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CASHLESS SYSTEM: CHALLENGING STEP - A CASE STUDY OF SURIYA REGION

Dr. SANTOSH KUMAR LAL
ASST. PROFESSOR
SARIYA COLLEGE
SURIYA

ABSTRACT

A Cashless Economy is defined as a situation where there is very little flow of cash in the society and thus much of the purchase is done by the electronic sources. These sources can be debit cards, electronic fund transfer, mobile payment, internet banking etc. The system in which all the transactions are made using digital means. The circulation of physical currency is minimal. The RBI and the Govt. of India are making several efforts to reduce the use of cash in the economy by promoting the digital payments devices including prepaid instruments and cards. RBI's effort to encourage these new varieties of payment and settlement facilities aims to achieve to goal of a 'less cash' society. Here, the term less cash society and cashless transaction economy indicate the same thing of reducing cash transaction and settlement rather doing transaction digitally.

KEYWORDS

cashless economy, debit cards, electronic fund transfer, mobile payment, internet banking.

INTRODUCTION OF SURIYA

Suriya is a community development block that forms an administrative division in Suriya sub division consisting 23 panchayats of Giridih district in state of Jharkhand. As per 2011 census of India Suriya block had a total population of 1,49,068 of which 1,30,115 were rural and 18,933 were urban. Barki Suriya is a census town in Suriya block. As per 2011 census the total number of literate in this block was 80,489 out of which 50,520 were males and 29,969 were female. Temple Rajdah Dham of lord Shiva nearby Barakar River is famous place. Hazaribag Road is a railway station on the Grand Chord line of East Central Railway is locally known as Suriya.

MEANING OF CASHLESS

Cashless means all the transactions carried out between two or more individuals will occur by payment through payment gateways or through other than currency. It is done with the primary aim of uncovering the non-registered transactions. The Indian government has aim to promote the economy through non-cash transactions. Designating or of financial transactions handled as by means of debit/credit cards, USSD, AEPS, UPI, Mobile Wallets, W-Wallet, POS, Internet bank transfers, and cheques etc. With no paper money or coins handed from person to person: some say we are headed toward a cashless society. Reducing the economy's dependence on the cash and making it more deviated towards these mediums would result into betterment of the country and the economy.

METHODS OF CASHLESS TRANSACTION

Cheque: The cheque is one of the oldest methods of cashless payment. It is a popular method for everyone. In this method, a person issues a cheque for the specific amount to someone else. The cheque gets deposited in the respective bank. The bank processes a payment through holder of accounts or counter of the bank. The entire transaction done through cheque gets recorded and there is a proof of payment.

Demand Draft: Demand draft is another rudimentary way of cashless transaction. It is a safest option to receive payment from anyone. Demand draft never gets defaulted as it is signed by the banker. The clearance of demand draft takes additional time.

Debit Card/Credit Card: The usage of debit/credit card was limited in India. Nowadays its use is increasing vary rapidly. The limitation of this payment method is an availability of swipe card facility at merchant end or Internet connection. It is suitable for Online and Offline also for sale and purchase. Its transaction limit set up by card issuer. Cost of debit or credit card is fixed by issuing bank.

RTGS/NEFT: Abbreviation of RTGS is Real Time Gross Settlement System and for NEFT is National Electronic Fund Transfer. These types of Cashless application are suitable for high value online transaction. Minimum limit for cashless transaction in RTGS is Rs. 2 lakh and in NEFT Rs. 1 only. Transaction cost is fixed up by every bank self.

IMPS: Abbreviation of IMPS is Immediate Payment Service. It is suitable for instant transfer and its transaction limit is Rs. 2 lakh per day. Cost of IMPS is depending on transaction amount.

