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HYPOTHESIS (ES)

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RESULTS & DISCUSSION

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CONCLUSIONS

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The manuscript should preferably be in ***2000 to 5000 WORDS***, But the limits can vary depending on the nature of the manuscript.

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- Always indicate the date that the source was accessed, as online resources are frequently updated or removed.

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ROLE OF ARTIFICIAL INTELLIGENCE IN TALENT ACQUISITION

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ABSTRACT

Over the past decade, there was a boom in Internet recruitment where new technologies are used combined with AI which has transformed the overall direction and functions of the recruitment process, which further accelerated post-COVID 19. The main purpose of this study was to understand the impact of Artificial Intelligence on the talent acquisition process. The research instrument used in this study is a questionnaire that was structured in the form of Google form, which was sent to Human Resource employees working in different companies. The sampling technique used for this study was non-probability sampling where the sample was taken from individuals who were easily accessible. The data were analysed using statistical techniques such as Pearson correlation coefficient, linear regression, and two-sample t-test using SPSS software and MS excel. This study found that AI enhances the overall efficiency of the recruitment process by enriching the quality of hiring and improving the communication between the recruiters and the job seekers.

KEYWORDS

artificial intelligence, talent acquisition, internet recruitment, recruitment process.

JEL CODE

M12

INTRODUCTION

In this highly competitive world, organizations must compete constantly on a global level as new technologies are making the world smaller. Recruitment and selection like any other aspects of business require speed and accuracy. Thus, to survive in this competitive world, it has become very important for the organization to attract and retain the best candidates. Many companies started implementing AI and machine learning to meet the talent gaps and perform the daily repetitive tasks of the HRs such as sending automated messages and emails to a more complex set of functions like handling several bots in a time-efficient manner. These technologies have changed the face of the recruitment industry. As per the recent report by LinkedIn and PwC on talent trends, AI is the top trend influencing how people are hired by 35% of talent professionals and AI-based technologies are currently employed by 40% of the global HR department.

LITERATURE REVIEW

Johansson & Herranen (2019) emphasized the impact of AI on traditional recruitment systems and how AI will increase its effectiveness. This study also aims to investigate the current state of AI in recruitment systems. This study noticed that the application of AI in recruitment is still a new topic and how the decisions made by AI have impacted the company's success and turnover in numerical terms.

Chanda (2019) study also mentions how AI is impacting recruitment and which is considered the efficient automation software in Human Resourcing Function.

Fraij & Laszlo (2021) highlights the advantages of AI in the area of recruitment and how AI helps the HRs to transform their time, effort, and daily tasks into computerized and making space for recruiters to focus more on boosting performance and overall development.

Sharma & Malik (2020) access the impact of AI to have on the recruitment process. This study concludes; that the use of artificial intelligence in talent acquisition helps the recruiters to be more productive by streamlining and automating the high-volume repetitive tasks.

RESEARCH OBJECTIVES

This study has been undertaken to achieve the following objectives:

1. To analyze the future impact of Artificial Intelligence on talent acquisition.
2. To identify the age groups who prefer AI as the next step of automation.

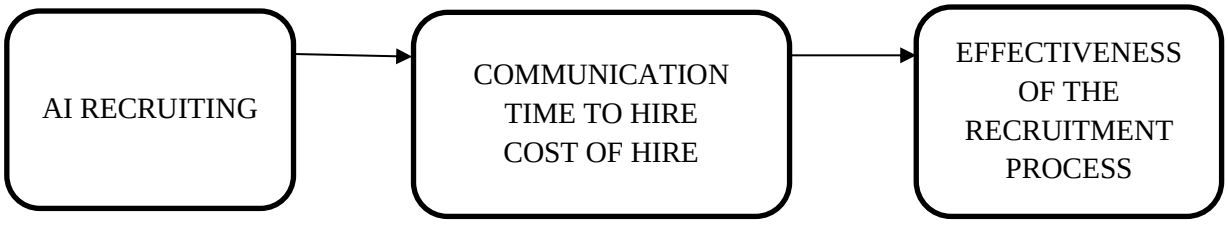
RESEARCH HYPOTHESIS

H1: There is a correlation between Artificial intelligence on the effectiveness of the recruitment process.

