

PROSPECT OF DIGITAL TRANSACTIONS OVER CASH IN GROWTH OF PHARMACY BUSINESS ACROSS INDIA

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ABSTRACT

To Develop, Apply and study the prospects of Digital wallets over cash in the context of pharmacy business in India. Digital payment in India is still not famous as it with other developed nations, however, As mentioned, payments and financial inclusion are two consequential pillars of a cashless India. As a result, digital payments in India are widely defined, ranging from anti-cash to low-cash, and now, after Covid-19, contactless payments. This Corona-virus pandemic has a more sizably voluminous role in doing so, in expediting its uses. Pharmacy businesses are divided into offline and online, though online pharmacy business is gearing up in India, However offline business is still dominating side of the pharmacy business. The Insurance company withal cogitating how to incorporate online pharmacy in the client claim settlement as it reflects authentic-time data and transaction transparency with the expeditious settlement. This study is expected to give a deep understanding of the prospect of the digital payment transaction and its impact on the pharmacy business in India.

The current study used quantitative methods and questionnaires to collect data from 100 Telegram app users, responses from which were recorded for further analysis. Data were analyzed using SPSS and with the various research tools/methods.

Keywords: Cashless; Contactless; Covid-19, Digital payments; India

Introduction

In major developing countries, online commerce is the fastest-growing factor. Although its development expectations have yet to be met, significant differences in pharmacy purchases between online and offline are starting to emerge. It is a complete data-driven technology package that powers e-channels. An e-wallet is a pre-paid account that allows the account holder to use another type of cash rolling that is linked directly to the bank account, much like a direct bank transfer. It is mostly secure with an e-password.

Digital Transactions

The method through which transactions are completed without using cash is known as a digital transaction. The participation of numerous stakeholders, including significant financial institutions and numerous economic sectors, is required for digital transactions.

Types of Digital transaction

Transaction through E-Wallet

With digital or mobile wallets, a transaction can be started on a mobile device at a POS (point of sale), in-app, or online. The U.S. Payment Forum estimates that U.S. Payment forum (2018)

The device-centric the U.S. Payment Forum (2018), the device-centric mobile BCG proximity wallet is as follows The mobile phone gadget houses the majority of the payment credentials. To enable proximity payments at the POS, a system that works with Near Field Communication (NFC) or Magnetic Secure Transmission (MST) technologies is used. Because it accepts qualifying credit or debit cards from any partner financial institution for funding, including those from contactless-enabled merchants, this wallet is referred to as an open wallet. A cryptogram is given to the wallet's payment application and is transported with the token throughout each transaction. The programme allows users to access tokenized credentials that are kept on the device or in the cloud. The security that permits the user to utilize the payment method and saved data is also accessed by this .

Device-Centric Mobile In-App Wallet, U.S. Payment forum, (2018) This wallet's in-app payment system makes use of issuer ID&V and EMV payment tokenization. A card-not-present (CNP) mobile purchase is made via the device-centric mobile in-app wallet. The tokenized payment data may be kept on the phone or in a cloud-based virtual environment. The device-centric in-app wallet paradigm integrates browser-based tokenized mobile payments as well as "in-app" e-commerce payments with participating merchants.

Card-Not-Present Card-on-File Wallet U.S. Payment forum, (2018) The CNP card-on-file (CoF) wallet makes use of previously saved data on payments for prior transactions. Card-on-file is a term that refers to the permitted storage of a customer's payment information by a merchant or payment service provider (PSP), enabling the customer to make recurring or automatic CNP payments without having to enter payment credentials each time. The PSP wallet solution must be activated in order for multiple merchants or a single merchant to use the payment information saved data. Examples include using PayPal, Amazon Pay, or a retailer's mobile application. Similar to a password, a fingerprint serves as a verifiable access method for consumers, but the financial institution that provided the card or account does not provision the payment method.

