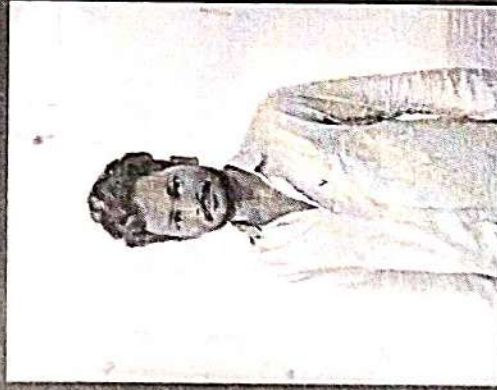


COMMUNITY SERVICE PROJECT

ABOUT ME



Hello everyone ! I am Janga parusuram 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 TRANSACTION

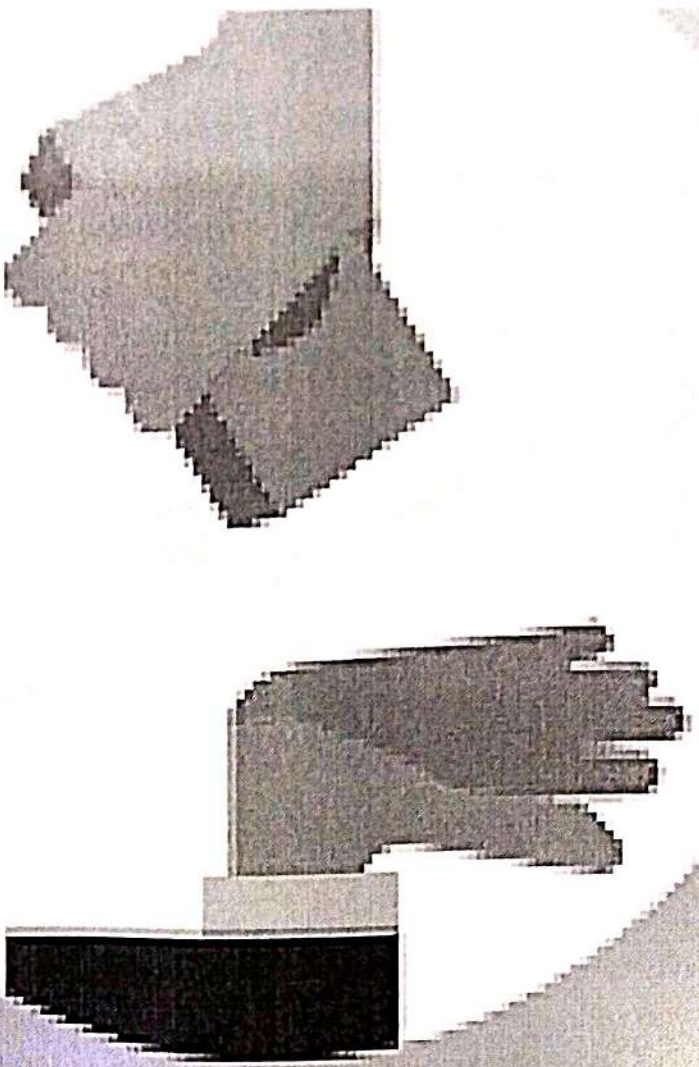
BY

BLASHAW MS

REAGAN D S B



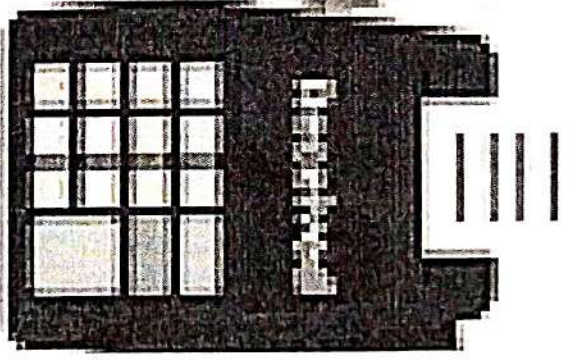
TECHNICAL



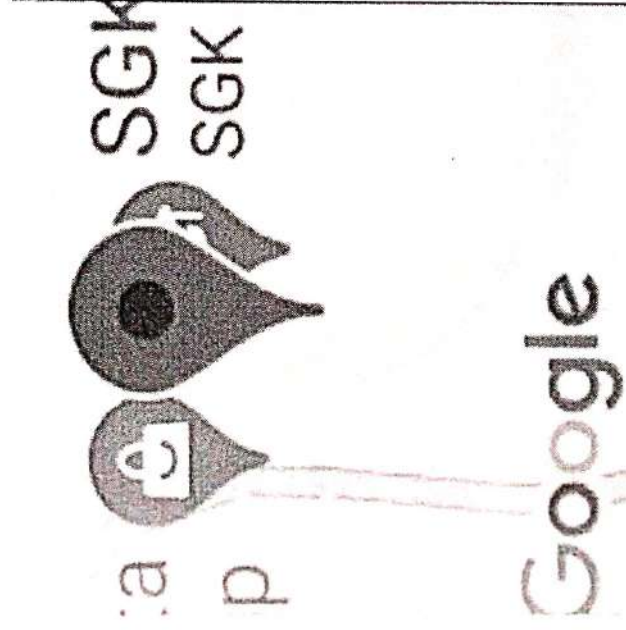
NO CASH!



