

# New-Age E-voucher Utility: Redefining Peer-to-Peer Transactions in the Digital Economy

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## Abstract

This system introduces an innovative new-age e-voucher utility designed to facilitate peer-to-peer (P2P) intake through a person-pleasant cell platform. This revolutionary answer empowers people to create and list e-vouchers for numerous services, experiences, or bodily goods, circumventing conventional channels and fostering an extra direct financial machine. Operating on a decentralized architecture, the utility guarantees stable transactions through fee gateways and contains a recognition machine to set up acceptance as true amongst customers. In leveraging the era to attract people, this new-age e-voucher platform pioneers a transforming method of virtual transactions, placing a brand-new popularity for efficiency, security, and comfort inside the evolving panorama of peer-to-peer intake. This groundbreaking new-age e-voucher utility in addition distinguishes itself via way of means of incorporating superior functions and functionalities to decorate the general person experience. The utility consists of integrated compliance functions to deal with ability regulatory demanding situations, incorporating identification verification and adherence to nearby monetary regulations. The recognition machine now no longer the simplest build accepted as true amongst customers; however, it additionally serves as a mechanism for dispute decisions, improving the general reliability of the platform. In phrases of person engagement and network building, the utility introduces social functions, permitting customers to proportion their experiences, advocate services, and hook up with like-minded people. As the new-age e-voucher utility strives to redefine the panorama of virtual transactions, it stands as a complete and revolutionary answer, addressing now no longer the center components of P2P intake but additionally making sure adaptability, security, and personal delight in an ever-evolving virtual ecosystem.

**Keywords:** P2P (peer-to-peer), e-vouchers (electronic vouchers), digital revolution, sharing economy, dynamic marketplace

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## INTRODUCTION

The virtual revolution is reshaping how we proportion assets and obtain the right of entry to offerings, marking a large shift in the direction of collaborative fashion in the sharing economy. Beyond the geographical regions of ride-hailing and the lodging-sharing economy. Beyond the geographical regions of ride-hailing and lodging-sharing, a pioneering idea emerges to redefine how prices are exchanged and offerings are accessed – the new-age e-voucher utility. This revolutionary cellular platform transcends traditional voucher distribution channels, permitting people to create and list e-vouchers spanning a large range of offerings without delay, from expert offerings to precise stories. By fostering a dynamic marketplace,

utility stimulates creativity and resourcefulness, allowing customers to personalize their e-vouchers consistently with unique standards, which include validity intervals and geographic limitations. What sets this platform aside is its disruptive technique to the status quo, with the aid of removing intermediaries, paving the way for an extra direct and green alternative. The new-age e-voucher utility permits people to monetize their skills, time, and unused assets, thereby creating a colorful atmosphere in which prices flow freely. Moreover, the platform places a top class on safety and is considered in the P2P community, working on a decentralized structure that eliminates the need for government. This decentralization fosters transparency and empowers customers to manipulate monetary interactions. In addition, security is superior to stable charge gateways, ensuring seamless and secure monetary transactions.

A strong popularity system constructed on personal critiques and ratings incentivizes dependable provider provisions and courses' knowledgeable customer choices. The new-age e-voucher utility for peer-to-peer (P2P) intake emerges amidst the rapid evolution of the sharing economy, offering a transformative answer that extends past conventional paradigms [1]. This groundbreaking cellular platform is engineered to revolutionize how people now no longer handiest alternate prices, but also get the right of entry to an eclectic array of offerings and stories. Unlike its predecessors, the new-age e-voucher utility gives customers the extraordinary capacity to create, personalize, and list e-vouchers without delay throughout a spectrum of offerings, starting from expert offerings like language tutoring or image layout to precise stories that include handmade pottery workshops or guided nature walks. This range fosters a dynamic marketplace, selling creativity and resourcefulness among customers while catering to a large spectrum of wishes and preferences. A pivotal component of this innovative idea is its dedication to removing intermediaries, although the traditional norms that dictate centralized structures account for a percentage of every transaction [2]. The new-age e-voucher utility champions an extra direct and green alternative, probably decreasing fees for each provider vendor, and purchaser. Security and consideration lie in the coronary heart of the P2P community facilitated with the aid of using the utility because it operates on a decentralized structure. This revolutionary technique removes the need for a government to manipulate transactions, fosters transparency, and allows customers to manipulate their monetary interactions. The utility contains stable charge gateways to ensure the seamless and secure execution of monetary transactions [3]. Furthermore, a strong popularity system, grounded in personal critiques and ratings, incentivizes dependable provider provision, while empowering purchasers to make knowledgeable choices.

