

SGK GOVERNMENT DEGREE COLLEGE, VINUKONDA

Department of Commerce



A Project Report on
DIGITAL TRANSACTION

Submitted in Partial Fulfillment for the award of degree
Bachelor of Commerce

By

CH.S.V.S. NEERAJ

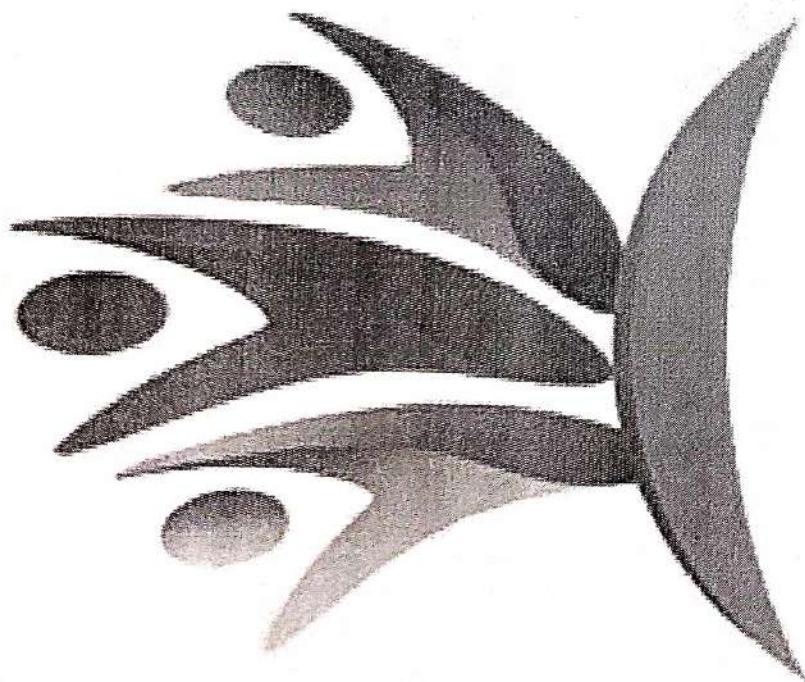
(Y202099006)

(2021-2022)

Under the Guidance of

SRI JAGADEESH

COMMUNITY SERVICE PROJECT



ABOUT ME



Hello everyone ! I am Ch.Neeraj from 2nd B.com SGK Govt Degree
College,Vinukonda.

Today i am here to present you my report on the survey I have conducted on the
topic Digital transactions as a part of community service project which is
conducted under the guidance of our mentor :-

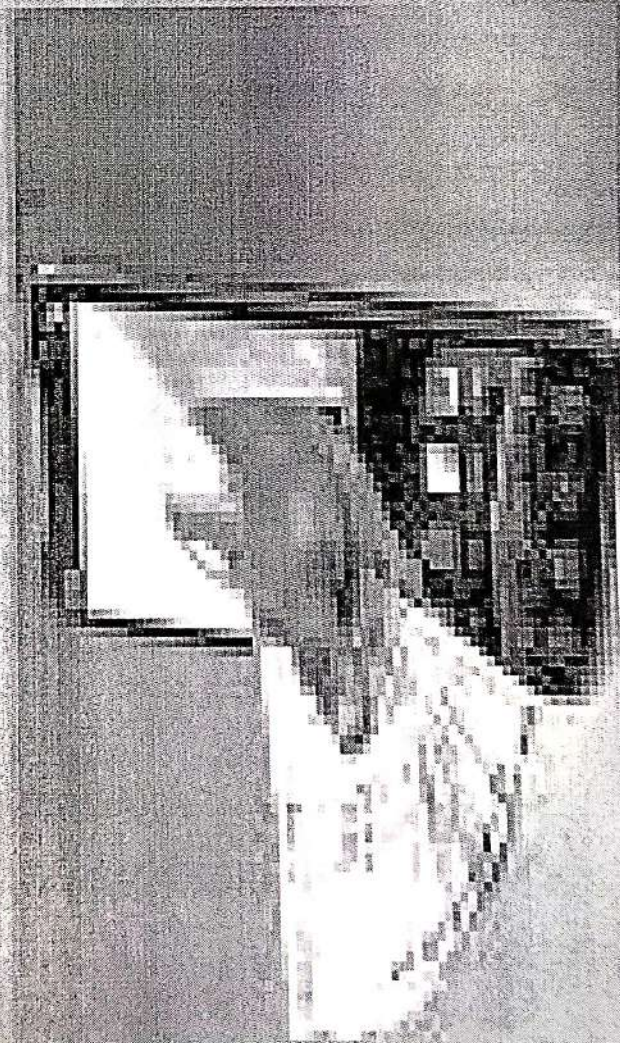
Jagadeesh Sir , Lecture Of Commerce.

DIGITAL TRANSFORMATION

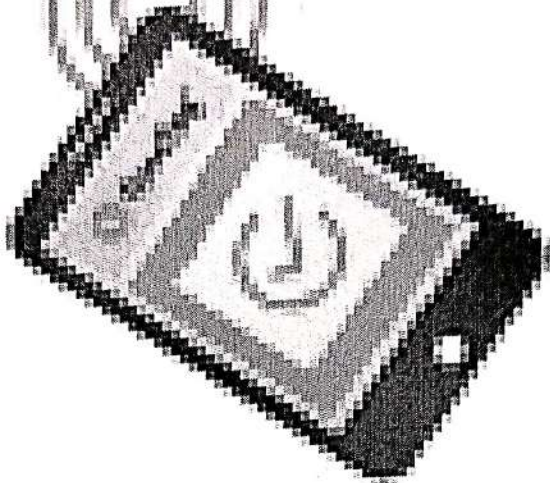
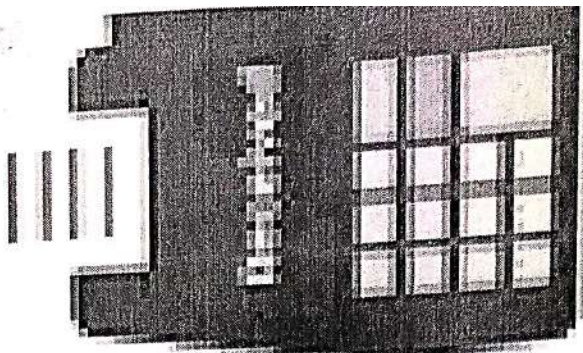
BY

RASHMI MIS

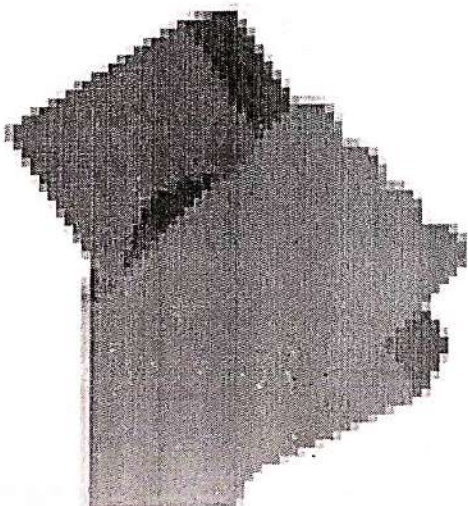
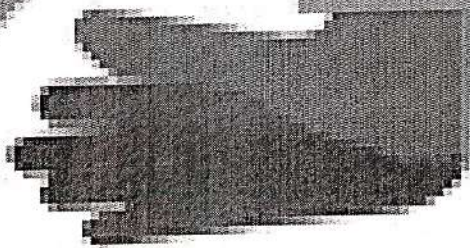
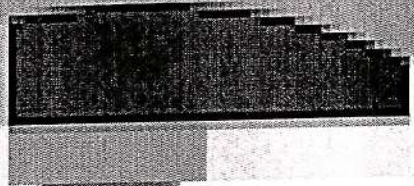
RAAGCHAND S B



