total	.128	.064	.160	2.020	.046
a. Dependent Variable: BI Total						

Interpretation: Table 4.4.144, indicates that the R square value is 0.624, which shows a 62.4% variation in Behavioural Intention due to Perceived Usefulness, Perceived Ease of Use, Attitude, Cost, Social Impact, Perceived Security and Government Policies. The ANOVA table indicates the significant impact of Perceived Usefulness, Perceived Ease of Use, Attitude, Cost, Social Impact, Perceived Security and Government Policies on Behavioural Intention as its p-value is 0.000, which is smaller than 0.05. The above variables significantly impact Behavioural Intention as their p-values are less than 0.05. The predicted value of BI can be obtained using the regression model $BI = 0.559 + 0.189*PU + 0.197*PEU + 0.074*AT + 0.156*COST + 0.114*SI + 0.023*PS + 0.128 *GOVTP + \text{error}$.

H₀104: Behavioural Intention (Male only) is not influenced by Perceived Usefulness, Perceived Ease of Use, Attitude, Cost, Social Impact, Perceived Security and Government Policies.

Table 4.4.147 Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.721 ^a	.520	.516	.519
a. Predictors: (Constant), GOVTP Total, SI Total, PU Total, PS Total, COST Total, AT Total, PEU Total				

Table 4.4.148 ANOVA ^a						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	207.908	7	29.701	110.384	.000 ^b
	Residual	191.579	712	.269		
	Total	399.487	719			
a. Dependent Variable: BI Total						
b. Predictors: (Constant), GOVTP Total, SI Total, PU Total, PS Total, COST Total, AT Total, PEU Total						

Table 4.4.149 Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.571	.117		4.866	.000
	PU Total	.083	.028	.098	2.914	.004
	PEU Total	.166	.030	.198	5.600	.000
	AT Total	.218	.033	.231	6.657	.000
	COST Total	.129	.032	.135	4.088	.000
	SI Total	.070	.026	.083	2.732	.006
	PS Total	.085	.027	.098	3.180	.002
	GOVTP Total	.123	.024	.162	5.195	.000
a. Dependent Variable: BI Total						

Interpretation: Table 4.4.147 indicates that the R square value is 0.520, which shows a 52% variation in Behavioural Intention due to Perceived Usefulness, Perceived Ease of Use, Attitude, Cost, Social Impact, Perceived Security and Government Policies. The ANOVA table indicates the significant impact of Perceived Usefulness, Perceived Ease of Use, Attitude, Cost, Social Impact, Perceived Security and Government Policies on Behavioural Intention as its p-value is 0.000, which is smaller than 0.05. The above variables significantly impact Behavioural Intention as their p-values are less than 0.05.

The predicted value of BI can be obtained using the regression model $BI = 0.571 + 0.083*PU + 0.166*PEU + 0.218*AT + 0.129*COST + 0.070*SI + 0.085*PS + 0.123*GOVTP + \text{error}$.

H₀105: Behavioural Intention (Female only) is not influenced by Perceived Usefulness, Perceived Ease of Use, Attitude, Cost, Social Impact, Perceived Security and Government Policies.

Table 4.4.150 Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.736 ^a	.542	.537	.550
a. Predictors: (Constant), GOVTP Total, PS Total, SI Total, PU Total, COST Total, PEU Total, AT Total				

Table 4.4.151 ANOVA ^a						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	216.080	7	30.869	101.924	.000 ^b
	Residual	182.320	602	.303		
	Total	398.400	609			
a. Dependent Variable: BI Total						
b. Predictors: (Constant), GOVTP Total, PS Total, SI Total, PU Total, COST Total, PEU Total, AT Total						

Table 4.4.152 Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.464	.123		3.772	.000
	PU Total	.137	.033	.152	4.113	.000
	PEU Total	.195	.034	.228	5.763	.000
	AT Total	.121	.039	.127	3.080	.002
	COST Total	.134	.035	.137	3.788	.000
	SI Total	.113	.030	.126	3.812	.000
	PS Total	.053	.032	.055	1.625	.105
	GOVTP Total	.128	.029	.159	4.388	.000
a. Dependent Variable: BI Total						

