

## **ABBREVIATIONS:**

Rs./INR:	Indian Rupees
US\$:	US Dollar
AePS:	Aadhaar Enabled Payment System
AT:	Attitude
ATM:	Automated Teller Machine
ATPM:	Attitude Towards Plastic Money
BBPS:	Bharat Bill Payment System
BHIM:	Bharat Interface for Money
BI:	Behavioral Intention
CAGR:	Compound Annual Growth Rate
CTS:	Cheque Truncation System
DTH:	Direct To Home
GOVP/GOVTP:	Government Policy
HDFC:	Housing Development Finance Corporation
HSBC:	Hongkong and Shanghai Banking Corporation Limited
ICICI:	Industrial Credit and Investment Corporation of India
ICS:	International Card Schemes
IFSC:	Indian Financial System Code
IMPS:	Immediate Payment Service
KYC:	Know Your Customer/ Know Your Client
MHRD:	Ministry of Human Resource Development
MICR:	Magnetic Ink Character Recognition

NABARD:	National Bank for Agriculture and Rural Development
NEFT:	National Electronic Funds Transfer
NETC:	National Electronic Toll Collection
NFS:	National Financial Switch
NPCI:	National Payment Corporation of India
PEU:	Perceived Ease of Use
POS:	Point of Sale
PS:	Perceived Security
PU:	Perceived Usefulness
QR Code:	Quick Response Code
RBI:	Reserve Bank of India
RFID:	Radio Frequency Identification
RTGS:	Real Time Gross Settlement
RuPay:	Rupee and Payment
SA:	Satisfaction After Use
SBI:	State Bank of India
SI:	Social Impact
TDS:	Tax Deducted at Source
TPS:	Telcome Service Providers
UPI:	Unified Payments Interface
USSD:	Unstructured Supplementary Service
VPA:	Virtual Payment Address