AN A STUDY ON AWARENESS AND USAGE OF DIGITAL WALLETS BY FEMALE DOMESTIC WORKERS

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Abstract

The digital literacy is increasing irrespective of gender, income and education. This has given push to digital payment such as online baking, mobile baking, digital wallets and so on. After demonetization use of digital wallet has increased tremendously. Present study aims to investigate the awareness and usage of digital wallets among female domestic workers in Mumbai Suburban area. The study will employ a descriptive research design with a survey questionnaire as the primary data collection tool. A total of 100th female domestic workers will be taken as sample using a snow ball and convenience sampling method. Present study will help to find out frequency of using of digital wallets, reasons for using and problems faced while using digital wallets. Based on the result of studies, recommendation will be given to increase awareness an usage of digital wallets.

Key Words: *Female domestic workers, Digital India, Digital wallets.*

Introduction:

The widespread adoption of digital payments has revolutionized the way we carry out financial transactions. Digital wallets are one such payment method that has gained immense popularity in recent years. However, while digital wallets have become a popular payment method among urban populations, there is a lack of awareness and adoption of this technology among certain segments of society. In particular, female domestic workers, who form a significant part of the workforce in many countries, are often excluded from the digital economy.

Female domestic workers face several challenges when it comes to accessing and using digital wallets. These challenges include a lack of awareness of digital payment options, limited access to smartphones and the internet, and low levels of financial literacy.

The research will seek to understand the challenges faced by these workers in accessing and using digital wallets, and identify ways to increase their participation in the digital economy. This topic is important because increasing the participation of female domestic workers in the digital economy can improve their financial inclusion, which can have positive social and economic outcomes for them and their families.

Review of Literature:

A study titled, **"Customer perception regarding digital payment".** The study found that all demographic factor apart from education does not have major impact on the adoption of the digital payment. It was only education level of the respondents where signification difference is perceived by the respondents. It shows that adoption of digital payment is highly influenced by the education level of the customer. Majority of the customers agree to the fact

that mobile wallet/digital payment provides advantage to individual for purchase of products, helpful in buying products as compared to traditional methods, they offer a wide range of banking services and payment options. They also agree that usage of mobile wallet is helpful and that they must start trusting the service providers. **(Singh, 2017).**

A study titled, **"Explore the awareness and usage of digital wallets in Delhi". 150** domestic female workers were taken as sample. The results showed that only 25% of the respondents were aware of digital wallets, and only 7% of them had used digital wallets for financial transactions. Lack of awareness and trust issues were cited as the primary reasons for not using digital wallets. **(Saini & Yadav, 2021).**

A study titled **"Factors affecting the adoption of digital wallets of female domestic workers in Mumbai".** The study found that lack of awareness, trust issues, and inadequate infrastructure were the primary barriers to adoption. The study also identified education and awareness campaigns, simplified user interfaces, and reliable customer support as the key enablers of adoption. **(Thakur and Thakur, 2020).**

A study titled, **"Exploring the potential of digital wallets for financial inclusion of female domestic workers in Kolkata."** A qualitative study among 40 female domestic workers in Kolkata to explore the potential of digital wallets for their financial inclusion. The study found that digital wallets could be an effective tool for financial inclusion, particularly for those who did not have access to traditional banking services. The study also identified the need for targeted education and awareness campaigns, simplified user interfaces, and reliable customer support to increase the adoption of digital wallets among female domestic workers. **(Pal and Kumar, 2021).**

A study titled, **"An empirical study on the awareness and usage of digital wallets among female domestic workers in Chandigarh".** The study conducted a survey among 200 female domestic workers in Chandigarh to explore their awareness and usage of digital wallets. The study found that only 14% of the respondents were aware of digital wallets, and only 6% of them had used digital wallets for financial transactions. Lack of awareness, trust issues, and inadequate infrastructure were identified as the primary barriers to adoption. The study also identified the need for targeted education and awareness campaigns and simplified user interfaces to increase the adoption of digital wallets among female domestic workers. **(Chaudhary & Kaur, 2020)**

Objectives of the Study:

- To find out frequency of using digital wallets by domestic female workers.
- To know the reasons of using digital wallets by female domestic workers.
- To understand the problems faced while using digital wallets by female domestic workers.