UPI: UPI means Unified Payment Interference and it is suitable for instant transfer. Its transaction limit is Rs. 1 lakh. VPA (Virtual Payment ID) of recipient and M Pin are requiring for handling this tool. Its cost is approximately less than 50 paise per transaction. It is a mobile payment system which allows a person to do various financial transactions on their smartphone. UPI allows a person to send or receive money using virtual payment address without entering bank information. Merchant can enroll with banks to accept payments using UPI. The merchant would require a current account with a bank to accept its payments. Examples: SBI Pay, ICICI Pocket, AXIX Pay, Union Bank UPI APP, PNB UBI, Phonepe, Tranzapp etc.

USSD: USSD means Unstructured Supplementary Service Data. It is suitable for feature phone without internet connectivity and its transaction limit is Rs. Five thousand only. Aadhar number, IFSC or code allotted by banks on registration is requiring for using it.

E-WALLET: E Wallet can be used to purchase products starting from grocery to airline tickets. In order to use E Wallet customer and merchant, both require a smart phone with active internet connection. E-Wallet is suitable for small ticket transaction and its transaction limit is Rs. Twenty thousand per month. Examples of E Wallet are Paypal, Payoneer, Transferwise, Skrill and Payza. It is a simplest cashless method.

Mobile Wallet: The next cashless payment method is a mobile wallet. A person does not need a debit or credit card or internet banking password for making payment using a mobile wallet. Just load money in wallet via IMPS and use it on the move. Examples-Paytm, Payumoney, Oxigen, Lime, Mobikwik etc.

Gift Card: The next cashless payment method is a gift card. Gift card is a readymade card and can be purchased from a merchant or from the bank. The gift card is loaded with a fix cash amount a person can purchase any item from the specific vendor by using a gift card.

AEPS: Aadhaar Enabled Payment System is one of the best cashless payment methods. AEPS is like Micro ATM it uses smartphone and a finger-print scanner for the transaction. In order to use this facility, it is mandatory to link your Aadhaar card to bank account.

METHODOLOGY

The field survey on Cashless was conducted in August 2017 within Suriya region, Dist Giridih, Jharkhand. With help of Questionnaire and interview on topic of Cashless system in Suriya some 133 respondents have participated in it.

SURVEY DESIGN

A household survey was conducted across 14 various roads that had rural as well as urban households. In all interviewed 133 persons through a structured questionnaire. The persons were identified based on their socio economic classification (SEC). The SEC classified households according to occupation and education.

OBJECTIVES OF THE STUDY

1. To know the corruption which takes place mostly through the cash medium in Suriya.
2. To make awareness programme about cashless through panchayat level.
3. To reduce the burden of the cost of printing currency and also handling them.
4. To revive the banking sector which is high on NPA and bad loans.
5. To make loan cheaper and affordable for everyone.

REVIEW OF LITERATURE

Many empirical studies have been conducted on the subject of 'Cashless'. The major emphasis of field survey has been on various issues like frauds, security, usage pattern, new method of e-payment, etc. The previous work done on Cashless needs perusal. It has been reviewed to indicate in a general way the type of work done on this subject in India. It is expected that the critical examination of the studies would give focus to our problem and help to indicate the areas which have remained neglected at the hands of the researchers. From the review of literature, it was found that hardly there was a study which examined the perception of both users and traders on the usage of Cashless. Also, many studies concentrated on individual cards, for instance, credit or debit card and neglected the joint effect and new innovative cards like smart card, charge card and check card. In this study, an attempt is made to include all types of cashless system in the analysis. Because no any field survey was conducted in research region before this.

Prasad (2004), "Product innovation-A suggestion from a Reader: KCC vs. ATM" article examined the utility of Kisan credit card from the point of view of both the Kisan Credit Card (KCC) holders and commercial banks. It is an innovative product designed by the government of India (GOI) in consultation with RBI/NABARD. The facility of issuance of "cheque Books" to KCC borrowers is one of the important improvement. But this product needs further improvements by making it a technology driven to extension of Automated Teller Machine (ATM) to agriculturists in rural and semi-urban areas. "KCC ATM CARD" provides benefits to agriculturists as well as to commercial banks. An agriculturist gets instant cash for agriculture inputs such as fertilizers, seeds, pesticides and overdraft facility to current account holder holding "KCC ATM CARD" which involves no cost and boosting self-esteem among farmers. On the other hand, by providing the ATM facility, the commercial banks can reduce fixed cost per transaction. Author feels that by extending technology driven products will boost the image of commercial banks and helps to enlarge the base of his value agriculture advance which could attract the more farmers to commercial banks.