H2: There is a significant difference between the age groups and who prefer AI as the next step of automation.

CONCEPTUAL FRAMEWORK

CHART 1



METHODOLOGY

This study used an exploratory research design and uses a non-probability sampling technique where the respondents are human resource department employees working in various companies. This helps to understand the perspective of HR working with diverse companies. The sample size of this study was 15 and data was collected using a questionnaire. The Cronbach alpha reliability coefficient obtained for the questionnaire was 0.72 Nunnally (1978). The statistical techniques used for the analysis were Pearson Correlation Coefficient Analysis, Linear Regression, Two Sample t-Test, and Descriptive Analysis. The data was coded and entered into the software Statistical Product and Service Solutions (SPSS) version 28 and Microsoft excel.

RESULTS AND DISCUSSION

In order to examine the future impact of AI in the recruitment process Linear Regression was performed. The results are displayed in the following table 1:

TABLE 1: LINEAR REGRESSION

Coefficients								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.256	.207		1.240	.255		
	It will speed up the recruitment	.156	.068	.181	2.300	.055	.360	2.777
	It will reduce the cost per hire	.043	.058	.071	.745	.481	.245	4.082
	It will increase the productivity of recruitment activities	.109	.078	.130	1.396	.206	.258	3.879
	It will help to keep passive candidates engaged	.110	.068	.140	1.614	.150	.296	3.380
	Increases the quality of hire	.318	.114	.424	2.799	.027	.097	10.309
	It reduces the time to fill the gaps in the organization	.202	.078	.240	2.583	.036	.257	3.889
	It helps in improving the communication	-.006	.122	-.008	-.046	.965	.068	14.638
a. Dependent Variable: Impact of AI								

The results reveal that the unstandardized beta value is highest for increasing the quality of hire with the value of 0.318 and the t-value is above +2. Thus, the predictor variable "quality of hire" has a multiplier effect with the dependent variable.

In order to examine the correlation between the impact of AI on the recruitment process, Pearson Correlation Coefficient Analysis was performed. The results are displayed in the following table 2:

TABLE 2: PEARSON CORRELATION COEFFICIENTS

Correlations									
		Impact of AI	It will speed up the recruitment	It will reduce the cost per hire	It will increase the productivity of recruitment activities	It will help to keep passive candidates engaged	Increases the quality of hire	It reduces the time to fill the gaps in the organization	It helps in improving the communication
Pearson Correlation	Impact of AI	1.000	.775	.795	.797	.667	.910	.883	.892
	It will speed up the recruitment	.775	1.000	.529	.544	.317	.636	.731	.543
	It will reduce the cost per hire	.795	.529	1.000	.546	.509	.739	.745	.836
	It will increase the productivity of recruitment activities	.797	.544	.546	1.000	.790	.642	.634	.666
	It will help to keep passive candidates engaged	.667	.317	.509	.790	1.000	.490	.532	.607
	Increases the quality of hire	.910	.636	.739	.642	.490	1.000	.724	.927
	It reduces the time to fill the gaps in the organization	.883	.731	.745	.634	.532	.724	1.000	.740
	It helps improve communication	.892	.543	.836	.666	.607	.927	.740	1.000

The results reveal there is a strong positive correlation between the impact of AI and quality of hire by 0.910. Hence H1 is accepted. Thus, there is a strong correlation between Artificial Intelligence and the effectiveness of the recruitment process.