Hypothesis Statements:

H_0 = There is no significant difference in awareness about digital wallets and usage of digital wallets among female domestic workers.

H_1 = There is significant difference in awareness about digital wallets and usage of digital wallets among female domestic workers.

Research Methodology:

1. **Type of Research:**

   In order to the objectives, descriptive research design is used here focus is on survey and fact-finding enquiries through structured questionnaire. The study makes use of quantitative research approach as it allows the researcher to examine relationships among variables.

2. **Type and Source of Data:**

   The present study is based on primary data and secondary data. The primary data was collected by

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structured questionnaire. Close ended questions were asked in the questionnaire to get the answers of those questions, which were related to the objectives laid down in the study. Secondary data is collected from various websites and research papers.

3. Target Population and Sample size

100 female domestic workers were taken as a sample for research by visiting various residential areas where these women work and also by taking references of other female domestic workers from them.

4. Sampling method

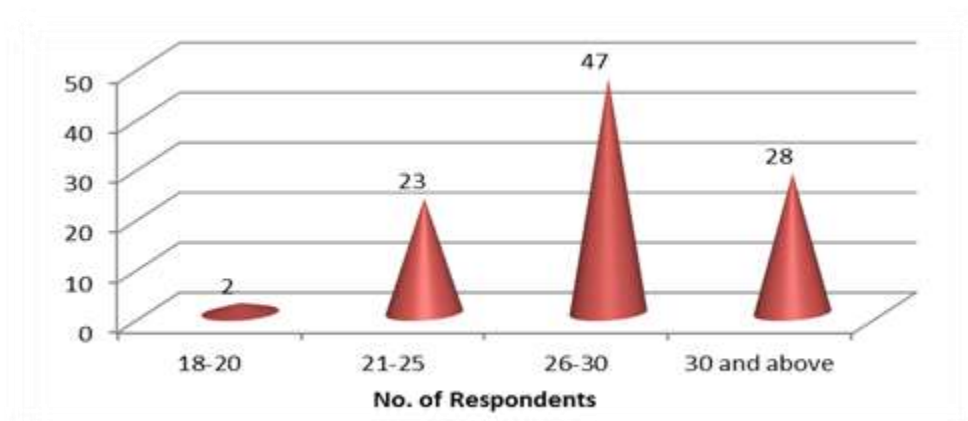The sampling technique followed was convenience sampling method.

5. Area of study

The research was conducted in Mumbai suburban.

6. Statistical Tools Use

Graphs are used to analysis and interpretation of data. Chi-square is used for testing hypothesis.

Data Analysis and Findings of the Study:

Fig. 6.1 Age

Source: Primary data

Interpretation: 2 respondents belong to age group of 18-20, 23 respondents belong to age group of 21-25, 47 respondents belong to age group of 26-30 and 28 respondents belong to age group of 30 and above.

Fig. 6.2 Qualification
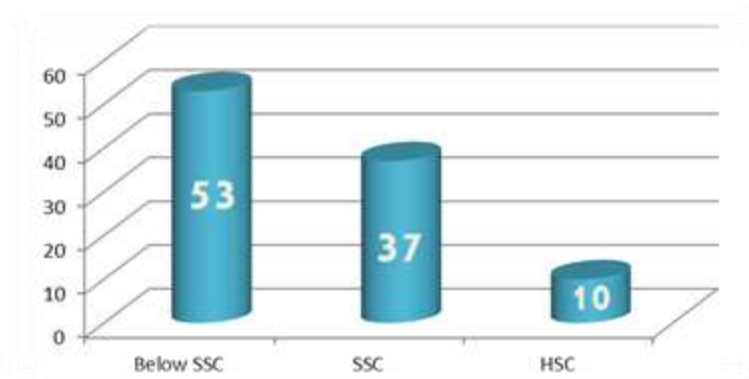
Source: Primary data

Interpretation: 53 respondents have studied below SSC followed by 37 respondents have completed their SSC.

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Fig. 6.3 Digital wallet used.