Quick Response Code Wallet U.S. Payment forum, (2018), Rapid Response code wallets are cloud-based and device-independent, just like CNP wallets. These wallets make their purchases at the POS using QR codes. The amount of money that may be withdrawn from it is limited. No RBI consent is necessary. E-wallets are created by cab companies, e-commerce sites, and mobile phone companies to be used in their services or to bill for the purchase of things from them. For payments made using this method, they provide coins back. One approach to guarantee their clients' loyalty is by doing this.

Semi-Closed e-wallets Reserve Bank of India, (2020) these are wallets that may be used to pay for products and services, including financial offers, at establishments or places that the settlement business has chosen to accept. These wallets no longer let holders to redeem funds for cash or make withdrawals. By accepting the necessary customer information, a wallet worth Rs. 10,000 may be formed under this category, and the total cost of reloading for any given month is also now Rs. not more than 10,000. a sum of rupees accepting any "officially valid document" that meets with anti-money laundering guidelines will create a wallet up to 50,000/-. These wallets cannot hold more than Rs 10,000 in cash and are not reloadable. under typical conditions. Up to one million rupees can be created and reloaded with complete KYC. Think about Airtel Cash,. For instance, Airtel Cash is used to produce invoices for a variety of products, such as cash transfers from Airtel Cash to all other bank accounts, payments to all other Airtel Cash pockets, and utility bill collection.

Open e-wallets Reserve Bank of India, (2020) They may be used to purchase products and services, including financial services like money transfers at any point of sale (POS) terminal that accepts credit or debit cards and that allow for cash withdrawals from ATMs or banking associates. Nevertheless, cash withdrawal at the point of sale is only allowed up to a limit of Rs. 1000 per day regarding the same restrictions that apply to debit cards.

Digital wallet contributions to the Indian Economy

Reserve Bank of India, (2020) At the end of November 2019, there were 115.5 crore wireless phone customers, which contributed to India's 88.90% telephone penetration. Rural regions had a telephone density of 56.69% while urban areas had a telephone density of 157.33%. The use of smartphones has increased as a result of the quick acceptance of digital payments.. Also, it has sparked several advancements in payment methods, like tokenization and the use of smartphones to scan QR codes for payment. They have aided with the transition of payments away from cash. In India, more people are using the internet. a survey by the Internet and Mobile Association of India, data prices now make up the bulk of a typical mobile bill (IAMAI).

In India, there is a definite trend as the percentage of digital payments in GDP climbed from 660% in 2014–15 to 862% in 2018–19. Along with Argentina, Brazil, China, South Korea, Turkey, and the other CPMI (Committee on Payments and Market Infrastructure) nations, India is one of the few countries where the value of digital payments as a percentage of GDP has grown.

Advantages of E transactions over Cash

- **To reduce deception.** The information stored in mobile wallets is secured since real card account details are not shared while a payment is being made. Instead of utilizing arbitrary payment numbers that may be used again, mobile wallets frequently rely on protected security features, such as biometrics, to authorize payments. Additionally hiding that account number from view in a mobile wallet makes fraud protection more efficient.

- **Timesaving** Over the payment terminal and verify the purchase with a mobile wallet. In a tiny fraction of a second, several transactions can be completed.
- **The burden of cash trimmed by e-wallet** Mobile wallets may contain gift cards and loyalty cards in addition to credit and debit cards, allowing users to avoid carrying about a lot of cash in their wallets.
- **Shop online** shoppers may decrease the number of sites where their card details are saved without compromising a quick checkout by using a mobile wallet instead of a card on file.
- **All prepaid instruments (PPIs)** including mobile wallets and prepaid cards, must now be interoperable per a decision by the Reserve Bank of India (RBI), Bhasin, (2021),. Prior to this implementation, interoperability across PPIs was optional. Customers may use it to move money across wallets owned by other companies as well as from one wallet to another. Also, in accordance with the new amendment, the maximum on the outstanding amount in PPIs has been increased from 10,000 to 20,000, and the central bank has permitted PPIs to join the RTGS (real-time gross settlement) and NEFT systems, which are run by the RBI (national electronic funds transfer).