TOMATO

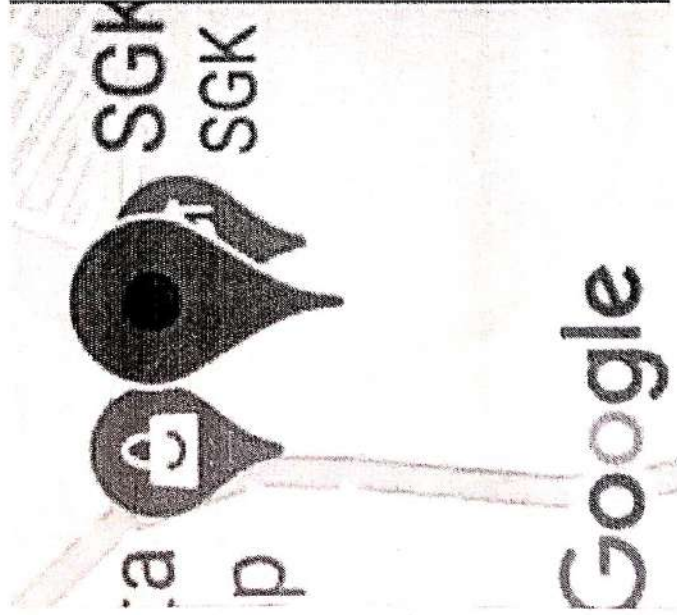


Go Digital

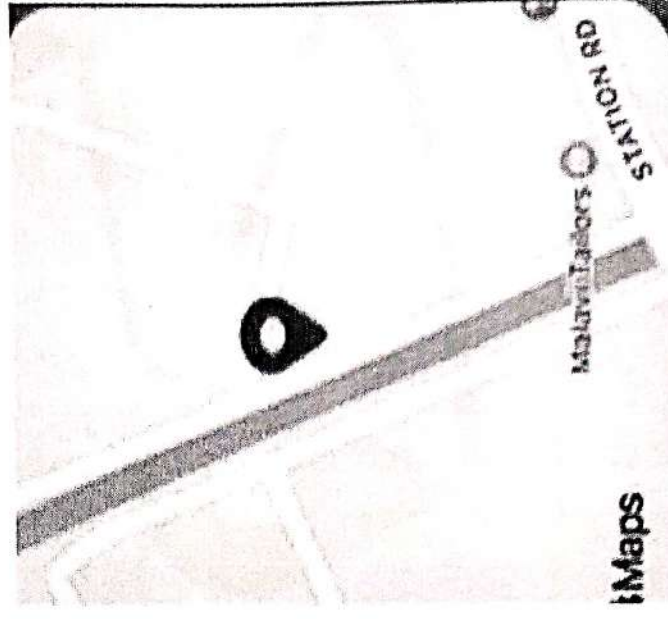


No Cash!

Survey Locations

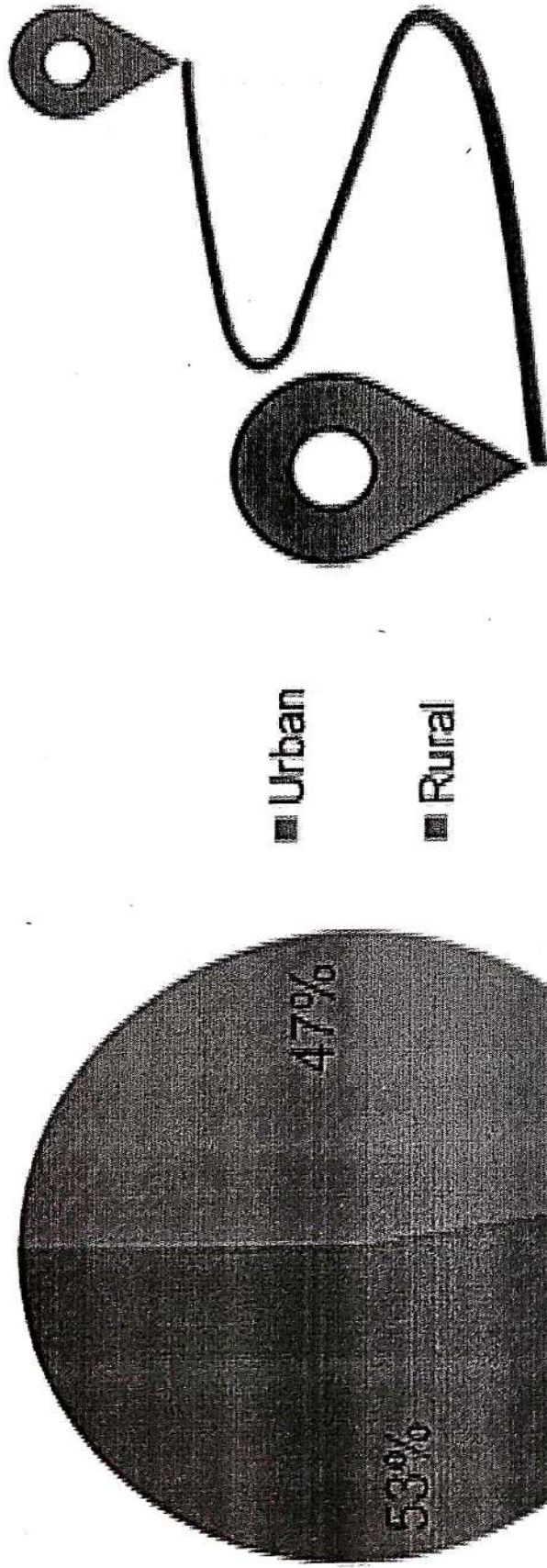


SGK GDC , Vinukonda

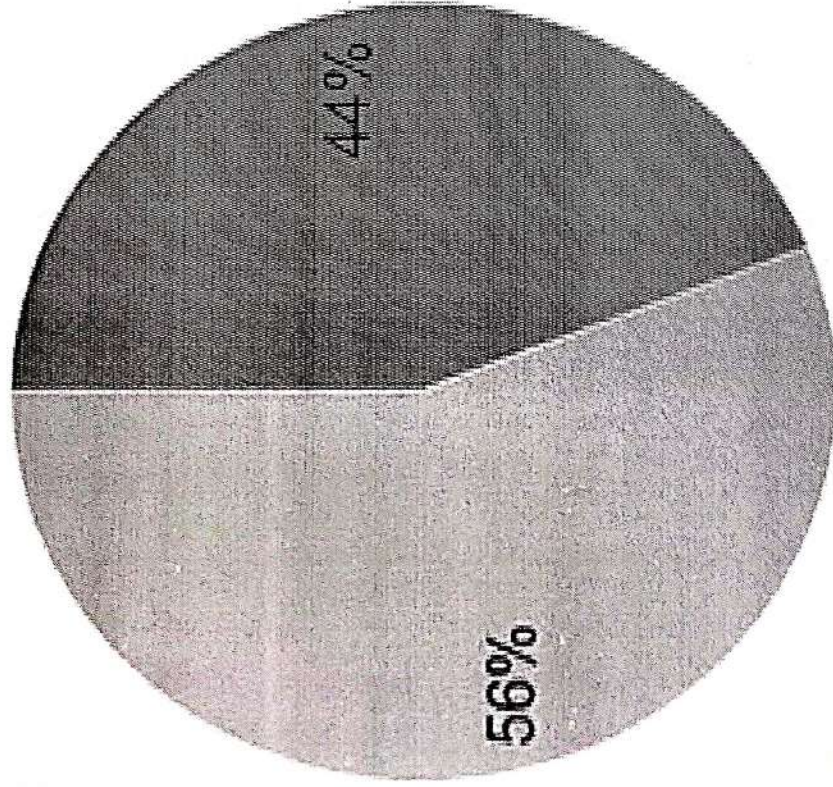


Station Road, Narasaraopet

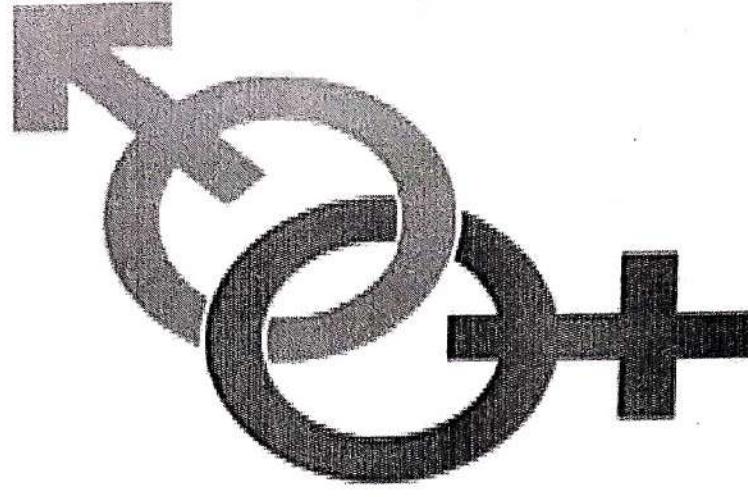
Classification of Respondents based on location