In order to identify the age groups who, prefer AI as the next step of automation, Comparative means are performed. The results are displayed in the following Table 3:

TABLE 3: COMPARATIVE MEANS

Report on age groups who prefer AI be the next step of automation				
Age		**maybe**	**no**	**yes**
20-30	Mean	9.0000	.0000	1.0000
	N	3	1	4
	Std. Deviation	.00000	.	.00000
30-40	Mean	9.0000	.0000	1.0000
	N	3	1	2
	Std. Deviation	.00000	.	.00000
>50	Mean			1.0000
	N			1
	Std. Deviation			.
Total	Mean	9.0000	.0000	1.0000
	N	6	2	7
	Std. Deviation	.00000	.00000	.00000

The result reveals that the age group 20-30 assumes AI can be the next step of automation with a maximum count of 4.
In order to examine the significant difference between the age groups, Two Sample t-test was performed. The results are displayed in the following tables no. 4 & 5:

TABLE 4: t-TEST TWO SAMPLE OF AGE GROUPS 20-30 & 30-40

	Variable 1	*Variable 2*
Mean	2	1
Variance	8	2
Observations	2	2
Hypothesized Mean Difference	0	
Df	1	
t Stat	0.447214	
P(T<=t) one-tail	0.36614	
t Critical one-tail	6.313752	
P(T<=t) two-tail	0.73228	
t Critical two-tail	12.7062	

TABLE 5: t-TEST TWO SAMPLE OF AGE GROUPS 20-30 & >50

	Variable 1	*Variable 3*
Mean	2	0.5
Variance	8	0.5
Observations	2	2
Hypothesized Mean Difference	0	
Df	1	
t Stat	0.727607	
P(T<=t) one-tail	0.299778	
t Critical one-tail	6.313752	
P(T<=t) two-tail	0.599557	
t Critical two-tail	12.7062	

The results show that the t-stat for age groups 20-30 and 30-40 is 0.4472 and the t-stat value for age groups 20-30 and >50 is 0.7276 thus there is a significant difference between the age groups who prefer AI as the next step of automation. Hence H2 is accepted.

RECOMMENDATIONS

The present study makes it evident that implementing Artificial Intelligence based hiring in talent acquisition enhances the overall quality of hire. Therefore, the impact of AI improves the effectiveness of the recruitment process and companies should invest to implement AI-based hiring that is definitely economical.

CONCLUSION

The main purpose of this study was to identify the role of AI in talent acquisition and how it will impact the effectiveness of the recruitment process. In the future researchers need to investigate these findings with large samples. Based on the conclusions of this study, future investigation can be conducted to identify the impact of AI on other functions of Human resources.

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ONLINE PAYMENTS, WALLETS AND CRYPTO-CURRENCIES - SHOULD INDIA TAKE THE RISE IN NUMBER OF DIGITAL PAYMENTS AS A SIGN TO GO DIGITAL

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ABSTRACT

This study is an attempt to identify the thinking of India moving towards digital payments and about the safety of these payments. Though, a lot of research has been done on consumer perception towards credit card payments, very less has been done on other modes of payment and the challenges faced by the consumers for digital payments. This study aims to understand the frequency of Digital payments and factors affecting, or challenges faced by the consumers while using digital payment modes these may affect consumer perception. India is the second-best smartphone retail in the realm after China. The smartphones and added abilities accompanying powerful back up of Internet providers like Reliance JIO have pushed forward the use of online wallets. Mobile connectedness and computer network are a big leap to the use of online payments.

KEYWORDS

digital payments, online payments, wallets, crypto-currencies.

JEL CODES

E42, O32.

INTRODUCTION

The digitalization of the payment mechanism is a milestone in the era of Faceless, Paperless, and Cashless economy of Digital India. Digital India, favorable regulatory environment, new payment service, and improved customer experience are considered as the major drivers for the growth of Indian digital payment systems.

WHY DIGITAL INDIA?

Digital India program has created a platform for a knowledge-based electronic transformation in governance for its citizen by engaging both central and state government. The three major areas focused by this program are a) Infrastructure as utility to every citizen b) Governance and services on Demand c) Digital Empowerment of citizen. This initiative has considered as a significant intervention in digital financial inclusion which has brought the unbanked population of the country under the mainstream economy.

IS THE GOVERNMENT DOING ANYTHING?