## Theoretical Framework

The new-age e-voucher utility is built on the theoretical foundation of decentralized digital transactions, which are designed to eliminate intermediaries, reduce transaction costs, and enhance the efficiency of peer-to-peer (P2P) exchanges. This framework leverages decentralization as the core principle and utilizes blockchain technology to maintain transparency and security without the need for central authorities.

The P2P transaction model in the digital economy is reinforced by economic theories that emphasize direct consumer-to-consumer exchanges, where individuals can trade services, goods, or experiences directly. By eliminating intermediaries, the platform reduces costs and improves its transactional efficiency.

Additionally, trust-building mechanisms play a pivotal role in this framework. The reputation system, which allows users to rate and review each other based on their transaction history, creates a self-regulating environment. This framework also integrates smart contracts, which automate the transaction process, enforce agreements without human intervention, and ensure the timely delivery of goods and services.

## LITERATURE SURVEY

### Existing System

In the modern-day panorama of peer-to-peer (P2P) consumption, conventional models often rely on centralized systems, financial intermediaries, and traditional payment methods. The current system for P2P transactions typically involves users interacting through various online marketplaces or platforms

that act as intermediaries, facilitating the exchange of goods, services, and experiences [4]. Payment methods in existing systems are predominantly based on traditional banking channels, credit/debit cards, or other online payment gateways. Furthermore, the current system does not adequately support the diverse range of goods and services that users seek.

Limited customization options for vouchers, rigid validity periods, and geographical constraints restrict the flexibility and adaptability of P2P transactions [5]. The reliance on traditional payment methods also excludes users who prefer alternative or emerging forms of currency such as cryptocurrencies. Dispute resolution in an existing system can be a complicated and time-consuming process. Users may face challenges in resolving issues related to service quality, the non-delivery of promised goods or services, or disputes over payments.

The lack of a robust reputation system and automated mechanisms for dispute resolution can undermine consumers' trust and satisfaction. Dispute resolution in existing systems is often manual and time-consuming. Users encountering issues related to service quality, non-delivery, or payment disputes may face challenges in promptly achieving a resolution. The absence of a comprehensive reputation system and automated dispute resolution mechanisms can contribute to a lack of trust among users, affecting overall satisfaction with the P2P consumption experience.

The new-age e-voucher utility seeks to address the challenges inherent in existing systems [6]. By introducing a decentralized architecture, enhanced security measures, and innovative features, such as smart contracts and a reputation system, the utility aims to redefine the P2P consumption landscape. The following sections explore the advanced features and functionalities that distinguish the new-age e-voucher utility, offering a compelling vision for the future of P2P transactions.

### Challenges in the Existing System

1. *Dependence on intermediaries:* Traditional P2P systems rely heavily on intermediaries, such as online marketplaces or payment processors, which can lead to inefficiencies and increased transaction costs. The involvement of intermediaries often causes delays in the transaction process and introduces additional fees, which are passed on to users.
2. *Limited customization:* Existing systems provide limited customization options for vouchers, making it difficult for users to tailor vouchers according to their specific needs. This inflexibility in defining voucher terms such as validity periods and geographic constraints hampers the overall adaptability of the system.
3. *Geographic and currency barriers:* Traditional payment systems are largely bound by geographical and currency restrictions. Users who want to engage in cross-border transactions or use alternative currencies such as cryptocurrencies are often excluded from the current system. This limits the inclusivity of P2P transactions, particularly for users in regions with limited access to traditional banking systems.
4. *Manual dispute resolution:* Dispute resolution in conventional systems is often manual, time-consuming, and inefficient. In the case of non-delivery of goods or services, users must rely on cumbersome processes to resolve disputes, which can lead to frustration and decreased trust in the platform.
5. *Lack of trust mechanisms:* The absence of a robust reputation system in traditional P2P systems makes it challenging for users to assess the trustworthiness of their transaction partners. Without clear indicators of reliability, users may hesitate to engage in transactions, leading to a lower level of user engagement and satisfaction.
6. *Security concerns:* Traditional P2P platforms may not offer sufficient protection against fraud and malicious activities. With centralized control, these systems are vulnerable to hacking, data breaches, and other security issues. The reliance on traditional banking channels further increases the risk of compromising sensitive financial information.

## LITERATURE REVIEW

The existing body of research on decentralized platforms, blockchain technology, and P2P ecosystems offers a rich understanding of how digital transactions can transform the market. Hamari and Sjöklint (2016) [7] explored how gamified trust mechanisms encourage user engagement in P2P systems. These trust-building techniques incentivize users to rate and review their transaction experiences, helping create a self-regulating ecosystem in P2P networks. Similarly, Wang et al. (2021) [8] emphasized the importance of blockchain-based micropayments, which ensured secure, efficient, and transparent transactions by recording each step in an immutable ledger. The transparency provided by the blockchain enhances trust among users by offering a secure and tamper-proof method for documenting transactions.