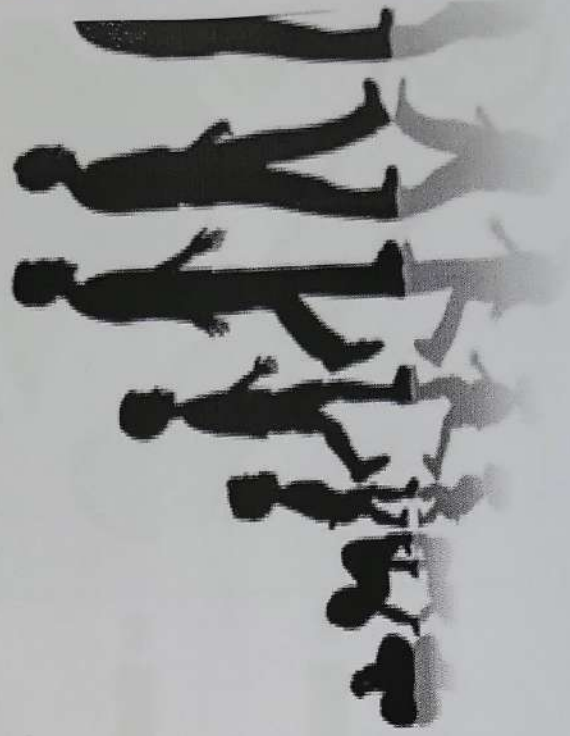
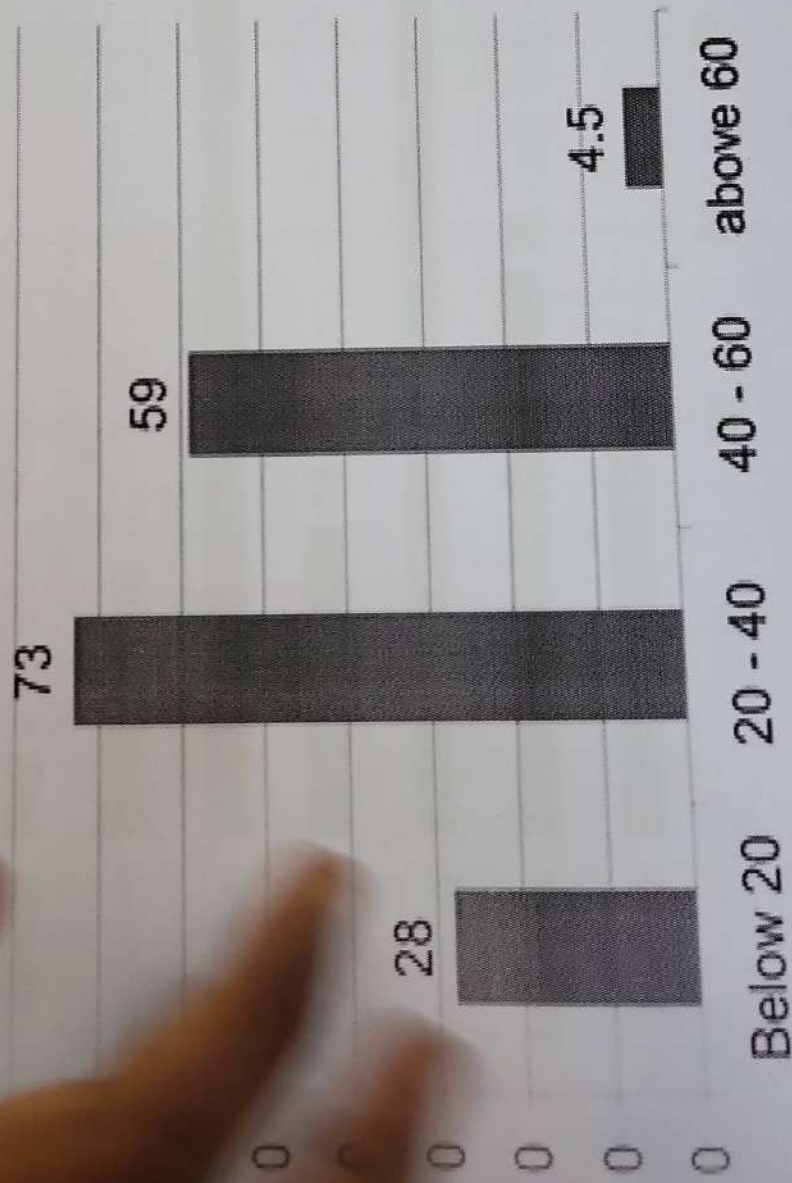
Classification of Respondents based on gender



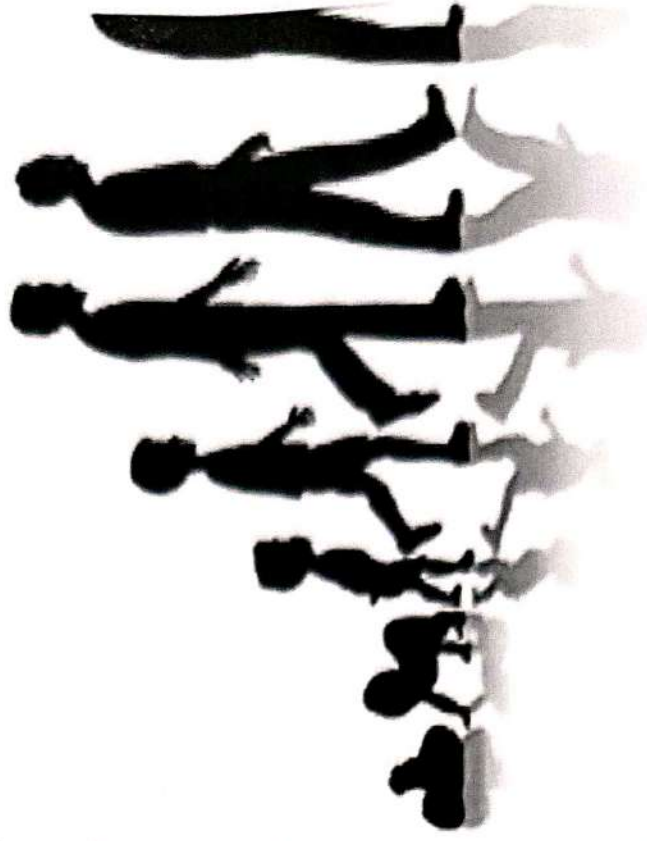
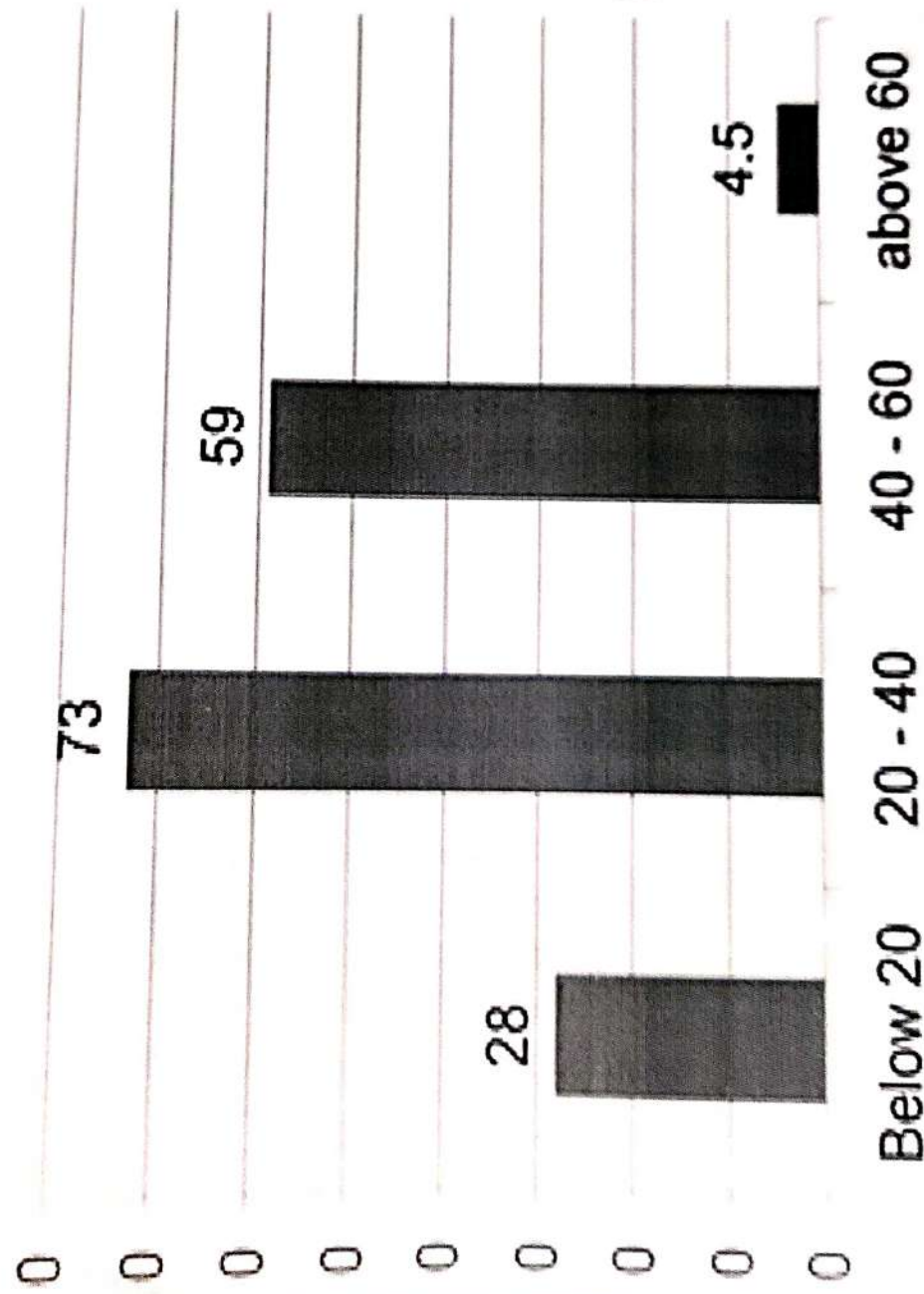
■ Male
■ Female