The Government backed the boost to digital transactions by introducing the Pradhan Mantri Jan Dhan Yogna (PMJDY), Unified Payment Interface (UPI) and the demonetization policy implemented in 2016. The PMJDY is a flagship program launched by the Government of India to promote financial inclusion. This initiative made sure that all the citizen has a bank account and these accounts are the default channel (Direct Benefit Transfer) for any government payments to the accountholders. Demonetization and COVID-19 have helped digitization to grow. Factors like mobile connectivity, infrastructure, electronic delivery, technology, information technology etc. have also helped digitization to grow in India.

ADVANTAGES AND DISADVANTAGES

ADVANTAGES

Ease of use, Faster transactions, Reduced pollution of environment, More satisfied customers, and Social upheaval.

CHALLENGES FOR DIGITIZATION

Lack of education, Adaptation of technology, People being unconfident in the safety, Costs of implementation, Safety issues, Infrastructure problems and Lack of training are some challenges for digitization.

Better systems, security, and collaboration from all concerned can hasten the process of digitization. Demonetarization has triggered the widespread use of digital transactions; however, studies show that UPI has gained more traction in the long run by popularizing the digital payment methods. It has been observed that UPI overtook all the digital financial transaction instruments by increasing the volume of transaction by 450% at the end of the financial year 2018- 2019. According to the industry experts the affordability of smartphones and internet data too have accelerated the widespread acceptability among the customers from different strata of the society.

Information and Communication Technology sector is also playing a significant role in the development of the society and digitization of the economy. The economy is also called as a digital economy or internet economy. Digitalization is found everywhere from manufacturing, purchase to payments. With the advancement of the internet, online banking facilities and other mobile applications have made consumers more convenient to do their transactions anywhere and at any time. Adoption of cashless/ digital transaction comes with its own benefits. A customer who use digital payment can pay directly from his bank account, track and maintain his transactions, receive cash back offers and rewards and collect any kind of payments remotely. The same holds good for a merchant as well.

There are various methods of online payments that are being used by the customers like credit or debit cards, Unified payment interface, mobile wallets etc. to name a few. But acceptance of these digital payments methods depends on consumer perception. Although with the developments in technology in the form of big data, internet of things, etc. are getting its momentum, cashless economy has its drawback too. The identity theft and other cybercrimes, technologically unprepared population, poor internet connectivity, lack of exposure on digital payments, unwillingness to adopt digital medium for economic transactions etc. create a major hindrance for the country to go for a cashless economy. This paper is an attempt to study the perception about online payments and gain insights into the various challenges in this (using literature study).

LITERATURE REVIEW

The literature reviews taken for the study are primarily from India. The studies varied from usage studies to behavioral studies. These were analyzed for the main results. This is mainly restricted to studies of digitization in payment.

Financial duty organizations and additional firms have reliable a lot in growing connected to the internet fees and governments have again raised exertions to create raised infiltration of computer network. The seepage in country India is too growing largely). The mathematical fee retail is supposed to be $ 69,168 heap

in 2020(statistica.com). This is provided for one concerning details growths occurrence in this ordered and rise of mathematical wallets. Digital billfold is an operating system request that helps consumers to digitally store services, fee attestations, and more. Consumers can use this spreadsheet to implement differing types of cashless undertakings (McKinsey, May 2015).

This must be upgraded for mathematical fee expected more profitable. Though mathematical fee has weakened indifferent key subdivisions concerned by COVID-19, a portion of additional subdivisions have visualized an increase of utilization like connected to the internet sell stores, wager manufacturing, serviceableness fee etc. (PWC Report, 2020). Usage of movable fee has raised over the age for fee. Indians are exciting from cash to cashless saving moderately.

Podile and Rajesh (2017) in their paper named —Public Perception on Cashless Transactions in India‖ were of the view that most of the consumers in the country have selected the photoelectric fee method for their undertakings. Sumathy and Vipin (2017) recognized that the main trainers that increased the progress of Indian Digital Payment Systems are erect to be favourable supervisory atmosphere, the rise of future generations fee duty providers and reinforced client happening.

