

St. Mira's College for Girls,
(Autonomous-Affiliated to Savitribai Phule Pune University)
Class: M.COM
Subject: RESEARCH METHODOLOGY FOR BUSINESS
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SEM III
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Unit 1, 2, 3, 4, 5

Skill Development -

Analytical skills, critical thinking, presentation skills

STUDY ON CONSUMER ADOPTION OF MOBILE WALLET WITH
SPECIAL REFERENCE TO PUNE CITY

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ACT:

The present study aims to explain the application and usage of wallet money and various factors at the consumer decision to adopt mobile wallet and various risks and challenges faced by the mobile wallet. The research is a need to find out the factors and predict their capability to induce digital intension amongst to use mobile wallet.

The methodology adopted was of descriptive methodology. A structured questionnaire was used and the data was collected from 50 respondents and factors affecting the adoption and uses of wallet was analysed to get the statistical result from data collected.

KEYWORDS: Mobile wallet, smart phone users, mobile payment, consumer, adoption, technology

ABSTRACT:

We are on the cusp of the next wave of metamorphosis; the wallet and its contents moving from a leather form to one which resides in our smart phones. Customers are dragged by the shopping that are given by mobile wallet and customers are attracted because of convenience and speedy transaction.

The study provides an overview of the current state of mobile wallet adoption problem faced by consumers using mobile wallets and factors affecting mobile wallet adoption. It also addresses consumer perceptions of mobile wallet technologies and who they perceive to be their preferred technology and why.

OBJECTIVES OF THE STUDY

- study consumers embrace towards mobile wallets.
- study the usage pattern of mobile phone among customers.
- study consumers perception towards mobile wallet.
- study the factors that influence consumers in adoption of mobile wallets
- study the problems faced by consumers in using mobile wallets.
- study the factors affecting promotion of mobile wallets.
- study the impact of demonetisation on mobile wallets and its uses.

Introduction

distance between creating mobile wallet technology and people using digital wallets look like one big information gap, that is most important people are not aware of digital wallets and even of those who are aware are not using them. While PayPal lead the pack at 72% awareness fewer than half 48% have used it based on a new comScore study. For other digital wallets the gap is even larger. While 41% are aware of Google Wallet but only 8% have used it. MasterCard's Pay Pass wallet has 13% awareness but only 3% have used it according to the comScore research. This is somewhat common in the current state of mobile commerce. Innovative entities create innovative new ways to do things that challenge traditional methods. The next challenge can be more challenging with getting the word out and then adoption replacing current behaviour.

RESEARCH PAPER GAP

current research paper includes the new aspects of banking the mobile wallets after the demonetisation. The study states the affects of demonetisation on customers and increase in using mobile digital wallets. with the passage of time the factors and effects of digital wallets also changes. This study covers all possible gaps of earlier studies.

RESEARCH METHODOLOGY

- > **Research design:** Descriptive Research
- > **Population/universe:** People who are using mobile and digital wallets within Pune city
- > **Sample design:**
 - **Sampling elements / units:** selected people who are using mobile and digital wallets
 - **Sampling size:** 50 respondents
 - **Sampling method:** structured questionnaire, interview and observation method
- > **Data collection:**
 - **Primary method:** structured questionnaire, interview and observation
 - **Secondary method:** Google scholar, Google books, Microsoft academics, JSeek, Infotopia
 - **Data collection period:** 7 days

DATA ANALYSIS

analysis of the data was divided into the following section:

1. Respondents profile
2. ANOVA
3. Frequency analysis
4. Graphical representation



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SUBJECT TEACHER

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