Goyal (2004) "Role of supplementary services in the purchase of credit card services in India" describes that service products being intangible and experiential in nature are different to evaluate prior to purchase and consumption. Consumers perceive risk while purchasing services and rely on various information sources to make a purchase decision. In services, personal sources of information and considered more than non personal sources of information. The present study focuses on understanding the significance of supplementary services as none personal source of information of consumers for pre-purchase evaluation of credit card services. In other words, whether information regarding supplementary services can help consumers make pre-purchase evaluation of credit cards. In addition to pre-purchase evaluation, the impact of supplementary services is studied towards post-purchase evaluation credit card services. Supplementary services being a part of full service product offer by marketers can be utilized as a beneficial tool to create interest and developing awareness among consumers.

Bhargava (2004) title "Debit cards: A new generation plastic money" analyses that debit cards are fast catching up with the customers. A combination of factors like ease of availability, debit-averse profile of customer and zero interest rates are propelling the usage of Debit Cards. The study emphasizes to increase the usage of these cards, bank will need to improve infrastructure and continues to focus an increasing installations of point of sale [POS] in smaller cities and on the locations which are frequently used by cardholders, and to develop new marketing programmers that educate customers on the benefits of replacing cash with plastic.

Sample of Questionnaire is as follows:

QUESTIONNAIRE

FIELD SURVEY ON CASH LESS SYSTEM IN SURIYA REGION

Name:

Address:.....

Mobile No:

Email I. d.:.....

Aadhar No. (Not Mandatory)

Q.1: What is the highest level of education you have completed?

Did not attend School Primary level Secondary level (High School) College Certificate Post Graduate

Q. 2: What is your gender?

Male Female Others

Q.3: What is your age?

Under 18 between 18 and 30 between 31 & 45 between 46 & 60 Over 60

Q.4: What is your current employment status?

Employed full time Employed part time Self employed Unemployed House wife Retired Student Vendor BusinessMan

Farmer

Q.5: Do you own a Smart Phone?

Yes No

Q.6: Please rate your comfort level with new technology like Internet.

Very low Low Medium High Very High

Q.7: Do you have internet connection in your mobile?

Yes No

Q.8: Do you have any saving A/c in Bank?

Yes No

Q.9: Do you know about Cashless system in India?

Yes No

Q.10: If a Cashless system was introduced would you be more or less happy?

More Less

Q.11: Do you feel you have enough information regarding Cashless system?

Yes No

Q.12: What is your source of knowledge about Cashless?

Newspaper Internet Bank Magazine/Article Oral Programme through panchayat level

Q.13: Do you have uploaded in your mobile such as Paytm, Buddy, BHIM etc.?

Yes No

Q. 14: Are You Income Tax Payee?

Yes No

Q.15: Why do you need Cash?

Cash is widely accepted Cash offers greater privacy No knowledge about cashless Non Cash payments system not available everywhere

Others

Q.16: Which of the following payment methods would you like mostly to use?

Cash Cheque Debit Card Credit Card SMS On-line (Net Banking) Cash Loader All the above

Q.17: Which of the given option you consider more reliable and secured?

Paper Money Plastic Money Both

Q.18: Which can be carried and kept easy and has more life?

Paper Money Plastic Money

Q.19: Due to Duplicity of paper money are you shifting to plastic money?

Yes No

Q.20: Do you believe that Bank should do more ready to set up a Cashless payment infrastructure?

Strongly agree Agree Disagree Strongly Disagree

Q.21: Do you believe minimizing the use of printed paper money will have a positive impact on the environment and help to reduce crime?