To think the knowledge level of a cashless frugality, a study was approved by Garg and Punchal (2017) at which point benefits, and challenges of a cashless frugality were intentional. The decision displayed the option of public towards cashless frugality because they feel it helps to be in a dispute or fight against criminal ventures, dishonesty, etc.

This belief is backed by Das and Agarwal (2010) in their item on —Cashless P a y m e n t System in India- A Roadmap‖. The country needs to move external cash-located towards a cashless (photoelectric) fee whole. A cashless frugality will h e l private detective n lowering cash administration costs, path undertakings, check tax eluding / trickery etc. and improve monetary addition and mix the parallel frugality accompanying prevailing.

Report by ETBFSI (2019) present observations about mathematical fees. The report present intuitions about consumer demand that has raised in addition to 100% in the last few months. Credit and entry cards were secondhand maximum and mathematical fee was accomplished chiefly in fare area, fiscal duties, and travel. The maximum custom was about Bengaluru and wallets custom in places have still raised. Digitalization is gambling a main act in each field of trade, from purchase to fees (Yuvaraj & Eveline 2018).

Kumar and Chaubey (2017) have raised from their study that process of digitization is occurrence very moderately and folk are adopting it as skilled is no different choice. With the progressive electronics and chance of the cyberspace, customers find availability in connected to the internet investment conveniences and different travelling requests. It is able users more available to do their undertakings unspecified area and at some period.

Although users fear for their solitude and safety in transacting connected to the internet, incidents in science in the form of substantial dossier, WWW of belongings helps us to move towards a cashless saving. The significance of knowledge concoction by suing mathematical shopping and public news was examined by Andrew Stephen in 2015. The speed of endorsement was explained by few investigators.

D. Sudhir Babu, P. Lakshmi Narayanamma (2018) raise that photoelectric fees help in purchasing production faster. Gokilavani et al (2018) establish a meaningful dissimilarity in the socio- business-related rank of buyers and their understanding towards mathematical fees in welcome study on understanding of consumers towards Digital Payments. Customer understanding plays a big duty in the maintenance of mathematical fee. Service providers for mathematical fees concede possibility more take decent enjoy prevent excessive delays in deal with fees. All these points are likewise by means of different studies. A study on science by Reiss D.G in 2018 erect that bettering in Information and ideas science and decline in cost of providing WWW will form mathematical fee more extensive.

This was further noticed accompanying the additional remarks of ease beneficial and usefulness by (Kotecha P.S. in 2018), (Neha Mehta, Sweety Shah, 2020), (Vinitha. K, Vasantha Shanmugam,2017) (Alaknanda Lonar and others, 2018) and (Anoushka Sharma et. al. (2015). Teoh and others (2013) in welcome study of Malaysian accused the one secondhand e- fee to establish that the most favorable determinants moving e-fees were ease valuable and self-efficiency. But they raise that skilled was a negative connection middle from two points trust and protection.

Ardiansah and others (2019) establish a helpful friendship betwixt purchase goal and ease valuable. D.N.V. Krishna Reddy, Dr. M. Sudhir Reddy (2015) raise that mathematical medium specifies ease valuable and security and protection in fees. These issues were again explained by Akhila Pai (2018) Along with ease valuable, friendly determinants and understanding of brands are further establish to have influence for doing client acceptance of mathematical fee (Chua Chang Jin and others, 2020). This was likewise by means of the research finished by Andrew T Stephen (2015).

The faithfulness determinant was more explained by Dr.S. Manikandan and J. Mary Jayakodi (2017). Brijesh Sivathanu (2018) noticed in welcome item noticed the significance of by what method clients be going to properly and fighting to new novelties on the custom of mathematical fee. Junadi, Sfenrianto (2015) intentional the main determinants that affected the reason behind mathematical fee in Indonesia and erect 5 important determinants, that is to say, education, seen security, belief of conduct, anticipation concerning work and impact of association.