Source: Primary data

Interpretation: Google Pay is the most used digital wallet followed by Phone Pe and Paytm
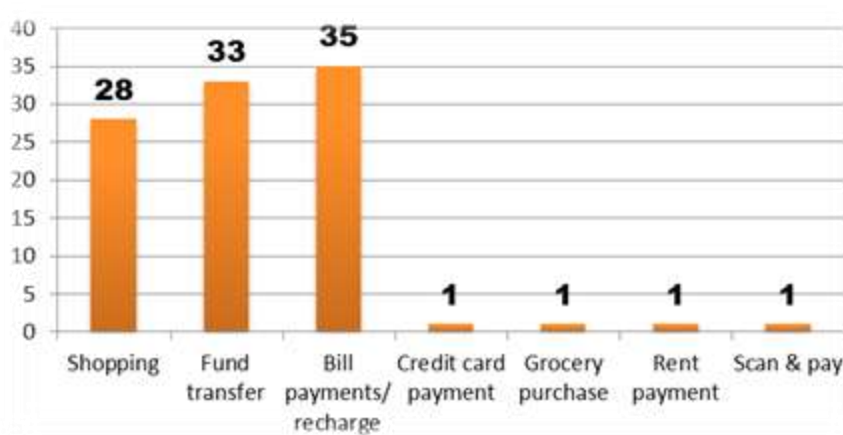
**Fig. 6.4 Frequency of usage.**

Source: Primary data

Interpretation: There is a mixed usage pattern of digital wallet. Majority of the people use Digital wallet weekly and daily. 22 said they used monthly and 19 said used digital wallets rarely.

Fig. 6.5 Reason for usage

Source: Primary data

Interpretation: 35 respondents use digital wallets for bill payments or recharge. 33 respondents use digital wallet for fund transfer.

Fig. 6.6 Biggest Concern
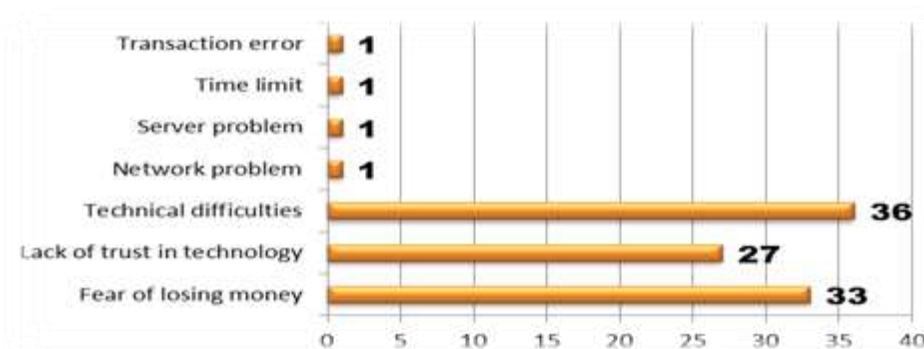
Source: Primary data

Interpretation: 36 respondents believe that technical problems are the biggest concern while using digital wallets. 33 respondents have concern about losing their money.

Fig.6.7 Is digital wallet safe?
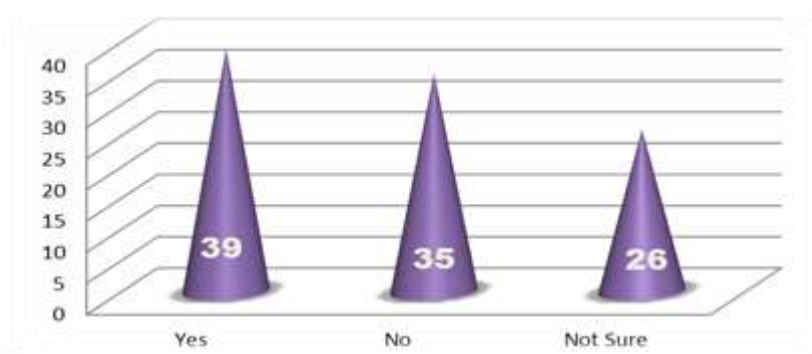
Source: Primary data

Interpretation: Majority of the respondents feels that the digital wallet is safe.