Yes No Positive impact on environment but will not affect crime Prefer not to answer

Q.22: Have you seen/hear any motivational program about Cashless at panchayat level?

Yes No

Q.23: Do you have any knowledge about cash or purchase transaction through thumb impression?

Yes No

Q.24: Would the benefits that Cashless systems bring be helpful to you?

Yes No

Q.25: Your Valuable Suggestion for **Cashless**:

THANK YOU VERY MUCH FOR YOUR VALUABLE TIME, CO-OPERATION, PATIENCE AND INFORMATION.

PLACE:

Signature of Respondent

DATE:

Promoting Cashless payment in Suriya region will be a challenge given lack of infrastructure, banking system and lack of knowledge on debit card and credit card. To successfully go Cashless, we will need to take a step by step approach and first address the issue that could cause hindrance.

CHALLENGES FOR CASHLESS

Why people failed to make Suriya Cashless:

- Cost related to payment of merchant fees,
- Non cash infrastructure are not available everywhere,
- Transparency and Taxation,
- KYC documentation, certification related to security of transaction,
- Time taken in processing card payments,
- Annual fees for card, levy of convenience charges/surcharge on use of cards,
- Safety and security concerns, fraud protection mechanism,
- Concerns regarding consumer grievance redress mechanism,
- Lack of availability of card payment option,
- Cost associated with card issuance, replacement maintains,
- System for addressing consumer complaints and grievances,
- Lack of awareness programme regarding Cashless,
- Short availability of connection and financial literacy,
- Some small retailers in Suriya have not enough resources to invest in electronic payment infrastructure,
- Lack of banking branches in Suriya (only two branches of national bank are available), etc.

MERITS OF CASHLESS ECONOMY

- Reduces instances of tax avoidance because it is a financial based economy where transaction traits are left,
- It will curb generation of black money,
- Will reduce real estate prices because of curbs on black money as most of black money is invested in real estate prices which inflates the prices of real estate markets,
- This could be avoided if we become cashless society,
- It will pave way for universal availability of banking services to all as no physical infrastructure is needed other than digital,
- Entire process becomes transparent. Payments can be easily traced and collected and corruption will automatically drop, so people will no longer have to pay to collect what is rightfully theirs,
- If bank note is fake, which has a huge negative impact on economy by going cashless that can be avoided,
- There are many such incidents in our life where we knowingly or unknowingly give and take germs in the form of bank note. This could be avoided,
- In cashless economy there will be no problem of soiled notes,
- Reduce cost of operating ATM for cash withdrawal only,
- Speed and satisfaction of operations for customers no delays and queues, no interaction with bank staff required,
- Cashless economy will ensure increase tax collection, both direct and indirect,
- Cash robbery will break,
- It saves the government substantial cost in printing of currency notes,
- It removes the funding sources of naxal which is great drawback of economy of Suriya,
- It will remove dowry system also, etc.

DEMERITS OF CASHLESS ECONOMY

- Hacking of the codes of banking is the main problem,
- The dispute mechanism can leave people in very confused,
- Cashless transaction is not free,
- No cash/currency in hand,
- If we lose debit or credit card it may be take a long while to procure another,
- Impractical if we move to another country,
- Cards get expired and then buy new one which takes long time,
- We may forget PIN,
- Bank will become very powerful, etc.

FINDINGS AND DISCUSSION

Findings through various questions in field survey are as follows:

Present Era is the education Era, in which a person can live without food for sometimes, but he cannot live without education. But discussion shows that only 10 persons are post graduate in questionnaire region. College going students are in 71 in numbers but they drop for acquiring education in post graduate level. 30% are such who are not well educated. This is a huge demerit in the way of cashless from cash mode "Motivation to Education will be an automatic motivation to cashless". Highest level of literacy can move to cashless system from cash system. Also there is shortage of higher educational institution in Suriya.

From the survey, this shows that only 28 are female out of 133 which may have two reasons; first one is that women are not taking proper interest in the way to cashless second one is that they are not getting priority to give advice related to cashless. So we should motivate them for cashless or give them equal opportunity for their opinion about cashless. The questions asked from male are more than females. Mostly female do not take interest in questionnaire or sharing their views with another male person. They are maximum house wife in number.