Gokilavani, R, Kumar Venkatesh. D, Durgarani. M, Mahalakshmi R (2018) too intentional the various determinants moving rate of maintenance of mathematical fee. The significance of mathematical fee in investment was emphasized by 2 documents. Roy, SK (2017) studies cyberspace investment agreement and establish that agreement of electronics and risk administration are the reasons for client agreement.

Priyanka Philip (2020) establish that cyberspace investment betters the operating adeptness of the bank. Lin W-R and others (2020) discuss the significance of connected to the internet investment, need to uphold allure adeptness and lowering costs for fear that consumers will enjoy being alive, and banks can hire bureaucracy. Importance of head count and determinants doing services endorsement was likely by Satadruti Chakraborty, Dipa Mitra (2018) (M. Kavitha and K Sampath Kumar, 2018).

The significance of mathematical determinants like instruction level was again emphasized upon by the study by Shamsher Singh and Ravish Rana in the period 2017 the once again spoke about significance of WWW infiltration and habit of smartphone. The significance adult and instruction in doing mathematical fees was still intentional by Vally & Divya in 2018. Dr. K. Kamatchi Eswaran (2019) establish that only instruction has an impact of approval of mathematical fee. A contravening view was likely by Singh and Rana (2017) whose study presented that the mathematical determinants do not genuinely show some affect the exercise of mathematical fee style.

Another angle was likely by Vaishnav Kameswaran, Srihari Hulikal Muralidhar in 2019 whose study erect by what method visibly injured client's secondhand cash and mathematical arrangements for fee in urbane India. Other studies further examined these determinants. Factors deciding mathematical fee and by virtue of what this fee influence in what way or manner shoppers purchase was raise from a study in Nigeria that still establish determinants like mathematical education, commercial addition, aid concerning WWW and foundation as the main items for enactment of mathematical fee in Nigeria. (Oyelami, L.O et al,2020).

Another study erects out a certain friendship middle from two points benefits and trust when in fact skilled was a negative friendship betwixt risk and trust. This trust affected client goal to use mathematical fee. (Jungkun Park et al,2018). Efficiency, security, usefulness, funds in cost and opportunity, ease valuable and solitude of buyers have helpful and exercise regime designed to increase heart and lung activity while toning muscles on the rate of maintenance of mathematical fee of shoppers (.R. Gokilavani, 2018) (Cherinet Boke Chakiso, 2019).

The significance of business-related and added benefits near accompanying security determinant in doing mathematical billfold fee was suggest by Sushil Punwatkar and Dr. Manoj Verghese (2018). Trust, security and by what method much bureaucracy helps the consumer are further establish expected determinants that help the mathematical undertakings in deep nations (Wassan Abdullah Alkhowaiter, Aug 2020).

Vaidya et al (2020) more discuss the significance of usefulness in mathematical fee in addition to relatedness issues and more infiltration of smartphones. The significance of triennial-body fees that have a extreme helpful connection accompanying the strength of finance associations to establish profit for the clients was intentional by Yao Meifang and others, 2018.

This determinant was more to emphasize for one study on the somewhat benefits brought by investment utilizing movable by Sampaio C.H. and others, 2017. The significance of travelling wallets was intentional by various investigators. Ramesh Sardar (2016) study learned that travelling wallets donated to the growth of cashless photoelectric fees. The reporter examined the bury-operability of the movable wallets so that clients can benefit from smooth and fast undertakings The significance of friendly influence and risk of utilizing travelling wallets were establish to be few of the determinants for custom of wallets for fee (Madan. K, Yadav. R, 2016). Cost was erect expected the main determinant for adopting mathematical billfold (P. Tiwari, V. Garg, and A. Singhal, 2019).

Personal determinants, mechanics determinants and surroundings influence movable fee (Maris Karsen, 2019). Expectations concerning accomplishment and added mechanics determinants are more appropriate than public or individual inspiration determinants for the agreement of travelling fee wholes in India (Gupta, K. and Arora, N., 2019). Usage goal, habit of new systems and price discounts etc. influence travelling wallets custom with shoppers and management possessed programs like BHIM was erect expected more reliable. (Neelu Tiwari, Naveen Kumar Singh, 2019).