Fig. 6.8 Rating of Digital wallet
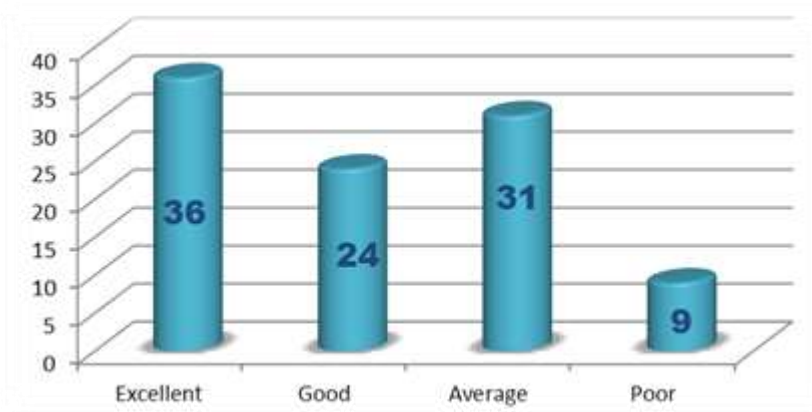
Source: Primary data

Interpretation: 36 respondents give digital wallet an excellent rating followed by average i.e., 31 respondents.

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Hypothesis Testing:

H_0 = There is no significant difference in awareness about digital wallets and usage of digital wallets among female domestic workers.

H_1 = There is significant difference in awareness about digital wallets and usage of digital wallets among female domestic workers.

Chi-square Contingency Table Test for Independence

		Daily	Monthly	Rarely	Weekly	Total
Fear of losing money	Observed	8	7	6	12	33
	Expected	9.57	7.26	6.27	9.90	33.00
	% of chisq	1.6%	0.1%	0.1%	2.7%	4.5%
Lack of trust in technology	Observed	8	5	7	7	27
	Expected	7.83	5.94	5.13	8.10	27.00
	% of chisq	0.0%	0.9%	4.2%	0.9%	6.1%
Network problem	Observed	0	0	1	0	1
	Expected	0.29	0.22	0.19	0.30	1.00
	% of chisq	1.8%	1.4%	21.3%	1.8%	26.2%
Server problem	Observed	0	1	0	0	1
	Expected	0.29	0.22	0.19	0.30	1.00
	% of chisq	1.8%	17.0%	1.2%	1.8%	21.8%
Technical difficulties	Observed	12	8	5	11	36
	Expected	10.44	7.92	6.84	10.80	36.00
	% of chisq	1.4%	0.0%	3.0%	0.0%	4.5%
Time limit	Observed	1	0	0	0	1
	Expected	0.29	0.22	0.19	0.30	1.00
	% of chisq	10.7%	1.4%	1.2%	1.8%	15.1%
Transaction error	Observed	0	1	0	0	1
	Expected	0.29	0.22	0.19	0.30	1.00
	% of chisq	1.8%	17.0%	1.2%	1.8%	21.8%
Total	Observed	29	22	19	30	100
	Expected	29.00	22.00	19.00	30.00	100.00
	% of chisq	19.1%	37.7%	32.1%	11.1%	100.0%

16.24	chi-square
18	df
.5756	p-value

Chi-square test is applied. The p-value is 0.5756 which is more than 0.05 therefore H0 is accepted which means there is there is no significant relation between frequency of using digital wallets and problems faced while using digital wallet by female domestic worker.

Frequency of using digital wallet does not affect to the problem faced by female domestic workers to use digital wallet. All female domestic workers are facing same kind of problem while using digital wallet.

Limitations:

1. Sample size of 100 is a limitation; the findings may differ with higher sample size.

2. The study is limited to Mumbai suburban area.

Other area is not considered.

3. Responses given by respondents may be biased.

Conclusion:

Majority of the respondents belongs to age group of 26-

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30. The respondents have completed their education till below SSC. The respondents use Google pay, Phone pe and Paytm on regular basis for carrying out transactions like, Shopping, Fund transfer, Bill payments or recharge. The respondents have their concern regarding the usage of digital wallet in terms of technical difficulties and frauds. Despite of their concern the respondents thinks that digital wallet is safe to use. The respondents gave digital wallets an excellent rating.

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