Interpretation: Table 4.4.150, indicates that the R square value is 0.542, which shows that 54.2% variation in Behavioural Intention is due to Perceived Usefulness, Perceived Ease of Use, Attitude, Cost, Social Impact, Perceived Security and Government Policies. The ANOVA table indicates the significant impact of Perceived Usefulness, Perceived Ease of

Use, Attitude, Cost, Social Impact, Perceived Security and Government Policies on Behavioural Intention as its p-value is 0.000, which is smaller than 0.05. The above variables significantly impact Behavioural Intention as their p-values are less than 0.05. The predicted value of BI can be obtained using the regression model $BI = 0.464 + 0.137*PU + 0.195*PEU + 0.121*AT + 0.134*COST + 0.113*SI + 0.053*PS + 0.128 *GOVTP + \text{error}$.

H₀106: Satisfaction is not influenced by Perceived Usefulness, Perceived Ease of Use, Social Impact, Perceived Security and Government Policies.

Table 4.4.153 Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.609 ^a	.370	.368	.745
a. Predictors: (Constant), GOVTPAVG, SIAVG, PUAVG, PSAVG, PEUAVG				

Table 4.4.154 ANOVA ^a						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	431.834	5	86.367	155.751	.000 ^b
	Residual	734.182	1324	.555		
	Total	1166.016	1329			
a. Dependent Variable: SATAVG						
b. Predictors: (Constant), GOVTPAVG, SIAVG, PUAVG, PSAVG, PEUAVG						

Table 4.4.155 Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.841	.115		7.329	.000
	PUAVG	.210	.029	.200	7.299	.000
	PEUAVG	.260	.029	.254	8.905	.000
	SIAVG	.094	.026	.090	3.566	.000
	PSAVG	.050	.028	.045	1.779	.075
	GOVTPAVG	.199	.025	.210	7.844	.000
a. Dependent Variable: SATAVG						

Interpretation: Table 4.4.153, indicates that the R square value is 0.370, which shows a 37% variation in Satisfaction due to Perceived Usefulness, Perceived Ease of Use, Social Impact, Perceived Security and Government Policies. The ANOVA table indicates the significant

impact of Perceived Usefulness, Perceived Ease of Use, Social Impact, Perceived Security and Government Policies on Satisfaction as its p-value is 0.000, which is smaller than 0.05. The above variables significantly impact Satisfaction as their p-values are less than 0.05. The predicted value of Satisfaction can be obtained using the regression model $SA = 0.841 + 0.210*PU + 0.260*PEU + 0.094*SI + 0.050*PS + 0.199*GOVTP + \text{error}$.

H₀107: Overall Satisfaction is not influenced by Perceived Usefulness, Perceived Ease of Use, Social Impact, Perceived Security and Government Policies.

Table 4.4.156 Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.547 ^a	.299	.296	.895
a. Predictors: (Constant), GOVTPAVG, SIAVG, PUAVG, PSAVG, PEUAVG				

Table 4.4.157 ANOVA ^a						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	451.527	5	90.305	112.808	.000 ^b
	Residual	1059.898	1324	.801		
	Total	1511.426	1329			
a. Dependent Variable: Overall, I am satisfied with using Digital Wallet.						
b. Predictors: (Constant), GOVTPAVG, SIAVG, PUAVG, PSAVG, PEUAVG						

Table 4.4.158 Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.156	.138		8.381	.000
	PUAVG	.206	.035	.173	5.968	.000
	PEUAVG	.290	.035	.249	8.274	.000
	SIAVG	.097	.032	.081	3.059	.002
	PSAVG	-.015	.034	-.012	-.443	.658
	GOVTPAVG	.220	.030	.205	7.237	.000
a. Dependent Variable: Overall SAT						

Table 4.4.156, indicates that the R square value is 0.299, which shows a 29.9% variation in Overall Satisfaction due to Perceived Usefulness, Perceived Ease of Use, Social Impact, Perceived Security and Government Policies. The ANOVA table indicates the significant

impact of Perceived Usefulness, Perceived Ease of Use, Social Impact, Perceived Security and Government Policies on Overall Satisfaction as its p-value is 0.000, which is smaller than 0.05. The above variables significantly impact Overall Satisfaction as their p-values are less than 0.05. The predicted value of Overall Satisfaction can be obtained using the regression model $\text{Overall SAT} = 1.156 + 0.206*PU + 0.290*PEU + 0.097*SI - 0.015*PS + 0.220*GOVTP + \text{error}$.