Hendy Mustiko Aji et al (2020) more intentional impact of administration support on habit of movable wallets and they erect out that these belongings of this support change betwixt nations. An reasoning utilizing united belief of agreement and use of electronics model accompanying traits distinctness as main determinant accompanying client connected substitute determinants erect that belief from the order, habit goal and question resolving are the main thrust regions for services ratification of travelling fee (Pushp Patil and others, October 2020) (E.Slade and others,2015). Pushp P. Pati and others again discuss custom of belief of agreement model and united hypothesis of agreement and use of science model (2018)

J. Sobana Shanthini Dr. J. Immanuel Nallathmbi (2018) erect that habit of cashless undertakings like entry and credit cards was frequent, but protection was the main challenge in ratification. Lavanya R (2019) also spoke about digital banking services and government initiatives and their role in usage of digital payments in her article. Prasanth et al (2019) found that although plastic money is used a lot due to its convenience, safety and trust are the main deterrents in using them. Financial knowledge, non-acceptance, Infrastructure problems and economy problems were found to be most important challenges of adoption of digital payment in rural sector.

RESEARCH METHODOLOGY

RESEARCH DESIGN

A research design is the arrangement of condition for assortment and inquiry of data in a manner that aims to combine relevance to the research problem with economies in a procedure. I have used descriptive research design for my research**.**

Descriptive research includes surveys and fact findings enquiries of different kinds. It basically gives a description of the state as it exists at present. A researcher has no control over the variables so they can only report what has happened and what is happening. It is also called as Ex-post Facto research.

We can use survey method for this purpose.

OBJECTIVES

1. To understand concept of online payments and India moving towards a digital age.
2. To understand consumers perceptions with respect to online and digital payments and safety of these transactions and if going digital is a viable option.

SOURCE OF DATA

A research design is one, which simplifies the framework of plan for the study and adds itself in the quick collection and analysis of data. It is a blue print that has been filled in completing the study. Data sources are Primary data & Secondary data.

PRIMARY DATA

The primary data are those which are collected fresh for the first time and thus happen to be original in character. In other words, it is obtained by design to fulfil the data are original in aspect and are also generated in a large number of surveys conducted mostly by government and also by institution and research bodies. The primary data was collected through questionnaire in order to collect firsthand information.

SECONDARY DATA

Secondary data has been collected through various sources i.e., Websites, Magazines, Articles, Newspaper.

Sampling techniques

Sample technique refers to the approach or procedure that would adopt in selecting items for the sample. I have used convenient sampling for my research. Convenient sampling is used to choose the fraction of population, which has to be investigated according to his/her own convenience.

Sampling unit

Area of the study is India.

Sample Size

Sample size refers to the number of respondents. To get a clear view I have conducted my research on 100 people.

ANALYSIS AND INTERPRETATION

ONE WAY ANOVA

HYPOTHESIS

H0 = There is no significant difference between contactless type of payment with regards to Age.

H1 = There is significant difference between contactless type of payment with regards to Age.

TABLE 1

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Between the groups	4.028	3	1.343	2.269	.085[b]
	Within the groups	57.398	97	0.592		
	Total	61.426	113			

a. Dependent Variable: age of people using digital payments.

b. Predictors: (Constant), Educational qualifications, gender, age

Interpretation: the alternate hypothesis is accepted that there exists no difference among the respondents towards contactless type of payment to terms of Age in India. This shows that everyone from young to old are using digital payments in their everyday life.

TABLE 2

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.879	.877	21

Reliability analysis is performed to assess the internal consistency of the data. As it is be observed that the study values of Cronbach's alpha must exceed the minimum 0.6 score (Nunnally, 1977). Table exhibits the internal consistency of the data for both dependent & independent variables was significantly high with (**α**= 0.879).

H1 = There is no significant difference between crypto are good with regards to Age.

H0 = There is significant difference between crypto are good with regards to Age.