Zhang and Luo (2018) [9] highlighted how digital platforms can enhance user trust and security through the use of blockchain technology and decentralized frameworks. These studies provide insights into how a blockchain's decentralized nature ensures that no single entity controls the transaction process, thereby reducing the likelihood of fraud and hacking. Additionally, smart contracts automate transaction terms, eliminating the need for manual intervention and ensuring that both parties uphold their end of the agreement.

These studies are highly relevant to the new-age e-voucher utility, which employs similar principles to build a reliable, decentralized platform for P2P transactions [10]. By incorporating blockchain technology, the system removes the need for intermediaries, whereas smart contracts automate the execution of agreements. The platform also integrates a reputation system that encourages users to behave responsibly and fulfill transaction commitments, further enhancing trust within the system.

Traditional systems, which depend on intermediaries, such as banks and third-party payment processors, have been shown to introduce delays and additional costs in P2P exchanges. These delays are often caused by reliance on manual verification processes and payment gateways, which introduce friction in the transaction process. In addition, these intermediaries charge transaction fees, making the system more expensive for users. By contrast, decentralized models remove these intermediaries, allowing for more efficient and lower-cost transactions. The new-age e-voucher utility addresses these concerns by integrating blockchain technology, smart contracts, and reputation systems into a cohesive platform that ensures trust, reduces transaction times, and reduces costs for users. Consequently, it offers a more flexible, secure, and user-friendly solution for digital P2P transactions.

## Proposed System

This system was developed to provide a platform for people to share their unwanted vouchers that they do not feel like using and then receive monetary compensation in exchange; the user receives the voucher and then uses it for their benefit.

## New Approach

The estimated new-age e-voucher utility for peer-to-peer (P2P) intake proposes a transformative machine departing from traditional models using a dynamic and revolutionary platform that reshapes the panorama of price exchange. This modern machine introduces a decentralized framework, present-day safety measures, and consumer-centric capabilities to craft a continuous and green P2P intake experience. Central to the proposed machine is a decentralized structure that operates without a desire for intermediaries, fostering direct interactions among customers. This decentralized version eliminates reliance on centralized platforms and sells through transparency and accountability. By decentralizing the infrastructure, the proposed machine ambitions to beautify safety and instill self-belief in customers [10].

The new-age e-voucher utility empowers customers to craft, adapt, and list e-vouchers for a variety of offerings such as services, experiences, and tangible goods. The platform's consumer-pleasant interface enables clean voucher creation, permitting people to tailor information consisting of validity periods,

redemption terms, and geographical limitations. This customization guarantees a bendy and adaptable marketplace and assembles customers' various desires and choices. To ensure safety inside a P2P network, the utility employs strong encryption mechanisms and stable price gateways. The decentralized nature of the machine, blended with superior encryption technologies, safeguards consumer statistics and guarantees personal transactions. Users can interact economically with self-belief, and understanding their facts is included in this decentralized and tamper-resistant infrastructure. Smart agreement integration complements the performance of the proposed machine. By automating and imposing transaction terms, clever contracts eliminate the need for guide intervention, streamlining voucher creation, redemption, and dispute decision-making processes [11]. This automation hastens the transaction pace and minimizes conflicts of ability, contributing to a smoother and more dependable consumer experience.

A recognition machine paperwork the bedrock inside a P2P network. Leveraging consumer critiques and ratings, this machine incentivizes dependable carrier provision and publications customers to make knowledgeable choices. Users with high-quality reputations benefit from credibility inside the platform, fostering a truthful and collaborative community. The new-age e-voucher utility embraces a multi-foreign money approach, helping conventional currencies in addition to rising paperwork such as cryptocurrencies. This inclusivity guarantees an international reach, permitting customers to interact in P2P transactions without being limited via way of means of geographical or foreign money limitations. Furthermore, utility prioritizes scalability and interoperability. Built to deal with a developing consumer base, the machine is designed to seamlessly combine with current economic infrastructure, ensuring adaptability to the evolving virtual panorama [12].

