

## ACCEPTANCE OF DIGITAL WALLETS IN KERALA: AN EMPIRICAL STUDY

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### ABSTRACT

Digital wallet is a pre-paid payment mechanism which enables the customers to carry money in cashless form and to make payments without using cash. It is working in the form of a mobile application that can be downloaded and installed in a mobile computing device such as cell phone and tablets. In addition to banks, number of other service providers such as e-commerce portals, cellular operators etc. now offer digital wallets at free of cost. The present study is an attempt to clarify the concept of digital wallet and to analyse the awareness and usage of Digital wallets among the bank customers in Kerala. The study is descriptive and analytical in nature which makes use of both primary and secondary data. In order to increase the use of digital wallets, the study pointed out the necessity of proper awareness towards digital wallets among all category of people and to solve the concerns and issues of the present customers.

**KEYWORDS:** Digital Wallet, Mobile Computing