Objective: 6 To analyze, interpret and measure the effect of Demonetization on Digital Wallet:

Table 4.4.159 Association between two attributes		Chi-square (P-value)	Significant or not
Gender	Use of digital wallet before Demonetization	0.092	The association is not Significant
Age	Use of digital wallet before Demonetization	0.000	Association is Significant
City	Use of digital wallet before Demonetization	0.001	Association is Significant
City	Demonetization made the Use of digital wallets compulsory	0.039	Association is Significant
City	Use of digital wallet after Demonetization	0.071	The association is not Significant
Education	Use of digital wallet before Demonetization	0.000	Association is Significant
Education	Use of digital wallet after Demonetization	0.858	The association is not Significant
Profession	Use of digital wallet before Demonetization	0.000	Association is Significant
Profession	Use of digital wallet after Demonetization	0.152	The association is not Significant
Monthly Family Income	Use of digital wallet before Demonetization	0.242	The association is not Significant
Marital Status	Use of digital wallet before Demonetization	0.000	Association is Significant

Family Structure	Use of digital wallet before Demonetization	0.081	The association is not Significant
Number of family members	Use of digital wallet before Demonetization	0.185	The association is not Significant
Number of family members	Use of digital wallet after Demonetization	0.415	The association is not Significant

Interpretation:

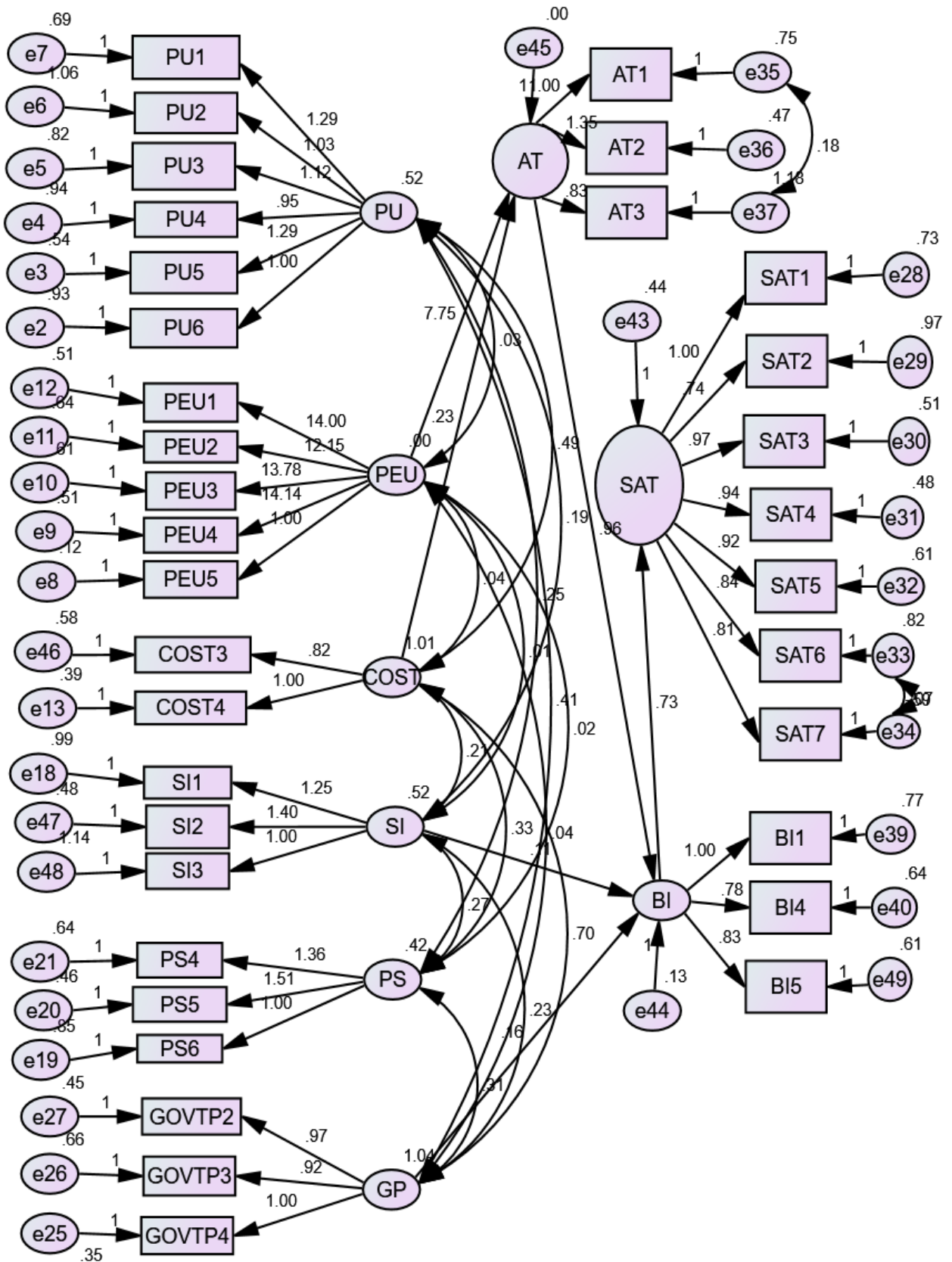
From the above table, the interpretation is as follows:

- The association is not significant between Gender and the Use of digital wallets before Demonetization, which means Gender is not affected by the Use of digital wallets before Demonetization as its p-value is 0.092, which is greater than 0.05.
- There is an association between Age and the Use of digital wallets before Demonetization, which means Age is affected by the Use of digital wallets before Demonetization as its p-value is 0.000, less than 0.05.
- There is an association between the City and the Use of digital wallets before Demonetization, which means the City is affected by using digital wallets before Demonetization, as its p-value is 0.001, less than 0.05.
- There is an association between the City and Demonetization, making the Use of digital wallets compulsory. This means the City is affected by Demonetization, making digital wallets compulsory, as their p-value is 0.039, less than 0.05.
- The association between the City and the Use of digital wallets after Demonetization is insignificant, meaning the City is unaffected by using digital wallets after Demonetization; its p-value is 0.071, greater than 0.05.
- There is an association between Education and the Use of digital wallets before Demonetization, which means Education is affected by the Use of digital wallets before Demonetization as its p-value is 0.000, less than 0.05.
- The association between Education and the Use of digital wallets after Demonetization is insignificant, meaning Education is not affected by the Use of digital wallets after Demonetization. Its p-value is 0.858, which is greater than 0.05.
- There is an association between the profession and the Use of digital wallets before Demonetization, which means that the profession is affected by using

digital wallets before Demonetization. The p-value is 0.000, which is less than 0.05.

- The association between the profession and the Use of digital wallets after Demonetization is insignificant, which means that the profession will not be affected by using digital wallets after Demonetization. Its p-value is 0.152, which is greater than 0.05.
- The association between Monthly Family Income and the Use of digital wallets before Demonetization is insignificant, meaning Monthly Family Income is unaffected by using digital wallets before Demonetization, as its p-value is 0.242, greater than 0.05.
- There is an association between Marital Status and the Use of digital wallets before Demonetization, which means Marital Status is affected by the Use of digital wallets before Demonetization. The p-value is 0.000, which is less than 0.05.
- The association between family structure and the Use of digital wallets before Demonetization is insignificant, which means that using digital wallets before Demonetization does not affect family structure. Its p-value is 0.081, which is greater than 0.05.
- The association between the Number of Family Members and the Use of digital wallets before Demonetization is insignificant, which means the Number of Family Members is unaffected by the Use of digital wallets before Demonetization. Its p-value is 0.185, which is greater than 0.05.
- The association is not significant between the Number of Family Members and the Use of digital wallets after Demonetization, which means the Number of Family Members is not affected by the Use of digital wallets after Demonetization as its p-value is 0.415, which is greater than 0.05.