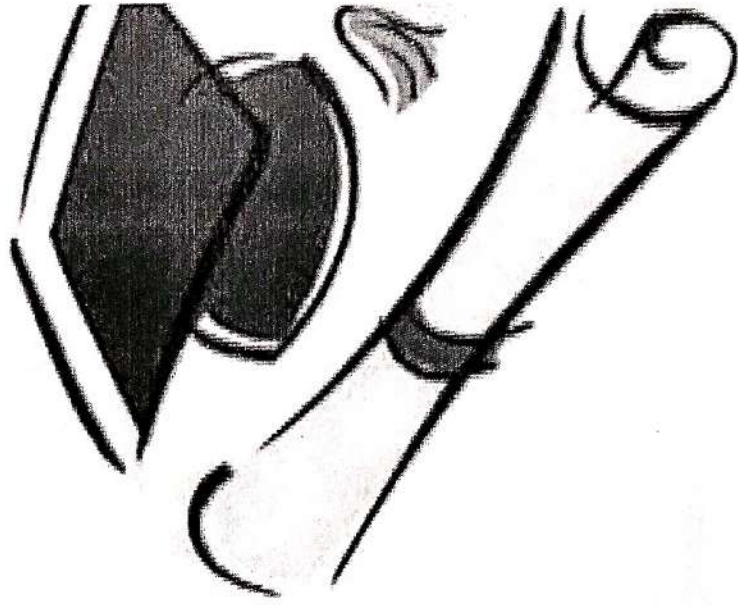
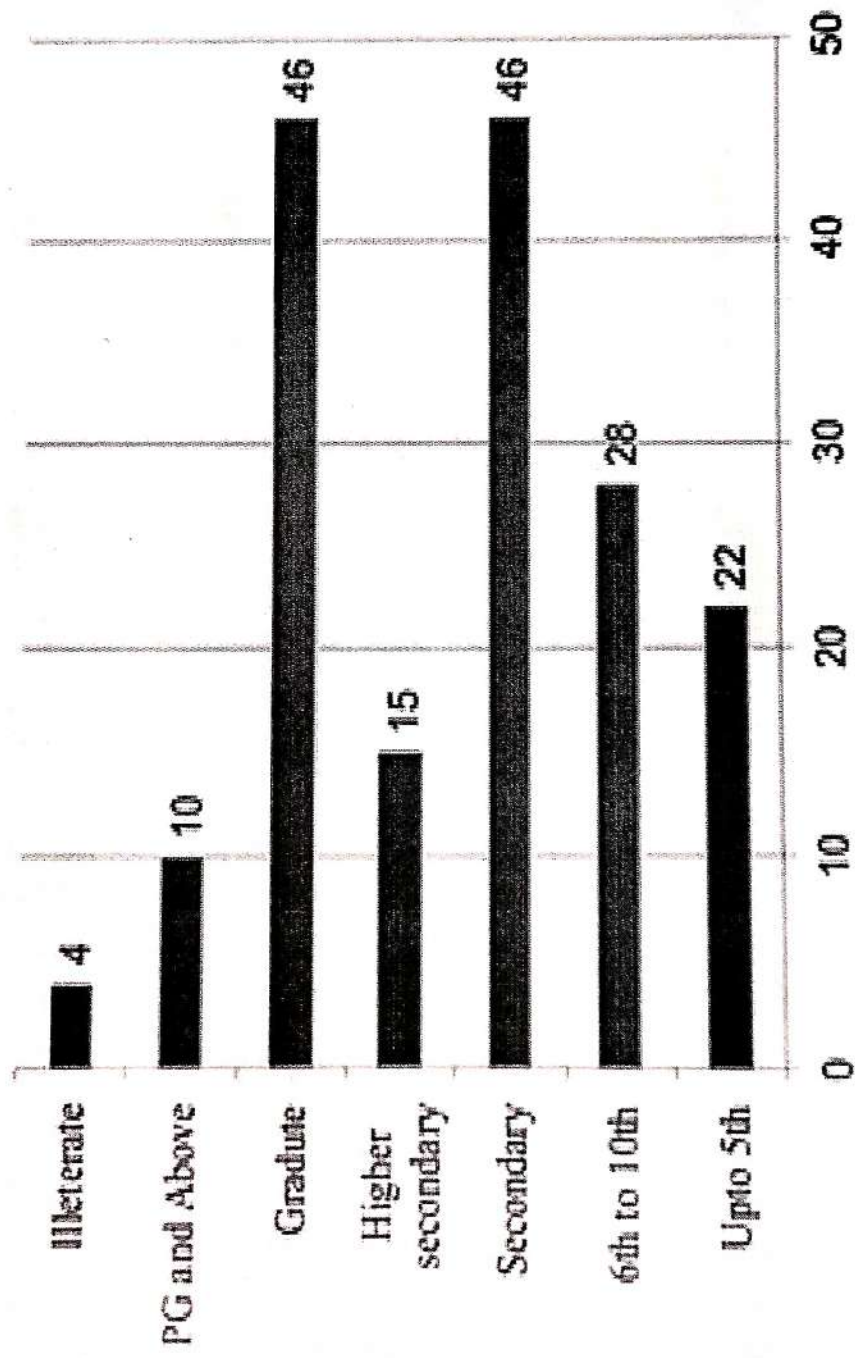
Classification of Respondents based on age