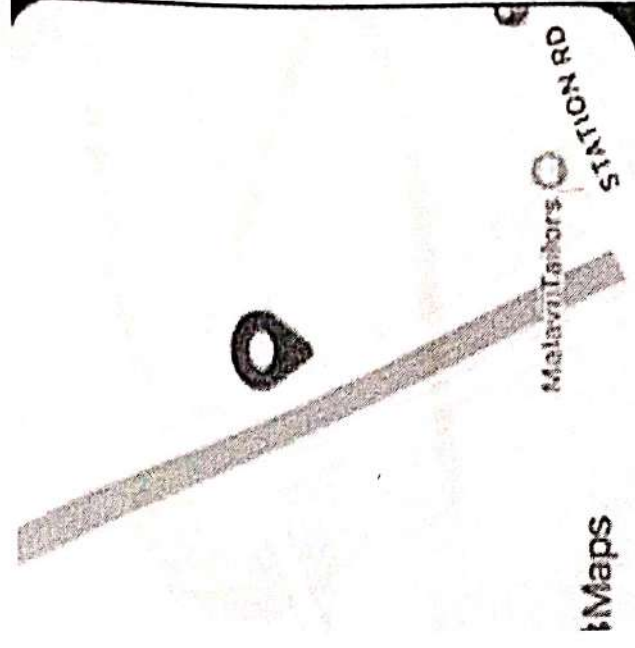
GO DIGITAL



Survey locations



SGK GDC , Vinukonda



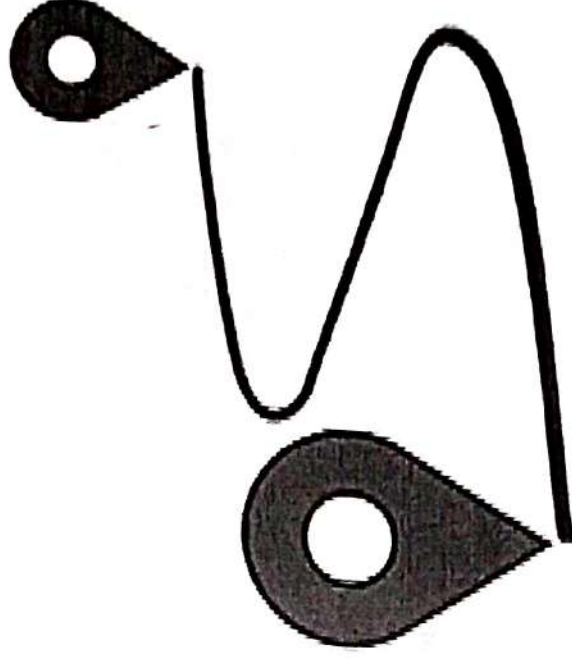
Station Road, Narasaraopet

Classification of Respondents based on location

