LITERATURE REVIEW:

1. **S. Manikandan, J. Mary Jayakodi, 2017** reported the perception and attitude of people towards adoption of mobile wallet. It has been analyzed that with the growing advancement in technology smart phones are also becoming advanced day by day leading to more convenient online transactions and usage of more mobile wallets for payment decisions.

2. **S. Md. Shakir Ali, MD, S. K. Safiuddin 2017** This paper emphasizes on the challenges and opportunities faced by digital payments system in the rural sector. The major aim of this paper is to analyze the problems faced by people in rural areas relating to the digital payments. It has been analyzed through the paper that there are many advancements taking place in terms of improving the digital transactions in the rural segment.

3. **Madhu Chauhan, Isha Shingari, 2017,** This paper focuses upon emergence and role of mobile wallets. It has been analyzed that younger generation or youths forms the major part of the users of mobile wallets in today’s scenario and are contributing major share in making India digital.

4. **Bhabani Shankar Gupta, 2017, this study aims at** understanding the restrictions and reasons while using e-wallet. Through this study it is analysed that for the successful implementation of e-wallets the contribution goes to mobile phones and internet service providers.

5. **Shamsher Singh, 2017,** it stresses that education has no relation with the usage of mobile wallets and finds out the perception of customers related to mobile wallets.

6. **Mallat, 2017,** studied consumer adoption of mobile payments in Finland. Study found that mobile payment is dynamic and its adoption depends on lack of other payments methods and certain situational factors.

7. **Gan Wee Leong et al, 2017,** it studies the factors which influences the behaviour of consumer to adopt new technology. These factors are the variables which form the basis for the adoption of new technology by the consumers.

8. **R. Varsha, M. Thulasiram, 2016 reports** the degree to which people are responsive and has accepted the mobile wallet services. It analyses the factors which influences the consumer purchase of e-wallets. The paper focuses on the extent to which this innovation is highly acceptable by consumers and studies in detail why it is being preferred.
9. **Ramesh Sardar, 2016**, This paper aims to clarify that emergence of new and cheaper android phones and excellent internet connection available at each and every geographical locations of the world has lead to the major contribution for adoption of mobile wallets. It studies the awareness and preference of mobile wallets among consumers.

10. **Hem Shweta Rathore, 2016** stresses that mobile phones have increased the rate of adoption of digital wallets. It is due to technology people are becoming friendlier to applications and are able to conveniently adopt the new techniques.

11. **Jean-Michel SAHUT, This paper** illustrates the problems faced by consumers and retailers in adoption of E-wallets. It provides a deep study of E-wallets and the major factors responsible for its failure in the market and reasons in support of it to make a success.

12. **Manisha Dahiya, Naman Gupta, etal, 2016**, It represents a thorough and in depth study of convincing customers about the usage of E-wallets. The paper focuses on educating the consumers about the benefits that can be derived out of utilising E-wallets in the daily routine-wallets have been used as a tool to increase the convenience of the customers.

13. **Kunal Taheam, Rahul Sharma, 2016**, this paper emphasizes that there are certain factors which are responsible for driving the usage of E-wallets. The paper tries to analyse the factors which are increase the growth and market share of e-wallets.

14. **Poonam Painuly and Shalu Rathi, 2016**, in their research paper “Mobile wallet :An upcoming mode of business transaction “have analyzed that ease of transaction, secured profile and convenience in handling application put forth the benefits of wallet money and also concluded that business sectors like banking, retail, hospitality etc., are making use of wallet money.

15. **Roopali Batra, Neha Kalra, 2016**, It identifies the barriers and challenges to the adoption of digital wallets. It explores how digital payments are an emerging concept. It examines the adoption patterns of digital wallets by of the respondents.

16. **İkram Daştan, 2016**, the study focuses on emergence of new technologies and its widespread use leading to developments, it discusses the factors influencing the adoption of mobile payment systems and its advantages to the consumers while being utilised by them.
17. Huda Qasim & Emad Abu-Shanab, 2016, acceptance of mobile technology has become a beneficial tool for the customers to reach organisations by just a click but it too encompasses some limitations which makes it difficult for the customers to accept or use the technology frequently.

18. Jay Trivedi, 2016, acceptance of e-wallets is majorly contributed because of advancement in mobile services or emergence of android phones, paper analyses the factors which determine the acceptance of E-wallets among young consumers.