Amos Model



Interpretation:

A structural equation model developed through AMOS tests the significance of the relationships between dependent and independent variables. A good fitting model is accepted if the value of CMIN/df is < 5 , the goodness of fit (GFI) indices (Hair et al., 2010), the Tucker and Lewis (1973) index (TLI); the Confirmatory fit index (CFI) (Bentler, 1990) is > 0.90 (Hair et al., 2010). In addition, an adequate fitting model was accepted if the AMOS computed value of the standardized root mean square residual (SRMR) < 0.05 and the root mean square error approximation (RMSEA) is between 0.05 and 0.08 (Hair et al., 2010). The fit indices for the model shown in Table 1 fell within the acceptable range: CMIN/df = 4.329, the goodness of fit index (GFI) = 0.903, Tucker and Lewis index (TLI) = 0.905, Confirmatory fit Index (CFI) = 0.915, standardized root mean square residual (SRMR) = 0.0458 and root mean square error approximation (RMSEA) = 0.05. These table values are presented in the following table.

Table 4.4.160 Important indices for Model fit.

CMIN/DF	GFI	AGFI	TLI	CFI	RMSEA
4.329 < 5.00	0.903 > 0.90	0.918 > 0.90	0.905 > 0.90	0.915 > 0.90	0.05 between 0.05 and 0.09

The square multiple correlation was 0.466 for satisfaction, 0.819 for buying intention and 0.990 for attitude; these indicate that 46.6% of variation in satisfaction is accounted by Behavioural Intention (BI), 81.9% variation in Behavioural Intention (BI) counted by Attitude (AT), Government Policies (GOVP) and Social Impact (SI) while 99% variation in Attitude (AT) is accounted by Perceived Ease Of Use (PEU) which is presented in the following table.

Table 4.4.161 Squared Multiple Correlations: (Group number 1 - Default model)

Variables		Estimate
Attitude (AT)		.990
Behavioral Intention (BI)		.819
Satisfaction (SAT)		.466

The study assessed the impact of Perceived Ease of Use (PEU), Cost, Social Impact (SI) and Government Policies (GOVP) on satisfaction with Behavioural Intention (BI), mediating the effect of Behavioural Intention (BI) and Attitude (AT). The impact of Perceived Ease of Use

(PEU) ($b = 7.748$, $t = 5.540$, $p = 0.000$) and COST ($b = 0.230$, $t = 8.965$, $p = 0.000$) on Attitude (AT); SOCIAL IMPACT ($b = 0.106$, $t = 3.433$, $p = 0.000$) and Government Policies (GOVP) ($b = 0.157$, $t = 5.436$, $p = 0.000$) and Attitude (AT) ($b = 0.956$, $t = 15.437$, $p = 0.000$) on Behavioural Intention (BI) and Behavioural Intention (BI) ($b = 0.731$, $t = 18.473$, $p = 0.000$) on SATISFACTION were positive and significant, hence H_1 was supported the impact of independent (Perceived Ease of Use, Cost, Social Impact and Government Policies) variables, mediating (Attitude and Behavioural Intention) variables on dependent variables Satisfaction (SAT). Hypothesis results are presented in Table 3.

Table 4.4.162 Relationship between dependent variables and independent variables

Hypothesized Relationship		Standardized Estimate	t-value	p-value	Decision
Attitude	<--- Perceived Ease of Use	7.748	5.540	***	Significant relation.
Attitude	<--- Cost	.230	8.965	***	Significant relation.
Behavioural Intention	<--- Social Impact	.106	3.433	***	Significant relation.
Behavioural Intention	<--- Government Policies	.157	5.436	***	Significant relation.
Behavioural Intention	<--- Attitude	.956	15.437	***	Significant relation.
Satisfaction	<--- Behavioural Intention	.731	18.473	***	Significant relation.

Reference:

3. https://www.researchgate.net/publication/237009923_Multivariate_Data_Analysis_A_Global_Perspective
4. Bentler, P. M. (1990). Comparative fit indexes in structural models. *Psychological Bulletin*, 107(2), 238–246.