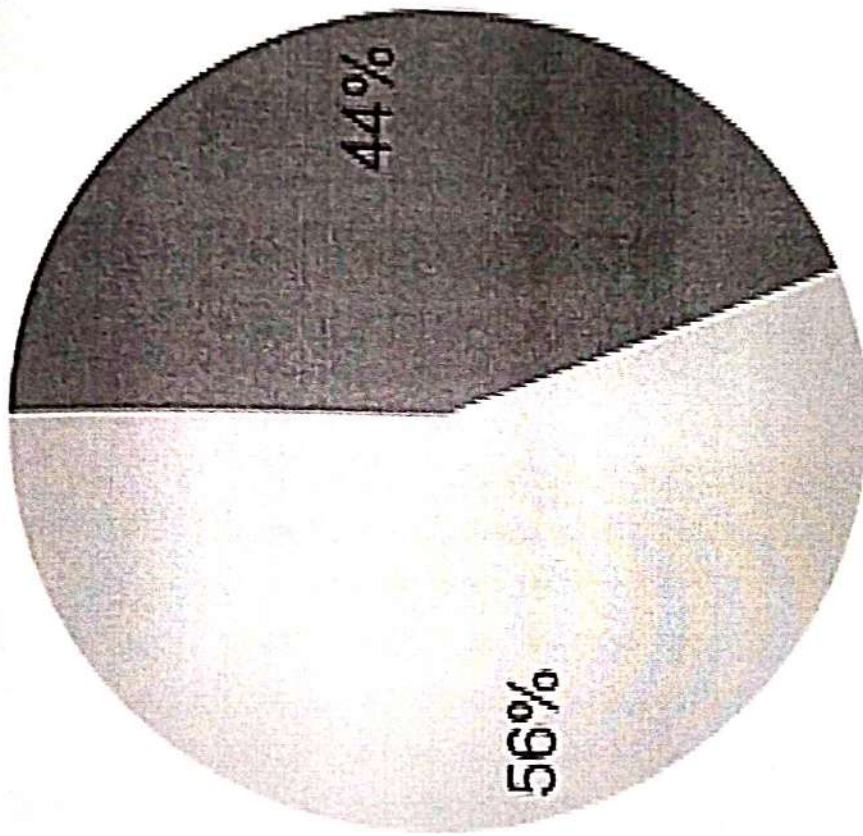


■ Urban

■ Rural

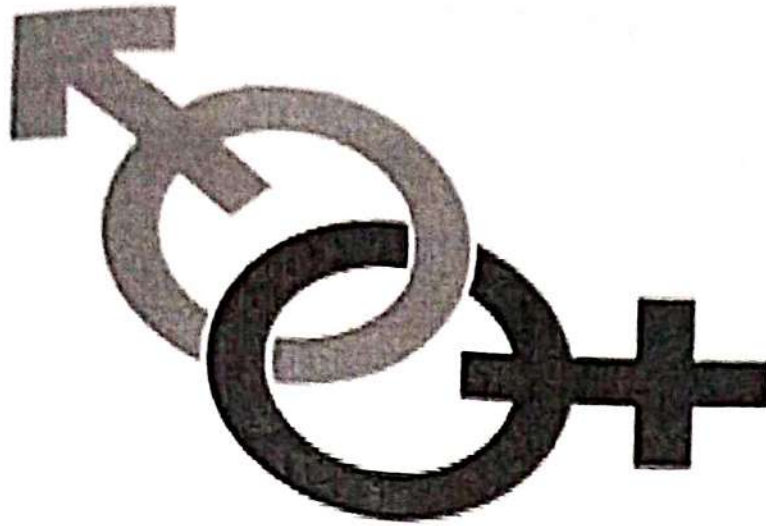


CLASSIFICATION OF RESPONDENTS BASED ON GENDER

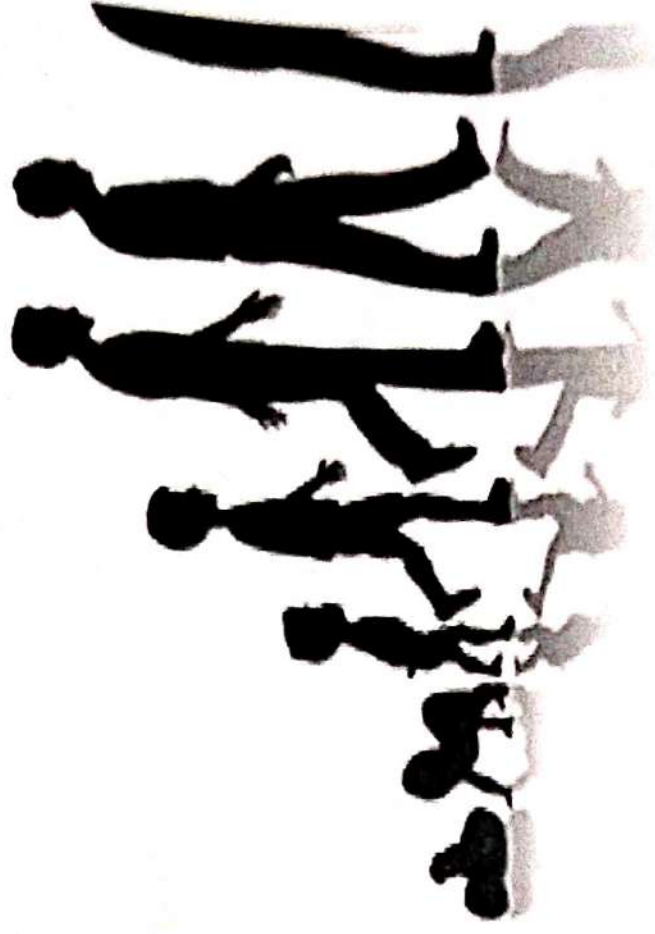
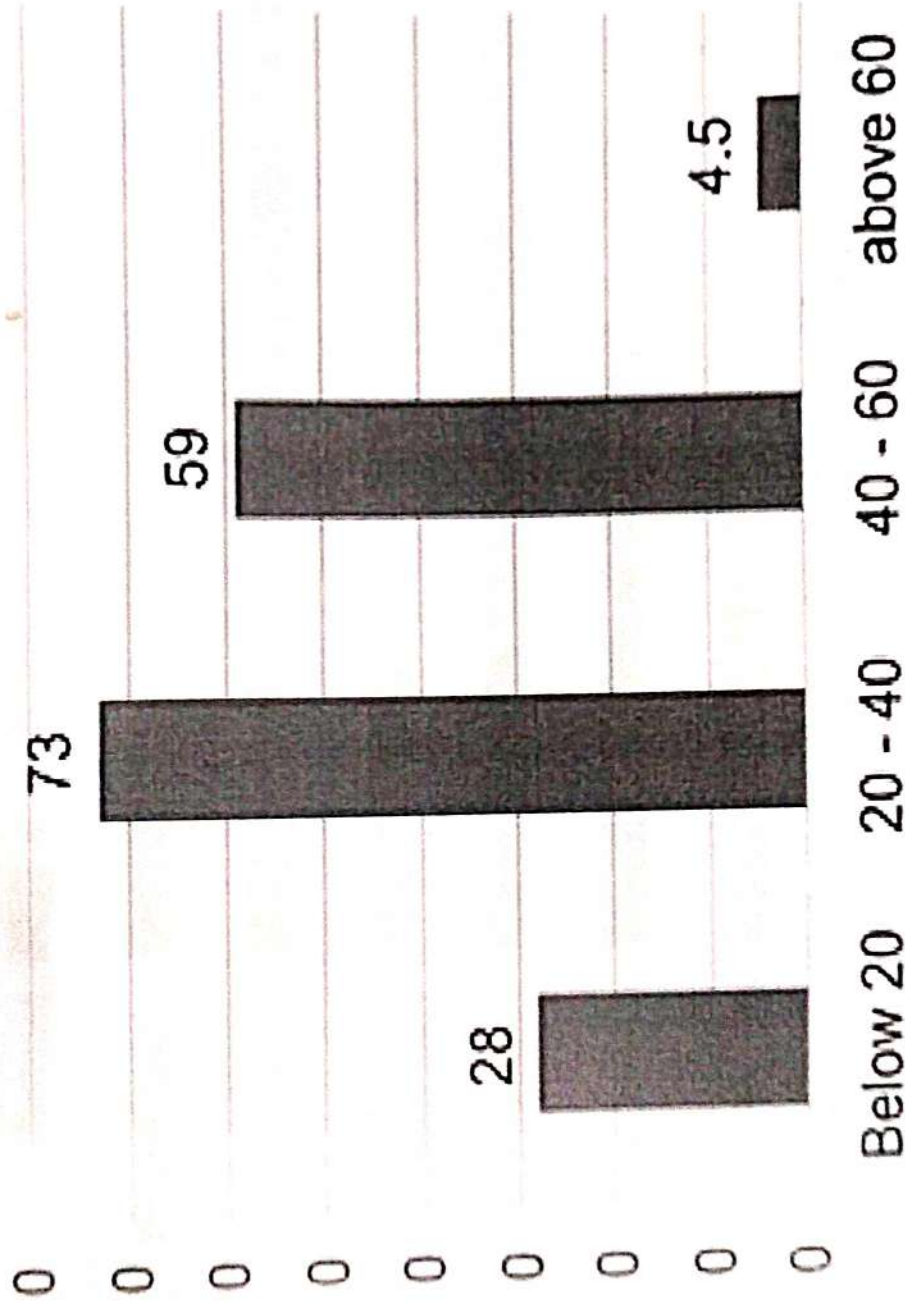