19. Vidya shree DV, Yamuna N, et al, 2015, studied the impact of digital payment systems on consumers. It aims to explore the benefits to the consumers with the usage of digital payment system with special reference to Paytm and pay u money. It has been observed during the research that emergence of advancement in technology has led to the replacement of net banking and cash transactions.

20. Ambarish Salodkar, Karan Morey, et al, 2015, this paper studied the processes which are laid down for the implementation of and execution of E-wallets. It stresses out that E-wallets are the advancements which would make the life easier and more secured, efficient and would pave the way for futuristic digital transactions.

21. M. Manikandan, Dr. S. Chandramohan, 2015, This paper suggests how technological revolution has altogether changed the scenario of market. It aims at outlining how technology has changed the life of people and made people addicted to it, which is possible only through the mobile phones and the availability of internet in every area.

22. Afrina Yasmin, Sadia Tasneem, et al, 2015, it suggests how digital marketing is beneficial for both the customers and marketers. It reveals how much effective is digital marketing how it has increased the market share of the digital marketing service providers. It further explains the contrast between the traditional and digital marketing

23. Anshu Premchand, Anurag Choudhry, 2015, this paper stresses on the infrastructure of e-payments and the challenges being faced by e-payments structure. It represents different types of e-payments. This paper is providing an opportunity to conduct business and for consumers it is tool to make payment of goods and services.

24. Nobukhosi Dlodlo, 2015, Mobile technology is being considered as key drivers for transforming businesses, it studies the consumer perception with reference to mobile technology and the initiatives taken by the service providers to make this technology effective.
25. Denis Dennehy, et al., 2015, mobile payments technology has not only benefitted the consumers through ease of payments, but also contributed in increasing the profit of organisations by increasing the volume of businesses and reaching the customers more easily.

26. Bamasak, 2014, found that there is a bright future for m-payment. Security of mobile payment transactions and the unauthorized use of mobile phones to make a payment were found to be of great concerns to the mobile phone users. Security and privacy were the major concerns for the consumers which affect the adoption of digital payment solutions.

27. Yongqing Yang, et al, 2014, paper analyses the factors which hinders the mobile payment acceptance. Mobile payment technology involves perceived risks which restrict the customer to use the technology, this study tries to analyse the risks, which can contribute for making the technology more effective.

28. Jiangping Wan et al, 2013, this paper reports an analysis of degree of acceptability of E-wallets by college student and it's a study of their behavior and perception towards e-wallets. This paper analyses how e-wallets prove to be one card solution for college students, and its usability by students.

29. Braga & Mazzon, 2013, proposed a comprehensive Payment Mode Influencing Consumer Purchase Model, considering the temporal separation, temporal orientation, self control and pain of payment constructs, and adding the digital wallet as a new payment mode.

30. Kishore, et al., 2013, Different aspects have come into play that affects the adoption of e-wallets as a payment means such as ease of use and trust, form a vital role in facilitating adoption of digital payment solutions.

31. Sanjeev Padashetty, et al, 2013, paper focuses on the prevalence of mobile payment system in comparison to other cashless payment system adopted by consumers, there exists major reason for its not being accepted by consumers so steadily.

32. Abhay Upadhayaya, 2012, reports that e-wallet has made the life of customers very easier and convenient, by enabling them making payment for any purchases at any point of time. It aims that e-wallets have provided various add on services along with security of transactions.
33. Rahmath Safeena, 2012, Mobile banking has become the buzzword leading to changes in the world, latest and most innovative service by the service provider, it determines the consumer perspectives on mobile banking adoption.

34. Eduardo Henrique Din, et al 2011 it addresses the factors responsible for the innovations in technology. It identifies the challenges in adoption of this technology and the knowledge an individual should possess to operate the technology.

35. Donald L. Amoroso and Remy Mangier-Watanabe, 2011, this paper stresses that acceptance of mobile wallets has led to the increase in usage of mobile technology, it is due to availability, connectivity and reliability. It focuses on two technologies electronic wallets and mobile technology.

36. Dahlberg et. al., 2007, proposed a framework of four contingency and five competitive force factors of mobile payment research. The study examined the two most important factors in contemporary mobile payments research namely, mobile payment technologies and consumer perspective of mobile payments.

37. Gillian Sullivan Mort, Judy Drennan, 2002, It represents how the scenario changed from internet marketing to mobile marketing. This study is the new concept in marketing which incorporates both the buying and selling responses quickly in seconds. It explains the opportunities available to the direct marketers to reach to customers.