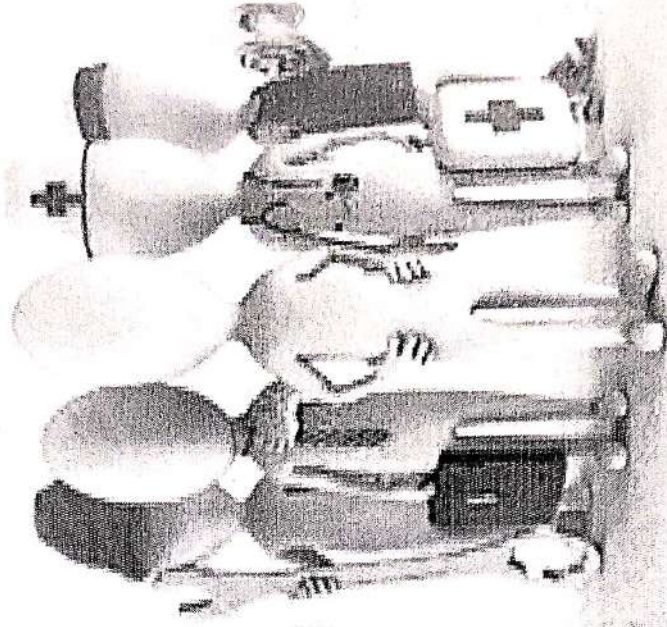
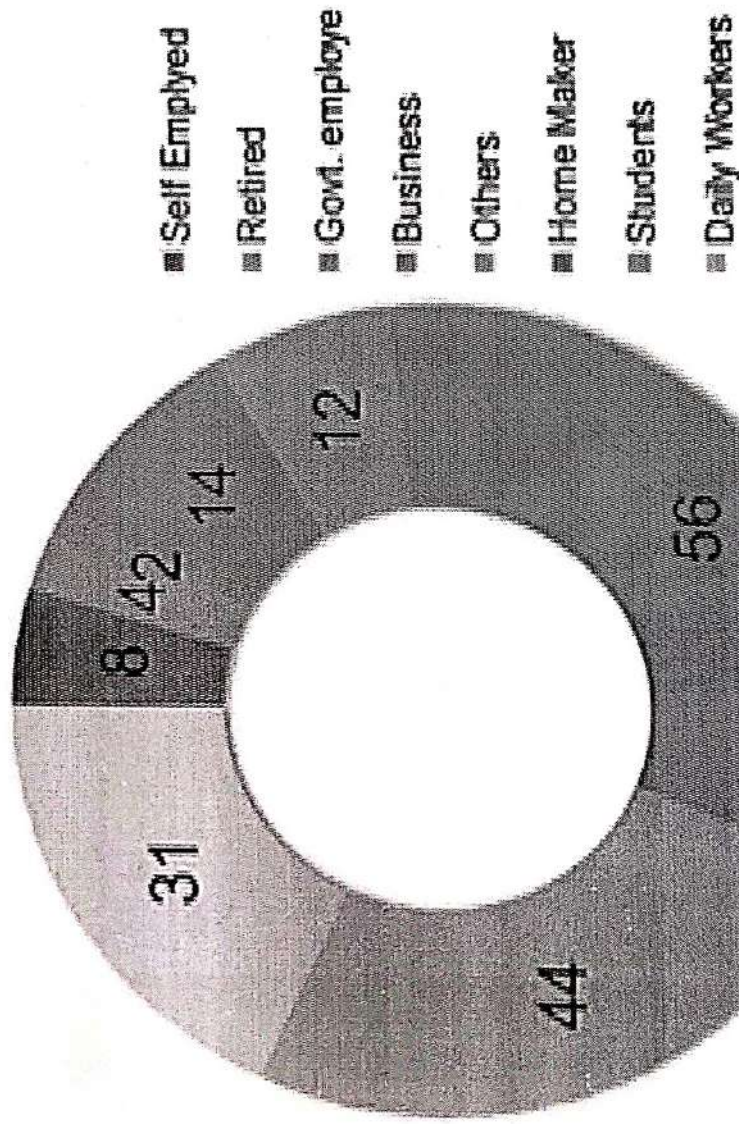
Classification of Respondents based on age



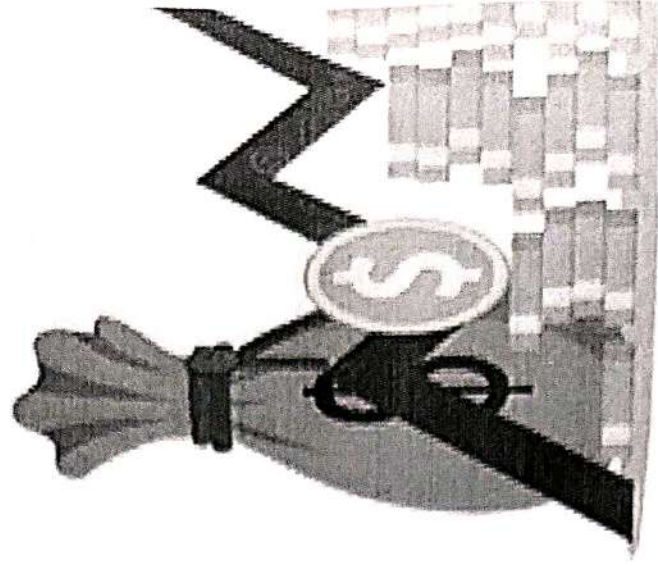
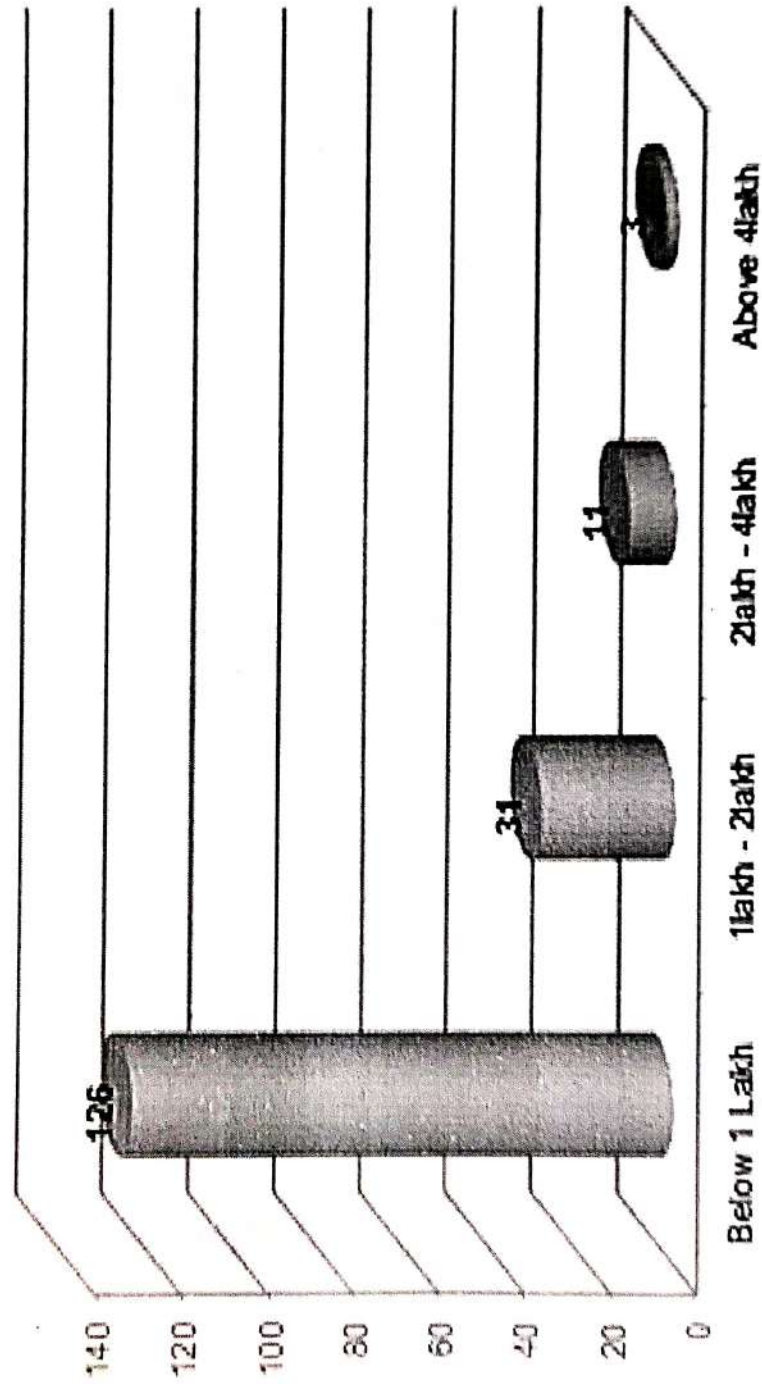
Classification of Respondents based on Educational Qualification.