Treats to Digital transactions

Digital wallet Froude There is more ways for thieves to utilize mobile wallet systems to steal credit card numbers or money from customers' accounts. The card enrollment procedure is the mobile wallet ecosystem's weakest link. Even if the names don't match, if someone gets physical access to a card or obtains the card information—possibly via a dump from a data breach—he can figure out a method to enroll the card in his mobile wallet software. David Dewey, director of research at Pindrop Labs, presented research earlier this year that demonstrated how he was able to go around Apple Pay's authentication checks and enroll cards that didn't match the name on his Apple ID.

When a transaction fails and the subsequent steps seem to be extremely difficult, it is a very distressing circumstance. If the bank does not reverse the payment within the allotted time and the transaction fails for reasons beyond of your control, banks are required to pay. Examples of these interactions include lost communication, monetary shortages, time-out sessions, etc.

Demonetization and Digital payment

Cash is still the preferred payment method in some transactions due to its ease, particularly pricey real estate purchases, despite the availability of QR codes, UPI, and other payment options. On this day, the sixth anniversary of the implementation of demonetization, we examine a consumer study that assesses the prevalent cash payment pattern in India

Literature review

The adoption of e-wallets is influenced by factors such as perceived utility, usability, social impact, enabling conditions, lifestyle suitability, and trust, Effendy (2021). Students, stay-at-home moms, and older residents now find it much simpler to conduct financial transactions without having to interact with financial institution employees thanks to cashless payments. A smartphone, technology facility, and sophisticated technology system abilities are required for this payment mechanism, Ferreira, (2015). Finally, Cashless transactions might cut down on the Covid-19 spread. People are increasingly sending and receiving money digitally, and soon, there are only witness digital transactions. E-wallet transactions are an excellent method to move money around, but there are still a lot of issues, mostly with communication and security, Chea, (2020). Widespread social and economic turbulence brought on by the epidemic includes the worst worldwide recession since the Great Depression. Almost every element of our life has changed, and many believe that our society will continue to be in crisis for many years to come, Blough (2021). Moving forward, we must avoid adhering to the status quo and begin envisioning the future of our national and global economies, as well as health care. E-wallet adoption is hindered by factors such as habit and expectation of effort. Hedonic motivation, security, and privacy are important considerations. By modifying the scope and functionality of current services, service providers may engage clients while maintaining user privacy and security, Pratama, (2022).

which shows employees at pharmacies "prescription" medications to residents of Bombay, India, Kamat(1998).To demonstrate how contacts between pharmacy owners, drug wholesalers, and pharmaceutical sales representatives (med reps) affect the activities of pharmacy staff, an ethnographic description of pharmacy and pharmaceutical-related behavior in Mumbai is presented. Adopting a cashless policy has positive effects on India's economic growth. However, while the use of a cashless policy will be negative on Indian economic growth in the short run, it will have a positive effect in the long run. Therefore, any type of monetary policy that endorses cashless payment systems cannot have a positive impact on economic growth directly Sreenu, . (2020).. Cryptocurrency is a new concept of money and can be referred to as a digital currency that uses encryption techniques to regulate the creation of units of currency and to verify the transfer of funds that operate

independently of a central bank. Approximately 1300 other cryptocurrencies exist in the digital currency market such as Ethereum, Ripple, NEM, Litecoin, etc. So Bitcoins are the most demanded in the market after cryptocurrency. Eight years after its introduction, Bitcoin is the most widely used and accepted digital currency today. The Bitcoin transaction price is based on demand, it is exceptionally volatile. Trading volume happens every second. The price of Bitcoin is largely dependent on trading, i.e. supply and demand factors, Basu (2018). Although the new rules for e-pharmacy are a welcome move by the government to legalize the online sale of medicines. India also has some gray areas. It does not insist on recording details like age, gender, address, and registration number. A scanned copy of a doctor's prescription is permitted, allowing for greater distribution using it. A prescription from different e-pharmacy portals. There are no guidelines for maintaining storage conditions during transport. There is no mention in the new rule of retaining the potency of supplied drugs, Nair (2018). Online payment and e-wallet research. Online payment system study focuses increasingly on online payment security, which can be seen in e-wallet studies that show e-wallets are receiving greater attention in electronic payments. Utilizing electronic payment systems to increase the security and interoperability of e-wallets and online payment systems, the analysis of the chosen studies reveals a number of issues and subjects for future research, Hussien (2020).