Questions were asked maximum from young age group like between 18 to 30 years. Means it will be easy for them to understand the benefits of cashless because a mature and sensible person always thinks before taking any action when they will know that cashless will be beneficial for everyone they will automatically switch to cashless. The young generation is those who can change old tradition cash system and they have powerful capacity of adopting new ideas of cashless system. If these generations will take interest in Cashless than chance of success is high.

Suriya basically knows for business in Jharkhand. Under survey I found that there is diversity in the employment of people, but the purpose is same to earn money. There is no any scope of full time employment in Suriya because lack of Government offices (Only 11 in numbers). There are so many business men in Suriya (27 in numbers). Students are mass targeted (46 in numbers). If any new challenge like cashless system will be accepted by almost all students' success is definite. About (1+15+46=62) 62 (approximately half of questionnaire persons) persons under survey report are in the unorganized sector. Unorganized persons are those who cannot produce anything for economy. At first people will come into organized sector then easily take advantage of cashless system.

There are 94 people out of 133 smart phone users in our survey area. But the number of users is not sufficient. Female lives in rural area do not know how to use smart phone. Less number users of smart phone is drawback for cashless economy. Availability and quality of telecom network will play an important role. Presently, people are facing difficulties in making electronic payments. One of the biggest beneficiaries of this transition, banks and related service providers will have to constantly invest in technology in order to improve security and ease of transaction. People will only shift when it's easier, certain and safe to make cashless transactions.

The opinion of comfort level with new technology is varying from people to people. Maximum software of Cashless runs through internet application. Knowledge of internet facility will become a successive path for Cashless economy. But medium knowledge of internet can't promote cashless rapidly.

There are so many (95) internet users found under survey. They are watching video, play games, using facebook, whatsapp, etc. in mobile through internet but maximum of them are not using mobile for Cashless. Things are also falling in place in terms of technology in Suriya. The recently launched Unified Payments Interface by National Payments Corporation of India makes digital transactions as simple as sending a text message. Some part of population under survey is still outside the internet and not in a position to reduce its dependence on cash. Under survey without internet user population were 38. It is just like a car without petrol.

Maximum persons are holding saving account in bank. This is good symbol for cashless. To be sure, the government on its part is working at various levels to reduce the dependence on cash. Opening bank accounts for the unbanked such as 10 persons under and adoption of direct benefit transfer is part of the overall idea to reduce usage of cash and increase transparency. RBI should also want to issue open new age small finance banks and payments banks which are expected to give a push to financial inclusion and bring innovative banking solutions.

Since the aware people's percentage is higher, the cashless economy can be brought here. Out of 133, only 99 persons know about Cashless system in India. To connect all the people with cashless firstly, we should try to provide detailed information about cashless system to people then it will result in favour of cashless system. Steps will have to be taken like advertisement, road shows etc for creating awareness among the unaware people.

Though not every person agrees to accept cashless system happily still the larger portion has great will that cashless economy takes place. Also if we light the others with the benefits of the cashless economy, sure they will co-operate too. Happiness relates with satisfaction in soul. 103 persons are happy with cashless announcement. That means they warm welcome to cashless system.

Only 68 persons have enough information about cashless. The Government will also need to play its part. Because 65 people out of 133 have not information regarding cashless system. It will have to find ways to incentivize cashless transaction and discourage cash payments. Implementation of the Goods and Service Tax (GST), should encourage businesses to go cashless. Government should also use this opportunity to revamp the tax administration, as more than taxes, small businesses fear tax inspectors.

Under survey I found that people are getting information from various sources about cashless system. It is a first step in the way of cashless newspaper, internets, Bank etc are good and enough sources for getting information. But information through panchayat level and through Magazine or Article is not successive in number.