■ Male

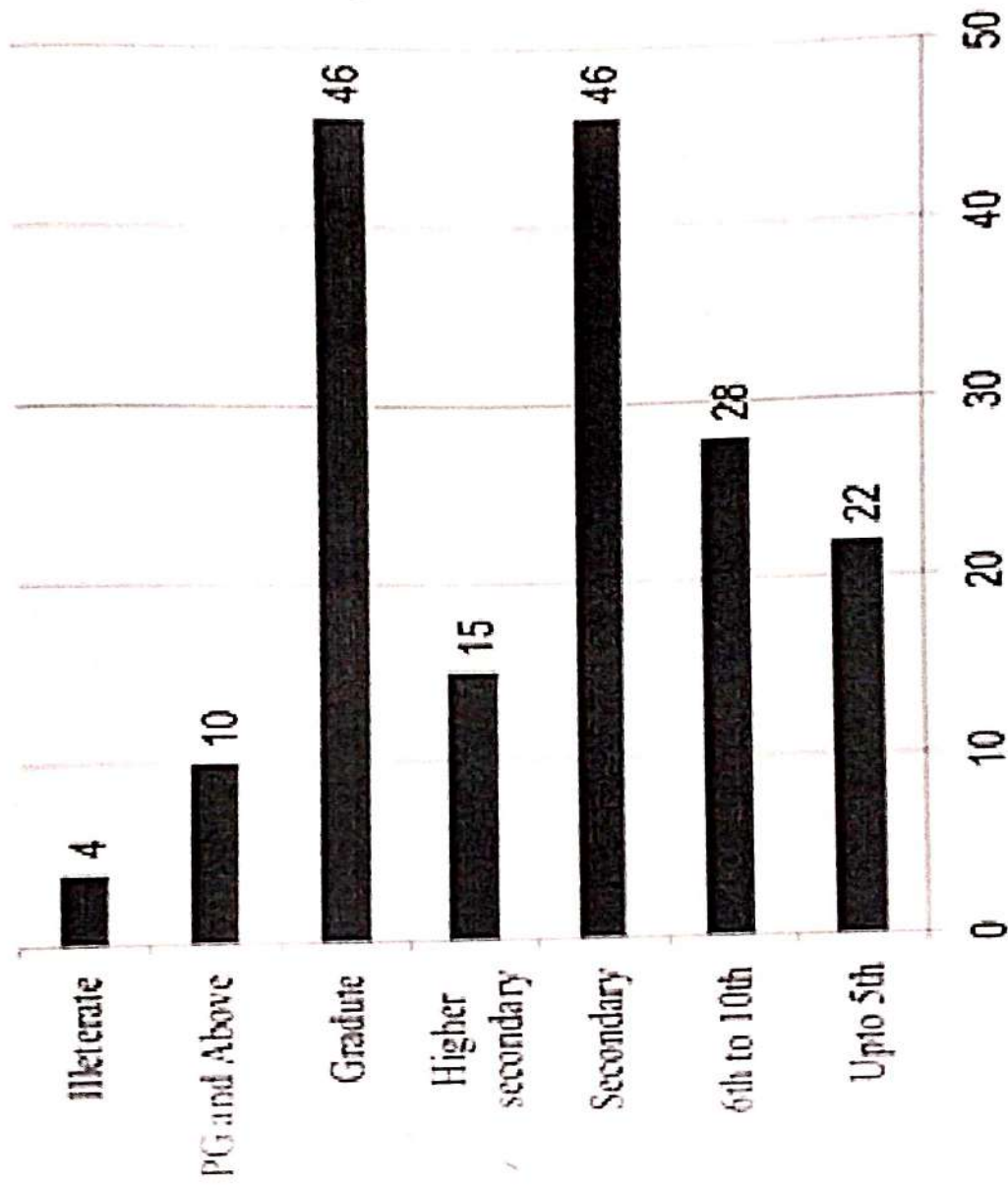
■ Female



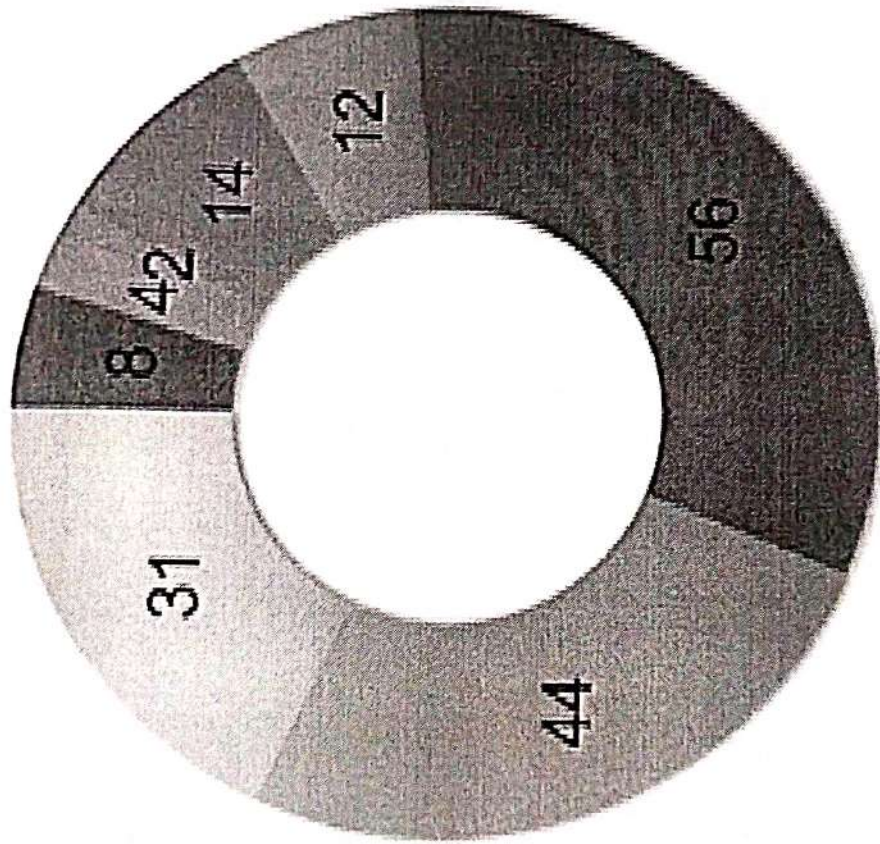
Classification of Respondents based on age



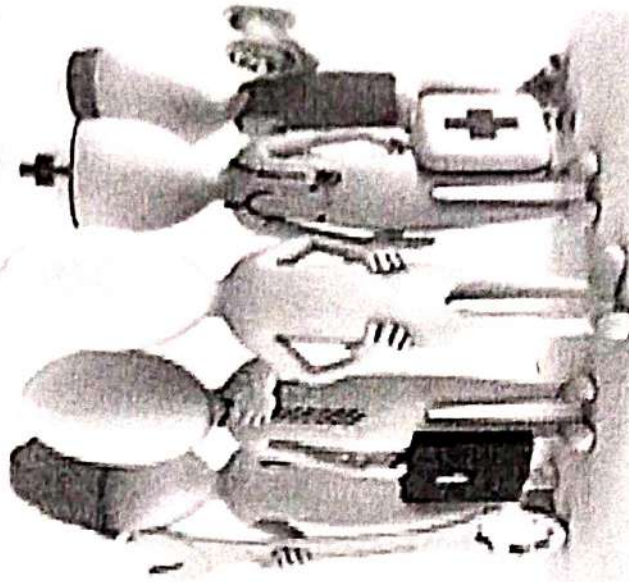
Classification of Respondents based on Educational Qualification.



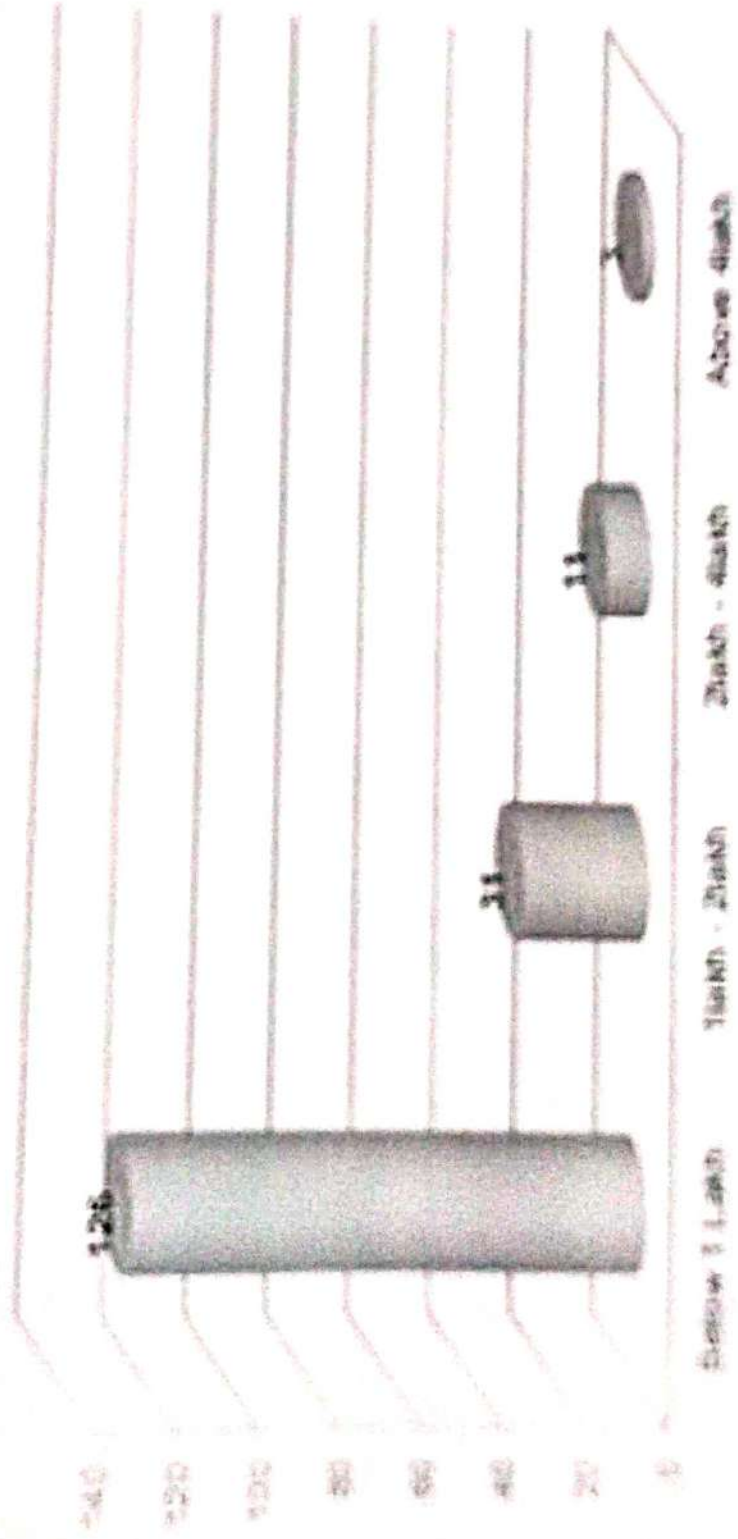
Classification of Respondents Based on Profession.