Objectives of the research

1. To study the digital payment system adopted in pharmaceutical business across India.
2. To study the trend in payment transaction in pharmacy business across India.
3. To study the behavior of peoples from different income categories for online purchase of medicines.
4. To study the relation between customers experience in on-line shopping and on-line purchase of medicines.
5. To study the customers risk perception and attitude towards on-line medicine purchase.

Hypothesis

H01 The proportions of citizens who purchase medicines digitally (on line) are the same in different income categories.

H02 There is no significant relationship between experience in e-commerce and attitude towards online purchase.

H03 There is no significant relationship between consumer's risk perception and attitude towards online medicine purchase.

Research Methodology

This research used Exploratory as well as Conclusive research to reach the findings of the study. For this study, a survey method has been used, and a questionnaire was developed as the tool for collecting primary data. The structured questionnaire was designed for information collection on various aspects related to the research objectives. In the sampling, Purposive sampling, method is used in this study which involves selecting participants who are thought to be knowledgeable or have firsthand experience with the topic. The researcher was able to choose the sample as specified by the procedure. The eight responding pharmaceutical companies were given an email outlining the goals of the study and asking them to complete the survey within the allotted period. Five of them answered. Based on expertise, relationships, and judgment inside pharmaceutical businesses, samples were chosen. All participants in this questionnaire-based poll were guaranteed to participate through personal contact and professional affiliation with participating personnel. Age, designation, years of experience, various firms, different geographies, corporate activity, and company type were all taken into account in the heterogeneous sample to this study.

The Stakeholders of the Pharmaceutical Industry Includes common citizens who purchase medicines , chemist & druggist (Retail Shop Owners) Wholesalers & distributors of drugs ,the traders Industries who are selling online (Digital Transfer of Prescription & payment & drug transport by courier) ,pharmaceutical manufactures & government.

To study the second objective, the study of mode of payment done to Pharmaceutical companies/ trading partners by the customers (consumers to Business) from 2018 to 2021 is studied. The online digital payments are taken into consideration. A trend analysis is done to know the probable future of online business. The companies that have chosen for this analysis is five pharmacies having significant presence in India for the online pharmacy business. Their data about selling online medicines is obtained for last few years in monetary terms and analysis is done to see the trend.

To study the attitude & ability of the people to purchase medicines online, to check the priori experience of the customers regarding on line shopping and on-line medicine purchase, customers risk feeling and attitude

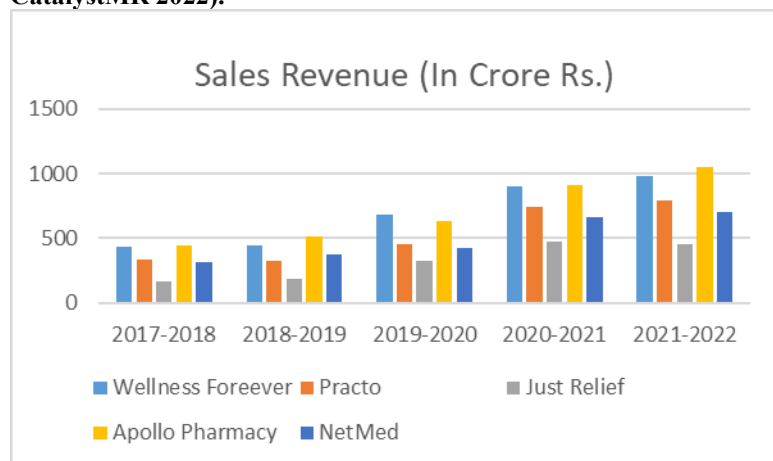
towards on-line purchase, it is proposed by the researcher to conduct a survey of 100 peoples in different income groups . Family annual income is considered for this purpose and categories made for this are income up to Rs.2,00,000/-, More than 200000/- & up to 4,00,000/-, More than 400000 /- up to 6,00,000/- and more than 6,00,000/-Maharashtra administration regions are selected & for each region from each income group 100 respondents are selected randomly . Thus total respondents are 600 for every region in Maharashtra.