Although cashless transaction have gone up in everywhere through use on Paytm, Buddy, BHIM etc. but mostly person (86 persons out of 133) under survey have not any such software in mobile. There mobile is only for talk, chat in internet, gossip with their friends and video calling with their relatives, friends etc. but no interest in such cashless system. Requirement is necessary for awareness, technological developments and government intervention. For instance, mobile wallets have been notable traction, and it is possible that a large number of people in Suriya will move straight from cash to mobile wallets.

There is general preference for cash transaction In Suriya. House wife, Unregistered Merchants, Self employed persons are not want to pay tax. If 109 persons out of 133 (Approx 82%) is not under income tax payee range how we can think about cashless economy? Merchants prefer not to keep records in order to avoid paying taxes and buyers find cash payment more convenient. Although cashless transactions have gone up in recent times, a meaningful transition will depend on a number of things such as awareness, technological developments and government intervention. More persons are not income tax payee, may be some of them are hiding their black money or may be some are normal businessman. Cashless will help to reduce black money. So, perhaps non income tax payees are in against of cashless.

59 persons need cash because cash is widely accepted, 6 persons need cash for greater privacy, 19 need cash in lack of knowledge about cashless, and mass level of person such as 49 need cash because non cash payment systems not available everywhere.

So, will the exercise to exchange currency notes and the ongoing currency crunch be a decisive factor in making Suriya a truly cashless economy? Shortage of cash has significantly increased the use of digital modes of payment, but the actual shift will only be visible after the cash crunch eases. It is possible that a section of people which has used electronic mode of payments for the first time due to the cash crunch will continue to transact through this medium, but there are still a number of hurdles in making Suriya a cashless economy.

66 persons are in support of cash payment system and 67 in support of non-cashless system. There is almost a tie between both. The reason for the persons supporting cash payment is lack of awareness about cashless system. If people aware with it, they definitely support cashless system.

Out of 133, 103 persons consider plastic money more reliable and secured because they know that it is safe and has a long life.

123 persons opinion is that plastic money is easy to keep and has more life so they are switching to cashless system and many of them advising others also to switch cashless.

Out of 133, 116 persons are shifting to plastic money due to duplicity because there are a lot of duplicate currency was available before November 2016 in market and it creates a lot of problem for people.

Many people strongly agree that bank must do more to set up cashless infrastructure. Bank can advertise this program through print media, electronic media and also through social media.

98 persons that believe in plastic money (part of cashless) and realize that minimum use of paper money will reduce the crime. 06 are against of it and 29 believe that it will have positive impact on environment but will not affect crime. People's points of views are different.

There is a lack of motivational program about cashless in Suriya. 104 persons argue in field survey that they have not seen or hear any program related Cashless. Panchayat and bank with joint collaboration must call general public meeting for this and try to understand the technique and knowledge about cashless. When a person link up his or her saving A/C with Aadhar no., he or she is ready to transact or payment through thumb impression. Medium level of knowledge about this can't bring success to cashless system. Only 71 persons know about purchase transaction through thumb impression but 62 are unknown because thumb impression facility is available only in such apps. Finally, 119 persons believe that cashless being helpful for us but another side 14 people argue that cashless in not helpful for us. But everything has both sides, here also there are some people denying the fact.

SUGGESTIONS

- It is a welcome start, need to lower the cost of electronic payment by minimizing cost,
- Promoting cashless payment in rural areas will be a challenge given lack of infrastructure. So infrastructure should be developed,
- Develop Internet connectivity in remote area of Suriya region,
- Bank Accounts for every individual and they being linked to Aadhar cards,
- Opening new branches of different banks,
- Govt. should remove transaction charges on purchase of petrol, gas and railway ticket,
- Promote literacy and purchase of smart phone including internet connectivity,
- Promoting useful tools of English language, internet or knowledge about cashless,
- Improve the speed on internet,
- Advancing markets and providing electronic swapping machine to shopkeepers along with training to operate it,
- Providing website in simple local language too,
- Some people says that cashless is just like to seat in exam hall without any preparation,
- Awareness program should develop in especially rural area through collaboration of Panchayat and Bank, etc.