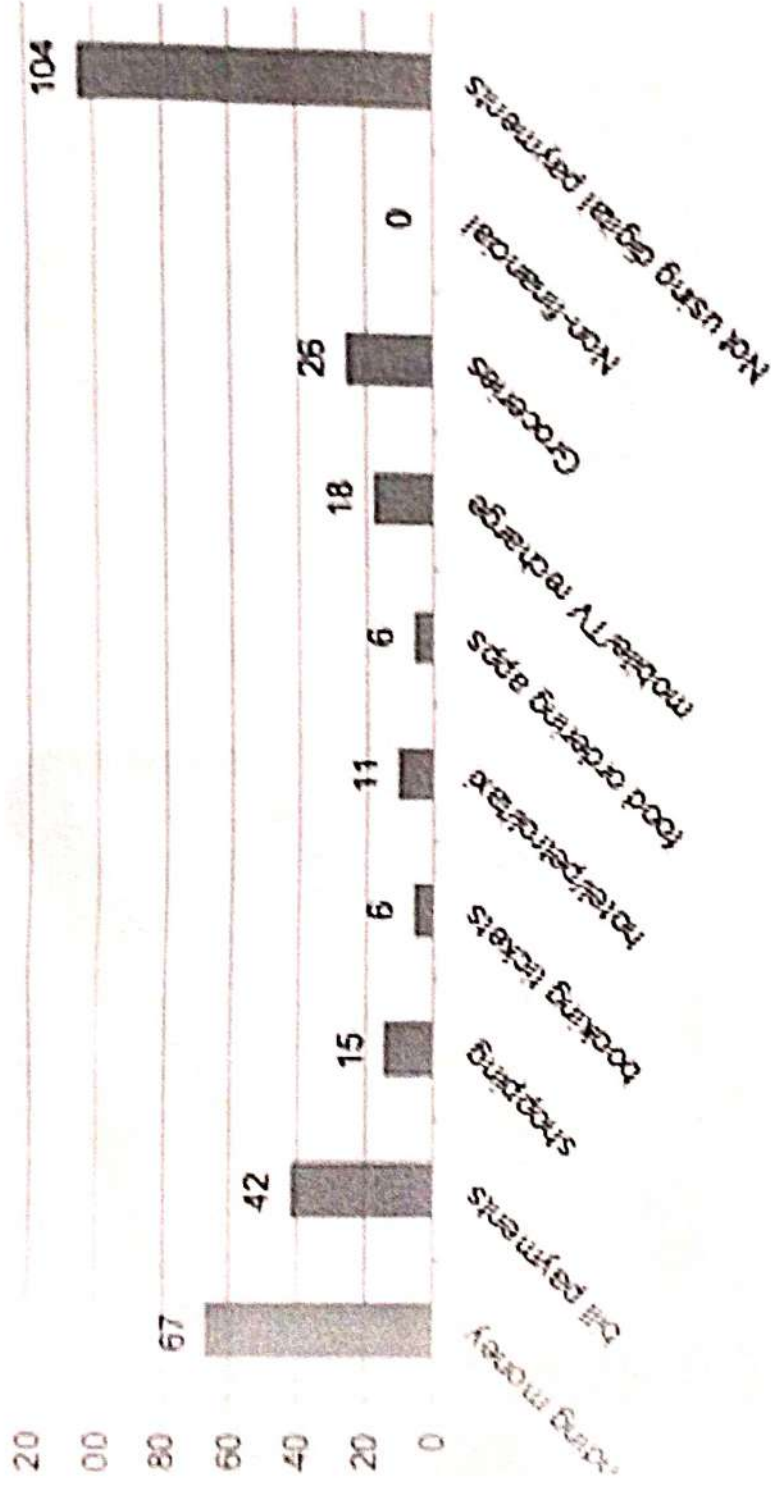
- Self Employed
- Retired
- Govt. employee
- Business
- Others
- Home Maker
- Students
- Daily Workers



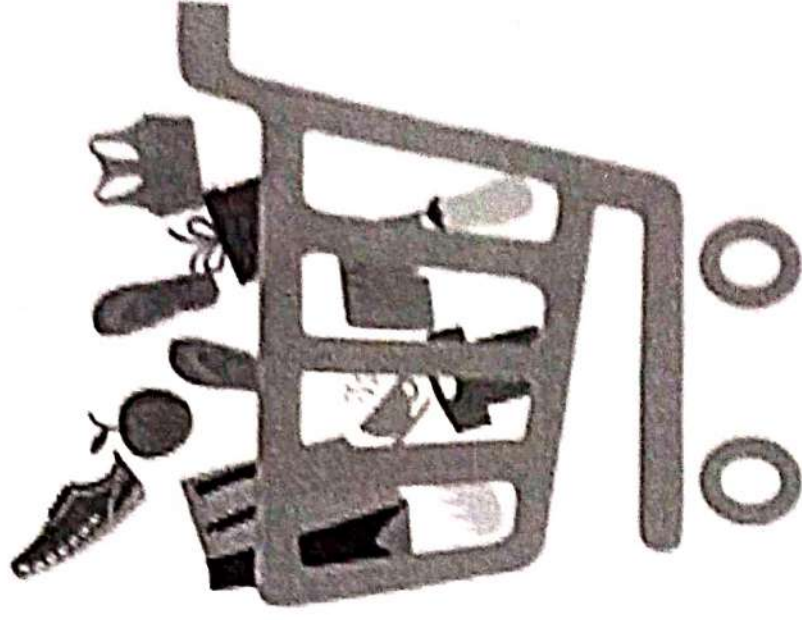
Classification of Respondents Based on Income