Analysis and the Discussion

Table No. 1 Sales Revenue of the pharmaceutical companies working in India (Source : CatalystMR 2022)

| Sr.No. | Pharmacy Company | Sales Revenue (In Crore Rs.) | | | | |
|--------|------------------|------------------------------|-----------|-----------|-----------|-----------|
| | | 2017-2018 | 2018-2019 | 2019-2020 | 2020-2021 | 2021-2022 |
| 1 | Wellness Forever | 434 | 443 | 680 | 900 | 980 |
| 2 | Practo | 334 | 322 | 456 | 748 | 790 |
| 3 | Just Relief | 167 | 190 | 325 | 478 | 457 |
| 4 | Apollo Pharmacy | 448 | 515 | 634 | 912 | 1050 |
| 5 | NetMed | 313 | 380 | 425 | 667 | 700 |

Graph No.1 Comparative view of the sales revenue of the Pharmaceutical Companies (Source : CatalystMR 2022).



The graph clearly shows increasing sales revenue of all the pharmaceutical companies. There is remarkable increase in the sales in the covid period and thereafter, compared to pre covid period.

Financial instruments used by the Pharmaceutical companies for on-line transaction is detailed below.

All companies provided facility of payments through Debi, Credit cards and net banking facility. Payments through UPI and e-Wallet by these companies is as shown in table below.

Table-2 Digital Payments Mechanism used by the companies (Source : by Author only)

| Company | UPI | e-Wallet |
|--------------------|--|--|
| Wellness Forever | UPI- PhonePe ,Paytm, BHIM app, MobiKwik, Google pay, Uber, Paytm Payments Bank, SBI Pay, iMobile, Axis Pay, Bank of Baroda (BOB) UPI | Airtel Money,Amazon Pay, Axis Bank Lime, Bajaj Finserv Wallet, Chillr, JIO Money,, MobiKwik, MoneyOnMobile, Ola money, Oxigen, Paytm, PayUmoney Payzapp, PhonePe, Postpe, Vodafone m pesaCash, WhatsApp Pay, Yes Pay, Yono SBI |
| Practo Just Relief | UPI- PhonePe ,Paytm, BHIM app, MobiKwik, Google pay, Uber, Paytm Payments Bank, SBI Pay, iMobile, Axis Pay, Bank of Baroda (BOB) UPI | Airtel Money,Amazon Pay, Axis Bank Lime, Chillr,Citrus, Freecharge, ICICI Pockets, ITZ Cash, JIO Money, Mi Credit Loan, MobiKwik, MoneyOnMobile, Ola money, Oxigen, Paytm, PayUmoney Payzapp, PhonePe, Postpe, WhatsApp Pay, Yes Pay, Yono SBI |
| Apollo Pharmacy | UPI- PhonePe ,Paytm, BHIM app, MobiKwik, Google pay, Uber, Paytm | Airtel Money,Amazon Pay, Axis Bank Lime, Chillr,Citrus, ezetap, Freecharge, |