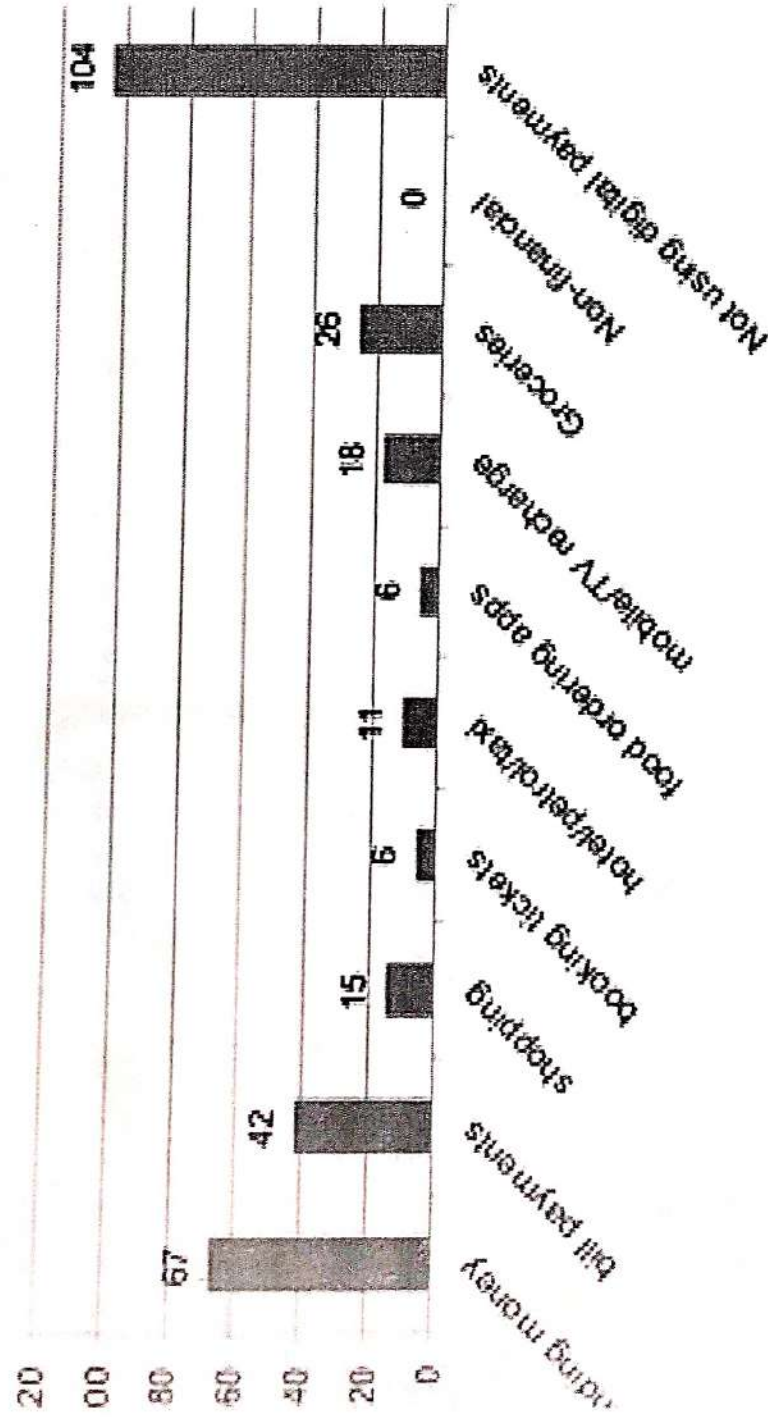
Classification of Respondents Based on Profession.



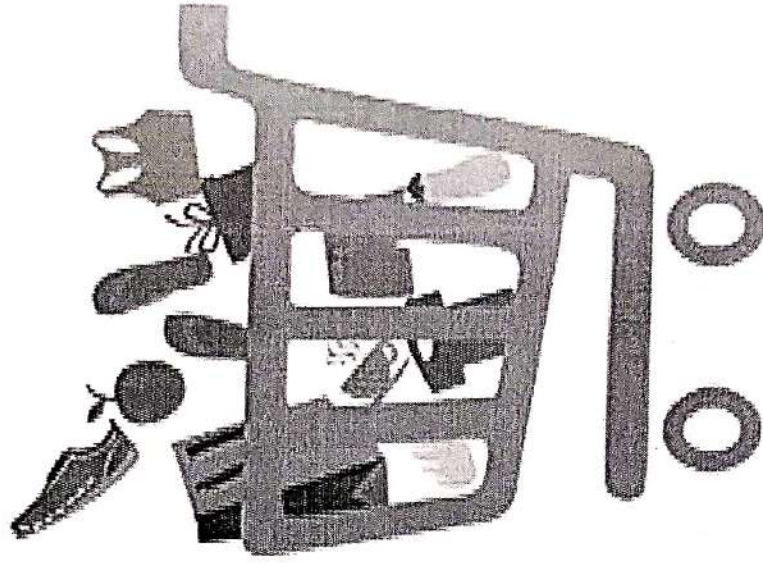
Classification of Respondents Based on Income



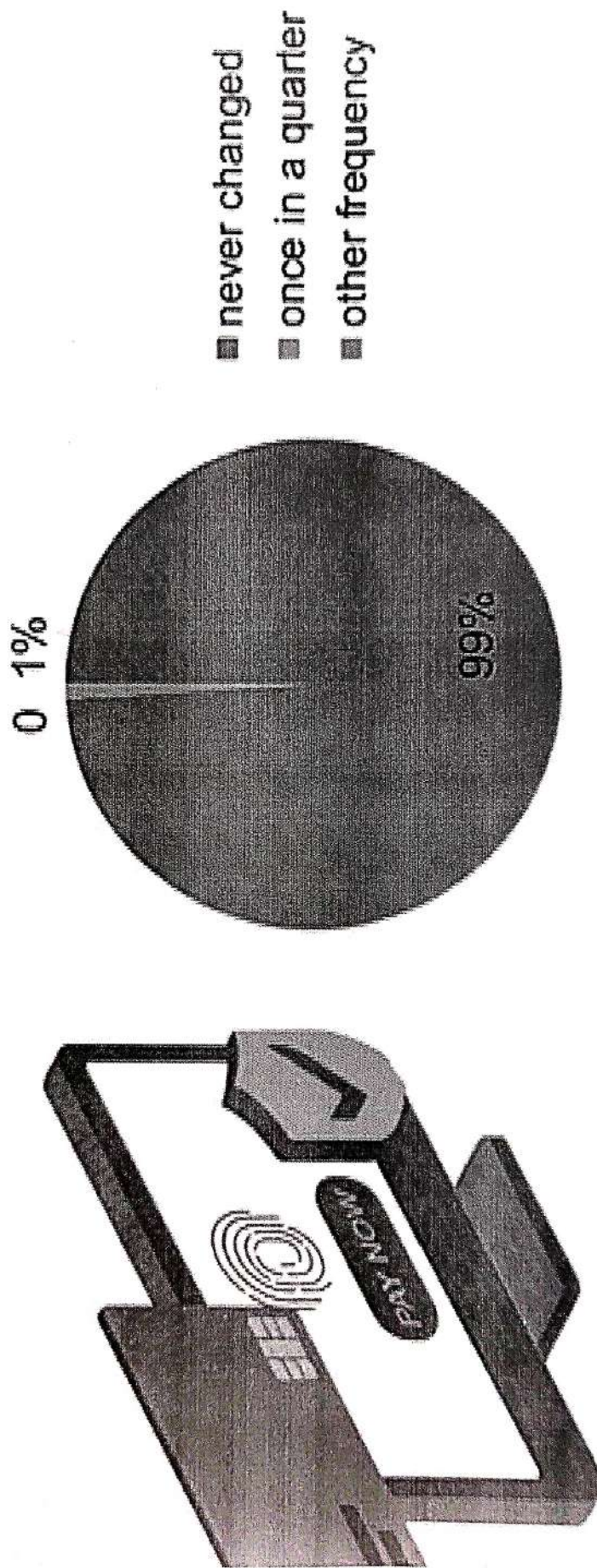
References regarding use of digital wallets for purchase.



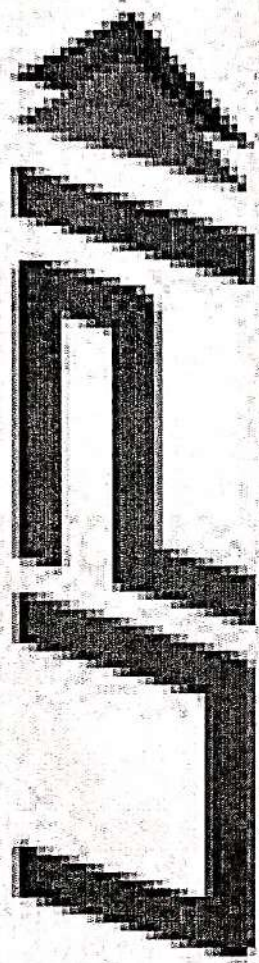
From the above Data, Most of the people are not using digital payment products for purchasing. The people who are using digital payment products are using mostly for sending money, bill payments and groceries.