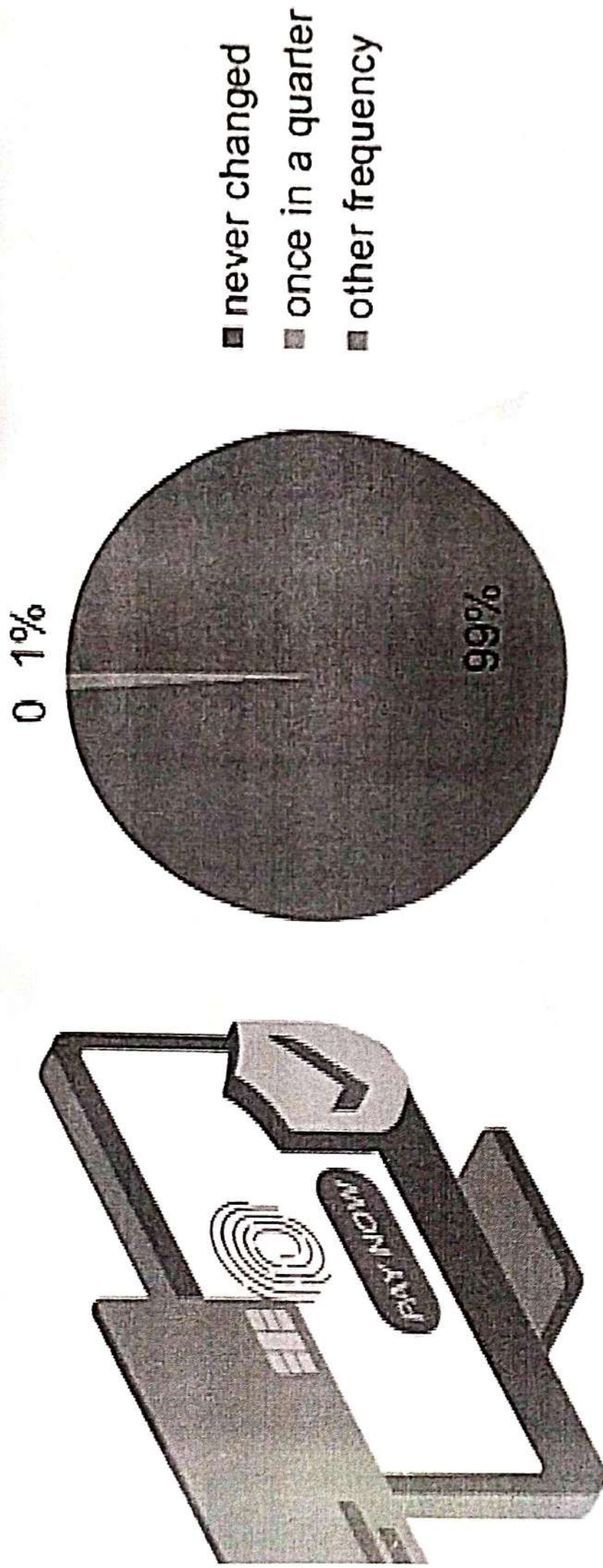
References regarding use of digital wallets for purchase.



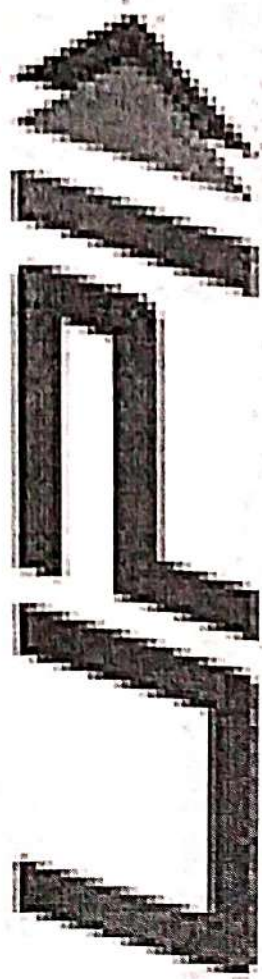
From the above Data, Most of the people are not using digital payment products for purchasing. The people who are using digital payment products are using mostly for sending money, bill payments and groceries.



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.