| | | |
|--------|--|---|
| | Payments Bank, SBI Pay,, Axis Pay, | ICICI Pockets, ITZ Cash, JIO Money, MobiKwik, MoneyOnMobile, Ola money, Oxigen, Paytm, PhonePe, Postpe, Vodafone m pesaCash, WhatsApp Pay, Yes Pay, Yono SBI |
| NetMed | UPI- PhonePe ,Paytm, BHIM app, MobiKwik, Google pay, Uber, Paytm Payments Bank, SBI Pay, iMobile, Axis Pay | Amazon Pay, Axis Bank Lime, Chillr,Citrus, ezetap, Freecharge, ITZ Cash, JIO Money, Mi Credit Loan, MobiKwik, MoneyOnMobile, Ola money, Oxigen, Paytm, PayUmoney Payzapp, PhonePe, Postpe, Vodafone m pesaCash, WhatsApp Pay, Yes Pay, Yono SBI |

There are many UPI's which are common, are availed by these companies.

To study the attitude & ability of the peoples to purchase medicines online the work done is as below
The online sales revenue of these companies include medicines as well as devices and instruments used for medication. Many companies do not dispense Schedule H1 Medicines, Antibiotics and Psychotropic Substances. Label used are

- A- Vidarbha (Nagpur Division)
- B – Vidarbha (Amravati Division)
- C - Marathwada (Aurangabad Division)
- D – Kokan (Kokan Division)
- E – Khandesh (Nashik Division)
- F – Western Maharashtra (Pune Division)

Table No.3 Information from citizens of different Income Groups in Maharashtra

| Income groups | A | B | C | D | E | F | Total |
|-------------------------|----------------|---------------|---------------|----------------|----------------|----------------|-----------------|
| 2,00,000≤X | 5/100 | 6/100 | 6/100 | 27/100 | 11/100 | 19/100 | 74/600 |
| 2,00,000<X≤ 4,00,000 | 19/100 | 15/100 | 13/100 | 67/100 | 46/100 | 53/100 | 213/600 |
| 4,00,000<X≤ 6,00,000 | 39/100 | 28/100 | 34/100 | 48/100 | 38/100 | 50/100 | 237/600 |
| 6,00,000<X | 44/100 | 39/100 | 43/100 | 47/100 | 51/100 | 58/100 | 282/600 |
| TOTAL | 107/400 | 88/400 | 96/400 | 189/400 | 146/400 | 180/400 | 806/2400 |

The Table shows Information from citizens of different Income Groups in Maharashtra." It shows the percentage of respondents in different income groups who use digital wallets for payments. The income groups are labeled A, B, C, D, E, and F, and the total number of respondents are 600.

The table is divided into four rows, each representing a different income group. The first row represents respondents with an income of 2,00,000 or more, the second row represents respondents with an income between 2,00,000 and 4,00,000, the third row represents respondents with an income between 4,00,000 and 6,00,000, and the fourth row represents respondents with an income of 6,00,000 or more.

Each row is further divided into seven columns. The first six columns represent the percentage of respondents in each income group who use digital wallets for payments. The last column represents the total percentage of respondents who use digital wallets for payments across all income groups.

For example, in the first row, 5% of respondents in income group A use digital wallets for payments, while 19% of respondents in income group B use digital wallets for payments. The total percentage of respondents who use digital wallets for payments across all income groups is 33.58%.

The table provides information on the adoption of digital wallets for payments in different income groups in Maharashtra. It can be used to understand the relationship between income and the use of digital wallets for payments.

Hypothesis Testing

H01 The proportions of citizens who purchase medicines digitally (on line) are the same in different income categories. i.e. There is no difference between the number of citizens from different income groups who purchase medicine on line.

The chi-square test is applied to test this hypothesis at 0.05 level of significance, The value of the test statistics, chi-square = 178.68. The value of this test statistics is greater than critical value of chi-square at 0.05 level of significance, which is 7.185. Therefore null hypothesis is rejected and we conclude that the proportion of citizens who purchase medicines digitally (online) are not the same in different income categories.

H02 There is no significant relationship between experience in e-commerce and attitude towards online purchase.