Even as ordinary people of Suriya queue up for cash and our Indian economist are busy estimating the extent to which economic growth will be hit because of the ongoing drive to replace high-value bank notes, there has been a lot of discussion on whether the Government can use the current situation to push Suriya towards a cashless future.

Reducing Suriya's economy dependence on cash is desirable for a variety of reasons. India has one of the highest cash to gross domestic product ratios in the world, and lubricating economic activity with paper has costs. According to a 2014 study by Tufts University, the cost of cash in India, cash operations cost the Reserve Bank of India and Commercial banks about Rs. 21,000 crore annually. Also, a shift away from cash will make it more difficult for tax evaders to hide their income, a substantial benefit in a country that is fiscally constraint.

CONCLUSION

Technology specially the mobile technology has changed and modulated human behavior. But post digitalization and with rigid cashless economy, every human being will be almost exactly the same in their behavior and attitude. There will be no man dying from lack of food. Even beggars and vagabonds will have digital cards and rich without having liquid cash will give them digital cash into their cards. The government will monitor their cards and watch how poor they are all, in fact.

Some qualitative conclusion of this survey can be say in following words:

1. People of Suriya know how to live with least amount of money,
2. People of Suriya are now well prepared to face more Surgical Strikes in future-all good for health,
3. People of Suriya now know to go digital, especially in many matters for cashless transaction,
4. Very strong message has gone to naxals,
5. All the Govt. agencies who worked 24 x 7 to catch the culprits has shown how get works and that its arms are too long.

So far as literacy level up the sample is concern, it is only 50%. It needs improvement as without literacy, computer literacy and cashless system is almost impossible. Female cases are not interested but they constitute half of the society. Without their awareness, cashless system cannot be successful. The sample proves that the age group 18 to 30 is well acquainting up cashless. Employment status reveals that more participants are from unorganized sectors. The number of user smart phone is increasing very rapidly still the number of non users is a matter of concern. Knowledge and understanding of internet is a basis of cashless system but the data shows that a large number of people are still unknown of internet. So far as internet connection in mobile deals with 95 participants but 38 participants have no internet connection. Instead of Jandhan Yojna, ten cases have no saving accounts. It shows the lacunae in the implementation of the program. Almost all persons under the sample know about cashless system still some cases are unknown about cashless hence more publicity and awareness should be spread. Maximum participants are happy with the introduction of cashless system they believe that it will bring a revolution in Indian economy as well as Suriya economy still some participants are not so happy they are pessimistic of the new system. Maximum people get information of cashless through newspaper but Bank, Panchayat institution are not so effective to spread awareness of cashless. Maximum participants have not installed Paytm in their smart phone. They use their smart phone for other purposes. The sample reveals that small number of participants are tax payee. Majority of them are non tax payee. As non cash payment system is not available everywhere, cash transaction is as usual. The number of users in cashless system is encouraging as they are 67 in comparison to 66 who are using cash transaction. Maximum participants feel that plastic money is more secured long lasting than paper money. Maximum of them shifted their transaction from paper money to plastic money. More bank branches should be established and expanded they should be ready to make available the advance infrastructure. Printed paper money is now minimizing in the use. Panchayat level motivational program is discouraging. Participants do not get effective knowledge from it. BHIM application deals with using thumb impression in monetary transaction. Aadhar number is the base of this application. The knowledge about this is spreading.

True, there are difficulties in implementing the idea of cashless economy in Suriya where a large number of people are living under misery and poverty, yet a beginning had to be made someday. Today, there is a sea change in the mindset of people with regard to digital means of monetary dealings which are safe, easy, convenient and transparent. There is no place for black money. All these indicate that Suriya is moving towards the RBI's and government of India's goal of Cashless economy but very slowly. The last but not least is that maximum participants who have contributed in the questionnaire believe that cashless is helpful as well as useful. This data is remarkable for the success of the cashless system in Suriya.

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