Analysis on no. of people change PIN for debit/credit/Mobile banking



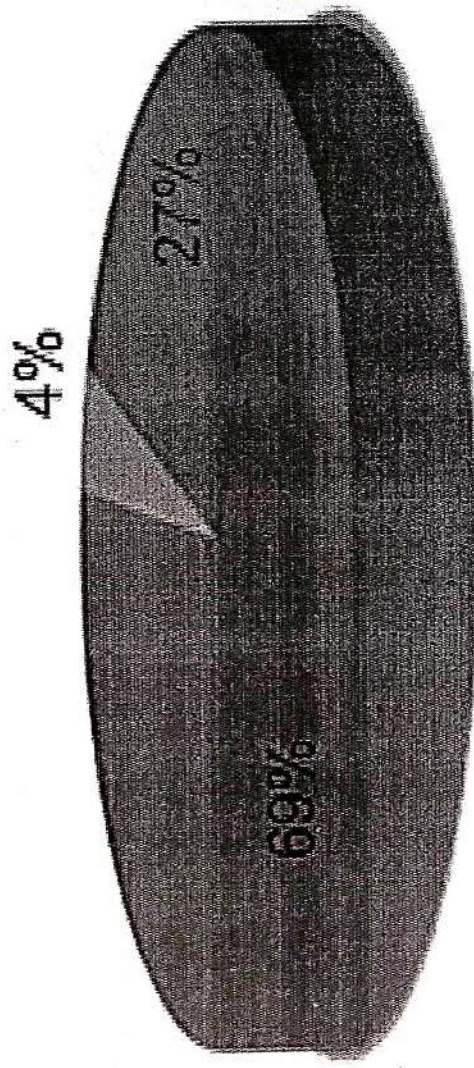
From the above Data, it is recorded that all the respondents never change their PIN for credit/debit/mobile banking.



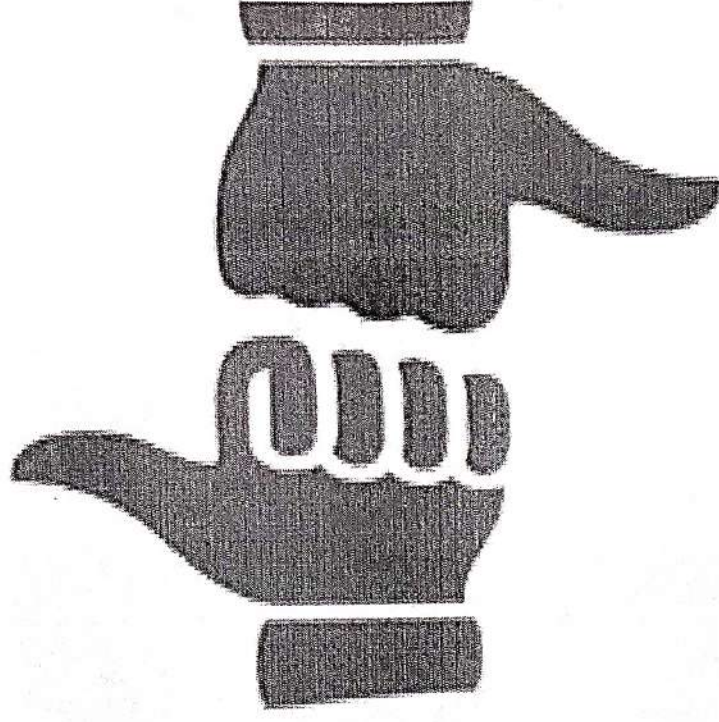
NATIONAL HEALTH INTERVIEW SURVEY



THE FUTURE OF PAYMENTS

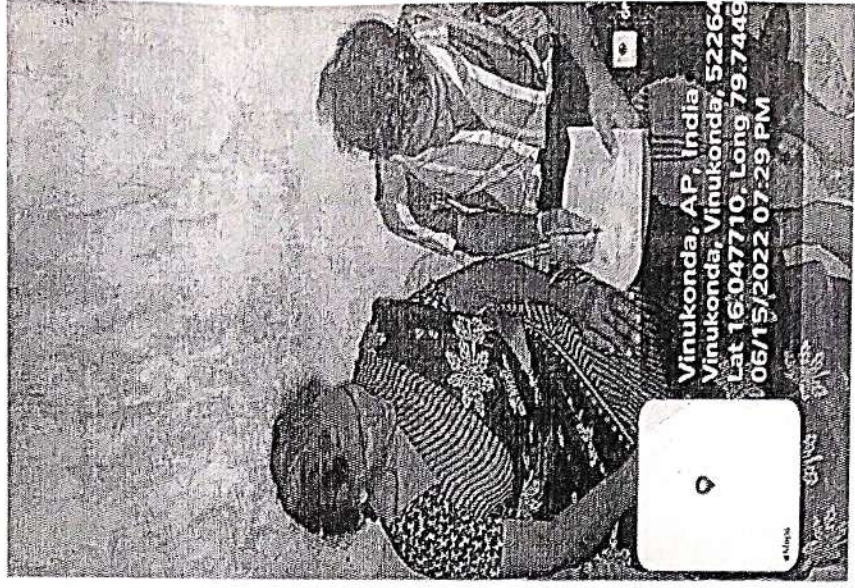


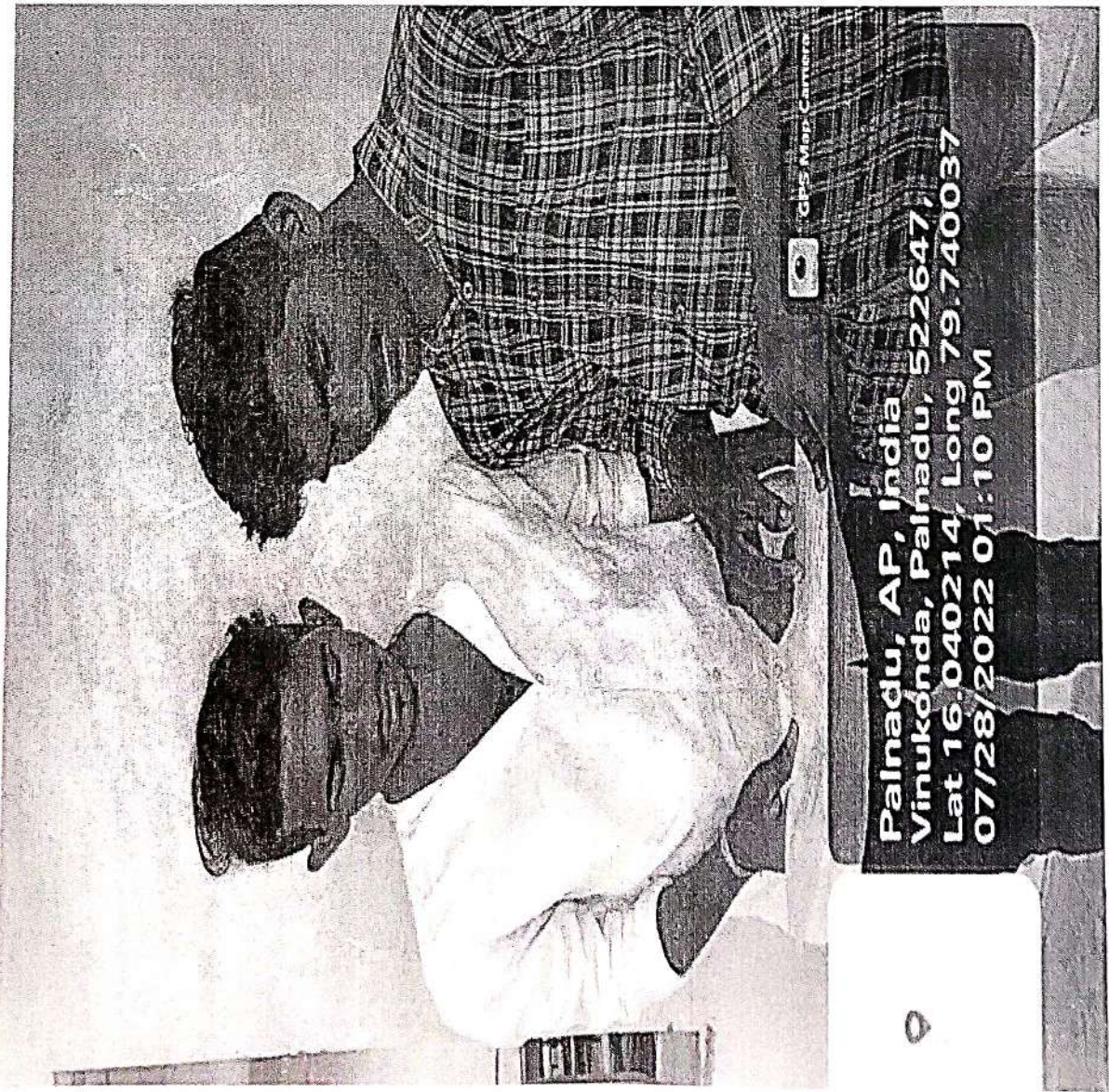
■ yes
■ no
■ maybe



It is observed that around 30% of respondents are satisfied with the use of digital wallets. 0% percent of the respondents are not satisfied with the use of digital wallets. The reasons are found to be technical glitches, concern about security and possibility of theft.