The utilization of the Pearson Correlation test is employed to test the association between the e-commerce experience and the attitude towards online medicine shopping. The outcome of this analysis is capsulated in Table 4. This table reveals that a there is no significant relationship existed between the e-commerce experience and the attitude towards online medicine shopping among the respondents ($r = -0.153$, $p < 0.05$). As a result, H02 is accepted. This observation has stressed the fact that the e-commerce experience has a profound impact on the consumers' attitude towards online medicine shopping because of the e-commerce experience.

H03 There is no significant relationship between consumer'' risk perception and attitude towards online medicine purchase.

The present study employed the Pearson Correlation test to check the association between consumers' risk and their attitude towards online medicine purchase. The results of this analysis were presented in Table 4. As revealed in Table, the investigation disclosed no statistically significant relationship between consumers' risk and their attitude towards online medicine purchasing activity. ($r = -2.37$, $p > 0.05$). Consequently, it is concluded that the null hypothesis (H03) be rejected. The findings indicated that consumers' risk influence on their attitude to acquire medicines through online shopping.

Table No.4 Summary of Statistical Analysis of Hypothesis

| Specific Objective | Hypotheses | Statistical Test | Result | Discussion |
|--|--|--------------------------|---|----------------|
| To investigate how socio-demographic factor of income affect consumers' attitude towards online medicine purchase. | There is no difference between the number of citizens from different income groups who purchase medicine on line. | Chi-square | $\chi^2 = 178.68$ > 7.185 at 5% significance | Rejected |
| To know e-commerce experience and consumers attitude towards on line medicine purchase. | There is no significant relationship between experience in e-commerce and attitude towards online purchase. | Pearson Correlation Test | $r = 0.153$ $p > 0.05$ | Fail to Reject |
| To examine how consumers risk perception influence upon on-line medicine purchase. | There is no significant relationship between consumer'' risk perception and attitude towards online medicine purchase. | Pearson Correlation Test | $r = -0.237$ $p < 0.05$ | Rejected |

Conclusion

Many modes of digital purchasing is available in India which includes instruments like internet banking, credit and debit card payments, UPI and e-Wallets. There is more than two fold rise in sales volume of the Pharmaceutical companies who are involved in the sales of on-line Pharmaceutical products. It is more significantly observed in and after the Covid-19 period. It clearly indicates the trend that people of India will follow the same suit in the coming years. We saw peoples/citizens are there in every category, which purchase on-line Pharmaceutical products or medicine in India, but there proportion is different for different income category. It is clearly seen that higher the income, more number of people tends to go for on-line purchase of Pharmaceutical products. On an average more than 10 UPI companies are in play for online transaction to choose from. It includes central governments initiative like Bhim app. Along with it on an average more than 12 e-Wallets are doing business by the virtue of choice the consumers for online payment. Sales revenue is on a increasing trend. In the period of five years i.e. from 2017 to 2022, the sales revenue generated through digital transaction became more than double.

In a specific study made in the study region, gave conclusion that, Indian government is promoting and encouraging financial technology companies to bring innovative products in the market which will facilitate and increase reliability in digital transaction. The proportions of citizens who purchase medicines digitally (on line) are different in different income categories. As income increases, percentage of peoples engaged in that category who opt for digital transaction increases, If people have previous experience shopping through e-commerce or online shopping, their attitude towards online drug shopping is positive and on the high side. If the customer feels it is risky phenomenon the purchase without verifying medicine physically, then this thinking is affecting negatively, tending to lower the on-line medicine purchasing.

Limitations and Future Work

Numerous considerations, including methodological and spatial difficulties, placed restrictions on our investigation. First off, while we were able to locate the surveys for the observational sample used in this research, it's possible that they don't accurately reflect all Indian information activity on Telegram. Second, Telegram was at least partially filtered while we conducted our observations, which may have had an impact on user behaviour. In order to further understand the extent and relative relevance of the many themes found during this study, we want to supplement this qualitative observation in the future using interviews and quantitative data science techniques.

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