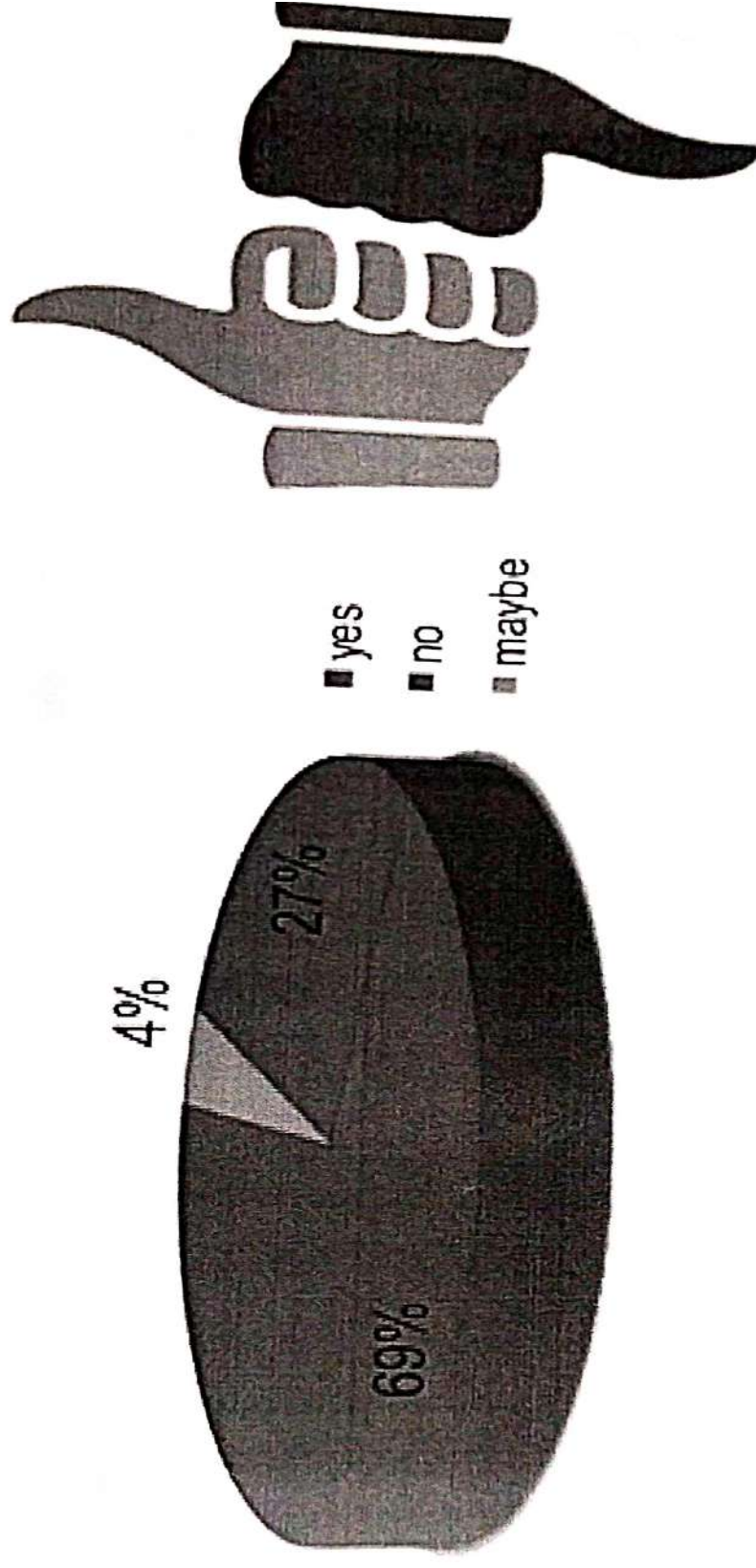


UNIFIED PAYMENTS INTERFACE



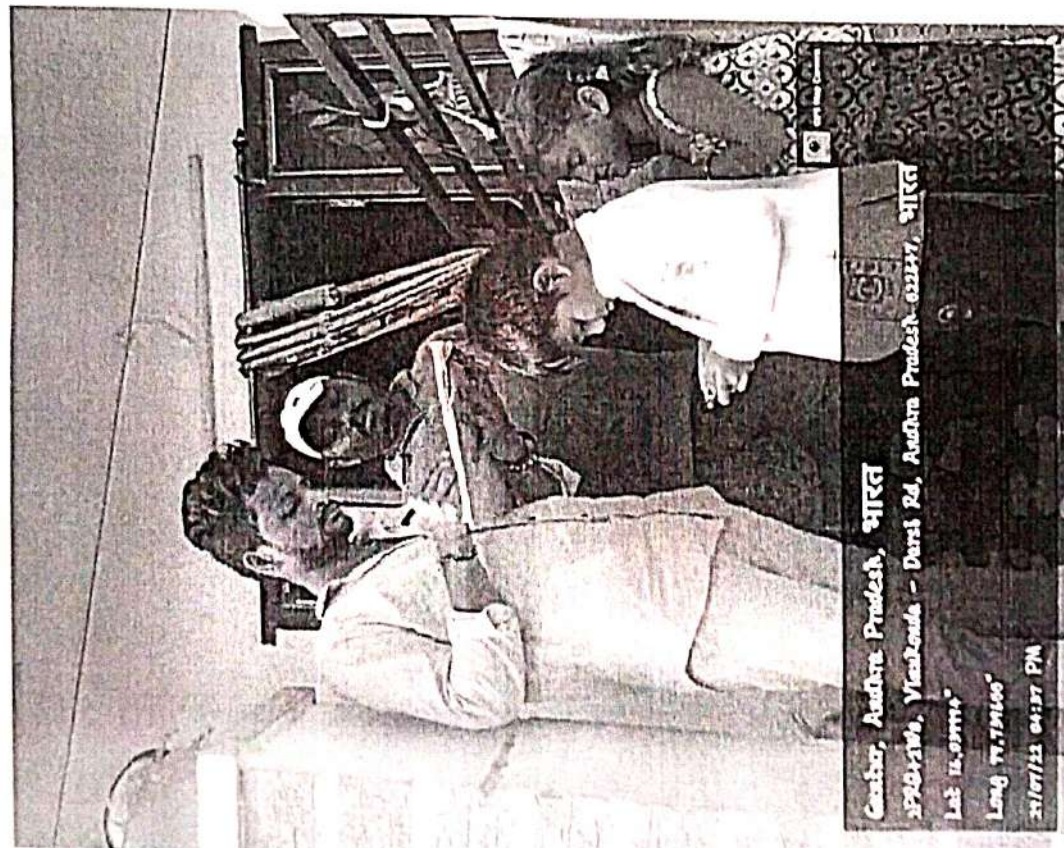
THE FUTURE OF PAYMENTS

SAISFACTION LEVEL OF RESPONDENTS REGARDING DIGITAL PAYMENT



It is observed that around 30% of respondents are not 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.