Survey Photos





Department of Commerce

SGK Government Degree College, Vinukonda, Palnada Dist.

Survey Questionnaire

Title of the project: Digital Transactions in Vinukonda

Project execution area: Vinukonda Municipality

Name of the Respondent: Sri Latha

Locality:

Door No:

Name of the Mentor: Sagarish Sir

Name of the student: Ch Neeraj

Programme: C.S.P

1. Are you male or female ?

- ☐ Male
- ☒ Female
- ☐ Others

2. What is your age ?

- ☐ Below 18
- ☒ 18-30
- ☐ 30-45
- ☐ 45-60
- ☐ Above 60

3. What is your occupation ?

- ☐ Employee
- ☐ Self employed
- ☐ Business
- ☒ Others

4. How much your annual income ?

- ☒ Below 2 Lakhs
- ☐ 2L -5L
- ☐ 5L-10L
- ☐ Above 10L

5. Do you have bank account ?

- ☒ Yes (specify Bank Name: HDFC)
- ☐ No



Department of Commerce

SGK Government Degree College, Vinukonda, Palnadu Dist.

Survey Questionnaire

Title of the project: Digital Transactions in Vinukonda

Project execution area: Vinukonda Municipality

Name of the Respondent: S. Latha

Name of the Mentor: Jagadish Sir

Locality:

Name of the student: Ch. Neelaj

Door No:

Programme: C.S.P

1. Are you male or female ?

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- ☒ Female
- ☐ Others

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- ☒ 18-30
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- ☐ 5L-10L
- ☐ Above 10L

5. Do you have bank account ?

- ☒ Yes (specify Bank Name: HDFC)
- ☐ No

13. What are your reasons for choosing digital transaction services ?

- ☒ Convenience (24*7 anywhere connectivity)
- ☐ Safety and security
- ☐ Easy to maintain my banking transaction activity
- ☐ Low service charge

14. What for you ,the major barriers of digital transactions ?

- ☒ No barriers
- ☐ Don't trust the banking security
- ☐ Finding the technology difficult

15. Do you trust the security of digital transaction services ?

- ☒ Yes
- ☐ No

16. Digital payment system is better than cash ?

- ☒ Yes
- ☐ No

17. Digital transaction system saves your time and money ?

- ☐ Agree
- ☒ Strongly agree
- ☐ Disagree
- ☐ Strongly disagree

18. Do you think that using digital transaction makes your life easier ?

- ☒ Yes
- ☐ No

19.

20.

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- ☐ Strongly disagree

18. Do you think that using digital transaction makes your life easier ?

- ☒ Yes
- ☐ No

19.

20.

6. Do you use internet banking ?

- ☒ Yes
- ☐ No

7. How do you use the following payment methods ?

- ☐ Cash
- ☐ Debit / Credit card
- ☐ Electronic Bank transfer
- ☒ Mobile Apps for payments (UPI)

8. What is your preferred payment App for bills and utilities ?

- ☐ Paytm
- ☒ Google Pay
- ☐ Phone Pe
- ☐ Amazon Pay
- ☐ Whats app
- ☐ Others

9. which services do you pay using these apps ?

- ☐ Electricity bill
- ☐ Prepaid / Post paid recharge
- ☒ Online shopping
- ☐ All of the above

10. what is your preferred payment app for transferring money among people ?

- ☐ Google pay
- ☐ Phone pe
- ☒ Amazon pay
- ☐ Whats app pay
- ☐ Others

11. what is your preferred payment app for making an offline merchant payment ?

- ☐ Google pay
- ☐ Phone pe
- ☒ Amazon pay
- ☐ Whats app pay
- ☐ Others

12. Why do you prefer paying through these payment apps ?

- ☒ Convenience
- ☐ Cash back
- ☐ Multiple payment methods
- ☐ Better user experience

Department of Commerce

SGK Government Degree College, Vinukonda, Palnadu Dist.

Survey Questionnaire

Title of the project: Digital Transactions in Vinukonda

Project execution area: Vinukonda Municipality

Name of the Respondent: YESU BABU. M

Locality:

Door No:

Name of the Mentor: Jagadish Sir

Name of the student: ~~YESU BABU~~

Programme: C.S.P

CH. NEERAJ

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☐ Female
☐ Others

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☒ 18-30
☐ 30-45
☐ 45-60
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☐ Self employed
☐ Business
☐ Others

4. How much your annual income ?

- ☒ Bellow 2 Lakhs
☐ 2L -5L
☐ 5L-10L
☐ Above 10L

5. Do you have bank account ?

- ☒ Yes (specify Bank Name: SBI)
☐ No

6. Do you use internet banking ?

- ☒ Yes
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18. Do you think that using digital transaction makes your life easier ?

- ☒ Yes
- ☐ No

19.

20.

GOVERNMENT DEGREE COLLEGE KALYANDURG
COMMUNITY SERVICE PROJECT

LOGBOOK FOR THIRD WEEK
PROJECT REPORT

S. No	Date	Topic or item completed	Remarks
1		Literature collection	
2		Introduction	
3		Methodology and data pool up	
4		Data interpretation	
5		Result and analysis	
6		Preparation of graphical representation	
7		Submission of project report	

Commissionerate of Collegiate Education , Government of Andhra Pradesh

Format - III Community Service Project (CSP) - Student Daily Progress Report

1	Name of the Student	C.h. Neevraj	
2	Regd. No. of the Student	4202099006	
3	Year	2022	
4	Program studying (BA/B.Com/B.Sc etc.,)	B. Com (G)	
5	Program Combination	C.S.P. Digital Transactions.	
6	Name of the Mentor	Jagadeesh sir.	
7	Name of the CSP	Digital Transactions.	
8	Place of CSP execution	Vinukonda.	
S.No	Date	Work done	No.of hours spent
1.	15/06/2022	3 Houses explained	03 H.
2.	16/06/2022	4 Houses.	04 H.
3.	17/06/2022	7 Houses.	06 H.
4.	19/06/2022	12 Houses.	12 H.

Commissionerate of Collegiate Education , Government of Andhra Pradesh

Format - III Community Service Project (CSP) - Student Daily Progress Report

1	Name of the Student	C.h. Neeraj	
2	Regd. No. of the Student	4202099006	
3	Year	2022	
4	Program studying (BA/B.Com/B.Sc etc.,)	B.com(G)	
5	Program Combination	B.com	
6	Name of the Mentor	Jagadeesh Sir,	
7	Name of the CSP	Digital Transactions.	
8	Place of CSP execution	Vinukonda.	
S.No	Date	Work done	No.of hours spent
5	22/06/2022	2 Houses	2 H.
6	24/06/2022	3 Houses	3 H
7	26/06/2022	3 Houses	4 H

GOVERNMENT DEGREE COLLEGE KALYANDURG

COMMUNITY SERVICE PROJECT

LOGBOOK FOR SECOND WEEK

COMMUNITY AWARENESS PROGRAMME

Name of the student C.h. Neeraj

Name of the faculty mentor Jagadeesh Sir,

S.No	Date	Village/locality	Nature and title of awareness conducted	Number of individuals participated	Observations
1					
2					
3					
4					
5					
6					
7					

Ch. Neeraj

Signature of the student

GOVERNMENT DEGREE COLLEGE KALYANDURG

COMMUNITY SERVICE PROJECT

LOGBOOK FOR THIRD WEEK

PROJECT REPORT

S.No	Date	Topic or item completed	Remarks
1		Literature collection	
2		Introduction	
3		Methodology and data pool up	
4		Data interpretation	
5		Result and analysis	
6		Preparation of graphical representation	
7		Submission of project report	

Signature of the faculty mentor

GOVERNMENT DEGREE COLLEGE KALYANDURG

COMMUNITY SERVICE PROJECT

LOGBOOK FOR FIRST WEEK

COMMUNITY SURVEY

Name of the student:

Name of the faculty mentor

S.No	Date & time of visit	Name of the person interviewed	House address	Gender & age	Mobile number	Observations made during survey
Day 1	15/06/2022	Krishna	Ambedkar Colony	male	-	explanation
Day 2	16/06/2022	Parvati Ram.	Ambedkar Colony	male	-	Capline 2
Day 3	17/06/2022	Bhavani Prasad	Ambedkar Colony	11	11	11
Day 4	19/06/2022	Tulasi Ram	11	11	11	11
Day 5	22/06/2022	Gopi	11	11	11	11

Day 6	24/06/ 2022	pavan kumar	Ambedkar College	male	—	explained
Day 7	26/06/ 2022	venky				

Chnceas
Signature of the student