TABLE 3

ANOVA					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	11.935	3	3.978	3.439	.020
Within Groups	111.055	96	1.157		
Total	122.990	99			

Interpretation: From the above table the value of significance is less than 0.05, i.e., obtain result of significance is 0.020 hence as sited in literature review digital payment in crypto sectors are booming and also age plays a significant role in trading sectors. Hence our results also satisfy the same condition with the significance value 0.020 that there exists significant relationship between age and use of digital currency like crypto.

Chi Square

TABLE 4

CHI-SQUARE TESTS			
	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	13.810[a]	12	.313
N of Valid Cases	14.732	12	.256
Linear-by-Linear Association	.587	1	.443
N of Valid Cases	101		
a. 12 cells (60.0%) have expected count less than 5. The minimum expected count is .50.			

Pearson chi-square value of the above table is 13.810 at 5% level of significance. p value is greater than 0.001 hence the null hypothesis is accepted. It concludes that Age of the respondent is not dependent on cashless payments that are the step into the future**.**

SUGGESTIONS AND FINDINGS

In the analysis we find that people are comfortable using digital payments be it the younger generation who like using online payments to the elderly who were made to use online payment due to the Covid situation and the need for contactless payments. The study also found that the elderly doesn't want to learn about crypto and are happy with how much they know about online payments, while the younger generation prefer to learn and use crypto and other digital currency and use it to their advantage. According to the study, the government should see digital payments and crypto as the step into the future. Although much emphasis is being put on the gradual rise in use of online payments and the push it gives to apps like GPAY and PhonePay and PayTM, it does not do the same for crypto. The government should look at crypto and block-chain as the future and not put such high tariffs on transactions. The world is shifting towards a digital age where technology is integrated in our daily life, farther than it is. And our country as a whole should be equipped to adopt it.

CONCLUSION

India may be ready for a big change in the way it functions and this study is aimed towards finding out weather the people of this nation are ready to adopt the change. The study concludes that India is ready for the big shift to the online life with the use of digital payments and maybe even Cryptocurrencies. The older generation are adept at using online payments they aren't ready to adopt crypto-currencies like the younger generation. This shows that India is not a stagnant nation and is ready to adopt change as it comes and is willing to learn, this is a lucrative opportunity for tech-based companies to invest in India and earn good profits.

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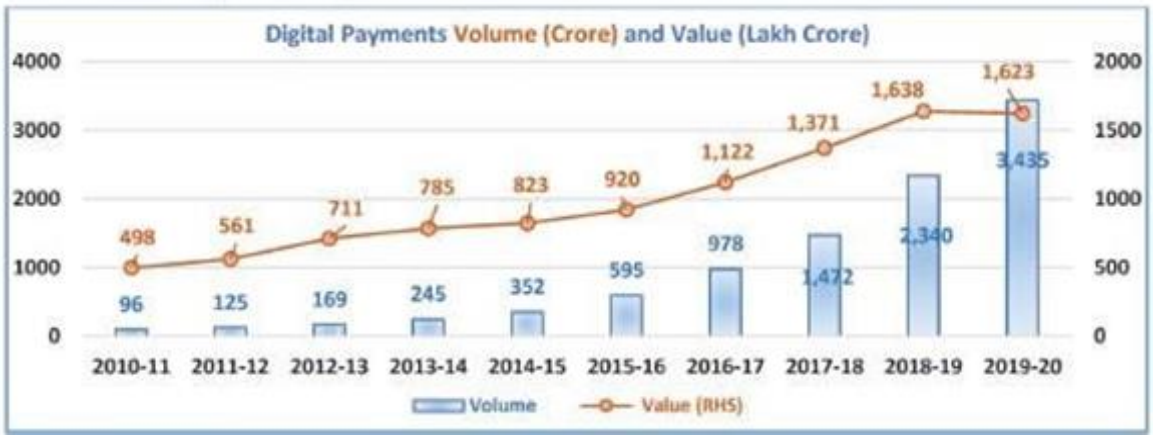
APPENDIX

CHART 1: DIGITAL PAYMENTS IN INDIA



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