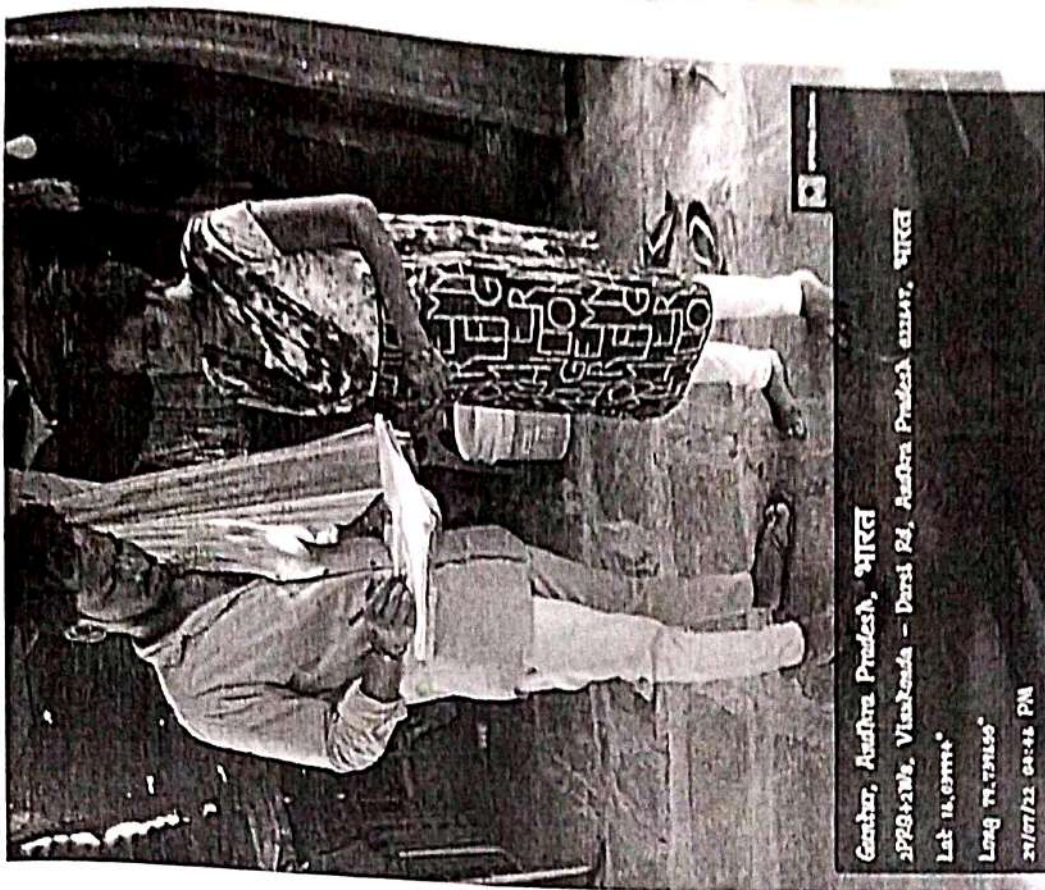
Ganbar, Andhra Pradesh, भारत

3928+23W, Visakhapatna - Darsi Rd, Andhra Pradesh 522247, भारत

Lat 15.99994°

Long 79.79160°

21/07/22 04:37 PM



Ganbar, Andhra Pradesh, भारत

3928+23W, Visakhapatna - Darsi Rd, Andhra Pradesh 522247, भारत

Lat 15.99994°

Long 79.79160°

21/07/22 04:46 PM



GOVERNMENT DEGREE COLLEGE KALYANDURG

COMMUNITY SERVICE PROJECT

LOGBOOK FOR SECOND WEEK

COMMUNITY AWARENESS PROGRAMME

Name of the student

J. Parashram

Name of the faculty mentor

Jagadeesh Sir,

S.No	Date	Village/locality	Nature and title of awareness conducted	Number of individuals participated	Observations
1	06/7/2022	Vinutoudge	Digital		Explaining
2	29/2/22	Vinutoudge	Digital		Explaining
3	30/7/22	Ambedkar colony	Digital		Explaining
4	1/8/22	Ambedkar colony			11
5	2/8/22	Ambedkar colony	11		11
6	3/8/22	Degree college	11		11
7	4/8/22		11		11

J. Parashram

Signature of the student

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	26/7/2022	Srinivasa Rao	Ambedkar colony	male	—	Explanation
Day 2	29/7/2022	Rama Rao	Ambedkar colony	male	—	Explanation
Day 3	30/7/2022	Narasimha	Ambedkar colony	male	—	Explanation
Day 4	2/8/2022	Babu	Ambedkar colony	male	—	—
Day 5	3/8/2022	Gopi	Ambedkar colony	male	—	—

Day 6	4/8/ 2022	Ravi U	subedon colony	male	11	11
Day 7	5/8/ 2022	venu	subedon colony	male	11	11

J. Parasuram

Signature of the student

Commissionerate of Collegiate Education , Government of Andhra Pradesh

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

Name of the Student	J. Paravram		
Regd. No. of the Student	Y.20209725		
Year	2022		
Program studying (BA/B.Com/B.Sc etc.,)	B. COM (Gen)		
Program Combination	C.S.P Digital Transactions		
Name of the Mentor	Tagadesh Sir		
Name of the CSP	Digital Transactions		
Place of CSP execution	Vinukonda		
Sl	Date	Work done	No. of hours spent
	26-7-2022	3 Hours Explained	03 H
	29-7-2022	3 Hours	03 H
	30-7-2022	6 Hours	06 H
	2-8-2022	7 Hours	07 H
	3-8-2022	02 Hours	02 H
	4-8-2022	04 Hours	04 H

Commissionerate of Collegiate Education , Government of Andhra Pradesh

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

Name of the Student	J. Parashuram	
Regd. No. of the Student	Y202079025	
Year	2022	
Program studying (BA/B.Com/B.Sc etc.,)	B. Com (Gen)	
Program Combination	C-SP Digital Transactions	
Name of the Mentor	Jagadeesh	
Name of the CSP	Digital Transactions	
Place of CSP execution	Ninukonda	
Date	Work done	No. of hours spent
5-8-2022	2 Hours	2H
6-8-2022	3 Hours	3H
7-8-2022	1 Hour	1H
8-8-2022	6 Hours	6H
9-8-2022	7 Hours	7H
10-8-2022	5 Hours	5H

GOVERNMENT DEGREE COLLEGE KALYANDURG

COMMUNITY SERVICE PROJECT

Logbook for 4th week

Project Presentation

Item covered	Days required	Remarks
Power Point presentation slides preparation	Three days	5
Discussion with team members or mentor	Three days	6
Student presentation	One day	3


Signature of the faculty mentor

GOVERNMENT DEGREE COLLEGE KALYANDURG
COMMUNITY SERVICE PROJECT

LOGBOOK FOR THIRD WEEK
PROJECT REPORT

Date	Topic or Item completed	Remarks
	Literature collection	3
	Introduction	2
	Methodology and data pool up	7
	Data Interpretation	5
	Result and analysis	3
	Preparation of graphical representation	2
	Submission of project report	1 1/2


Signature of the faculty mentor

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: P. Ravana
Locality: Aribedda colony
Door No: 31-125

Name of the Mentor: Jagadeesh
Name of the student: J. Paranyan
Programme: CSP

1. Are you male or female ?

- ☒ Male
☒ Female
☐ Others

2. What is your age ?

- ☒ Bellow 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 ?

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

5. Do you have bank account ?

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

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

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.

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: D. Ashok

Locality: Ambedkar colony

Door No: 31-123

Name of the Mentor: Jaseel

Name of the student: J. Parashram

Programme: CSP

1. Are you male or female ?

- ☒ Male
☐ Female
☐ Others

2. What is your age ?

- ☒ Bellow 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 ?

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

5. Do you have bank account ?

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

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 ?

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

9. which services do you pay using these apps ?

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- ☐ Strongly disagree

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

- ☒ Yes
- ☐ No

19.

20.

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: J. Raja
Locality: Ambedkar colony
Door No: 31-384

Name of the Mentor: Jazadish
Name of the student: J. Parasham
Programme: CSP

1. Are you male or female ?

- ☒ Male
- ☐ Female
- ☐ Others

2. What is your age ?

- ☒ Bellow 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 ?

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

5. Do you have bank account ?

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

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 ?

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- ☐ Low service charge

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- ☐ Strongly disagree

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

- ☒ Yes
- ☐ No

19.

20.

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: J. Sudha Rani

Locality: 31-385 Ambedkar Colony

Door No: 31-385

Name of the Mentor: Jagadeesh

Name of the student: J. Parasuram

Programme: CSP

1. Are you male or female ?

- ☐ Male
- ☒ Female
- ☐ Others

2. What is your age ?

- ☒ Bellow 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 ?

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

5. Do you have bank account ?

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

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 ?

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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: P. Laxmi
Locality: Ambedkar colony
Door No: 31-329

Name of the Mentor: Jazadesh
Name of the student: J. Parashram
Programme: CSP

1. Are you male or female ?

- ☐ Male
- ☒ Female
- ☐ Others

2. What is your age ?

- ☒ Bellow 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 ?

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

5. Do you have bank account ?

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

6. Do you use internet banking ?

- ☒ Yes
- ☐ No

7. How do you use the following payment methods ?

- ☐ Cash
- ☐ Debit / Credit card
- ☐ Electronic Bank transfer
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- ☐ Strongly disagree

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

- ☒ Yes
- ☐ No

19.

20.

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: D. Rani
Locality: Ambedkar colony
Door No: 31-387

Name of the Mentor: Jasadesh
Name of the student: J. Parasham
Programme: CSP

1. Are you male or female ?

- ☐ Male
- ☒ Female
- ☐ Others

2. What is your age ?

- ☒ Bellow 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 ?

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

5. Do you have bank account ?

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

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

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.

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