LITERATURE REVIEW:

INTRODUCTION:

In this study the research aims to identify the customer preference towards unified payment interaface and to know the impact of unified payments in customer statisfaction. The research find out the below review of literature which is relevant for in this study.

* BabitaSingla, Manish Bansal (2015)

in their research found that the shoppers are happy with plastic use, and the non-platinum card clients are fascinated to utilize the card for buys and mean to utilize thecard in not so distant future. However the banks and other financial institutions aremotivating the use of plastic card.

* KhuramShafiq and Khalil Ahmad (2015)

Is plastic Money Matter for Consumer Buying Behavior? This examination gives theaffirming data since buyers feel good in spending through plastic cash as easy accessof money, no cash carrying risks and reward shopping are the major factors that playsimportant role behind it..

* Rouibah (2015)

showed that poor security, lack of trust, fear of failure, high charges and poorfamiliarity were the major constraints that affected payments. Besides, securityfeatures of intemet, banking facilities, privacy and quality of services were alsoaffecting adoption of epayments.

* e Rathore (2016)

stated that digital payment using wallet was highly convenient for consumers inpurchasing products through online without physical movements across places.

* Dr. Stitch ShewtaRathore (2016)

"Appropriation of Cashless transactions By Consumers" her investigations disclose tous computerized wallets are rapidly getting to be standard method of onlineinstallment. Customers are embracing advanced wallets at end unfathomably quickpace, to a great extent because of comfort and convenience.

* RoopaliBatra , NehaKalra (2016)

"Are Digital wallets The Newcurrency?" her investigations let us know in a period ofdigitalization, the examination intends to contemplate the client recognition, utilizationdesign inclinations and fulfillment level with respect to advanced wallets in view of aninvestigation of 52 respondents.

It additionally recognizes the hindrances anddifficulties to the selection of the same. The outcomes demonstrate that there exists atremendous undiscovered market for computerized wallets both regarding expanding mindfulness and also its use.

<https://www.slideshare.net/SushantCheulkar/study-of-upi-payments>

<https://www.academia.edu/33812133/A_Review_on_Unified_Payment_Interface_UPI>