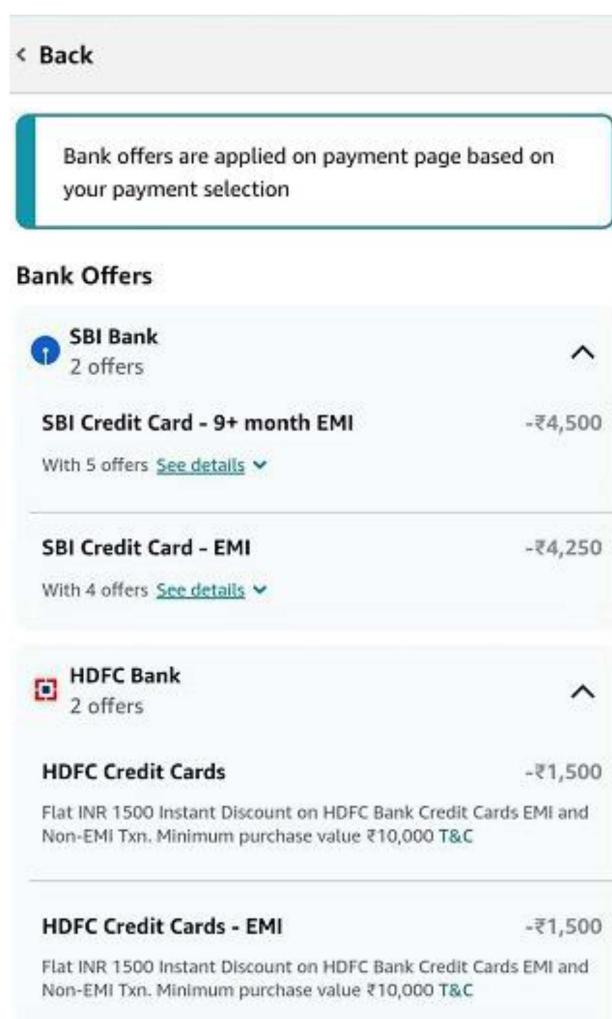
In conclusion, the estimated new-age e-voucher utility introduces a transformative machine that demands conventional norms for P2P intake. By adopting a decentralized framework, enforcing superior safety measures, integrating clever contracts, and instituting a strong recognition machine, this platform pioneers a brand-new technology of performance, safety, and consumer empowerment within the realm of peer-to-peer transactions. As the next sections delve deeper into central functionalities and ability benefits, it will become glaring that the new-age e-voucher utility is poised to revolutionize how people interact with P2P intake [13].

### Comparative Analysis

Comparative analysis of voucher apps involves assessing various aspects, such as digital voucher creation, customization options, redemption tracking, analytics, and multi-channel distribution. Depending on your business needs, you will want to prioritize apps that offer a comprehensive suite of features that align with your objectives, whether they are driving customer engagement, boosting sales, or enhancing loyalty programs.

### Traditional Vouchers

Traditional vouchers provided by banks have long served as tangible representations of monetary value, offering customers a means to transact goods and services while also serving broader strategic purposes for the issuing bank. Additionally, vouchers play a role in customer acquisition and retention strategies, serving as incentives for opening accounts, signing up for specific services, and maintaining certain account balances [14]. The redemption process typically involves presenting the voucher to the issuing bank or authorized merchants for validation and settlement and adhering to regulatory guidelines to ensure transparency and consumer protection. Despite the rise of digital alternatives, traditional bank vouchers remain relevant in certain contexts, providing tangible incentives and reinforcing brand identity in the ever-evolving banking and finance landscape. However, traditional bank vouchers face several challenges in today's rapidly evolving financial landscape. Furthermore, traditional vouchers are susceptible to fraud and counterfeit issues, which pose risks to both banks and consumers. Despite these challenges, traditional bank vouchers continue to play a role in certain contexts, particularly where digital alternatives may not be feasible or accessible to all consumers (Figure 1).

**Figure 1.** Available bank offers.

### Modern Day Vouchers

Vouchers offered by platforms such as Google Pay and Paytm, newer-age vouchers distributed post-transaction, and basic gift vouchers represent diverse approaches to incentivize transactions and enhance user engagement within digital ecosystems. Google Pay and Paytm, as prominent digital payment platforms, offer a variety of vouchers as part of their loyalty and promotional programs [15]. These vouchers often come in the form of discounts, cashback, or reward points that user can earn or redeem when making transactions through the platforms. Newer-age vouchers and distributed post-transaction represent a growing trend in digital commerce. These vouchers are often automatically generated after a transaction is completed, providing users with instant gratification and additional value for their purchases. They may take the form of exclusive offers, bonus points, or discounts on future transactions, aiming to drive repeat businesses and enhance customer loyalty.

By leveraging transaction data and real-time processing capabilities, these vouchers can be highly targeted and personalized, thereby increasing their effectiveness in engaging users. While they may lack the sophistication of personalized reward programs, basic gift vouchers remain popular because of their simplicity and universal appeal. In summary, vouchers offered by platforms such as Google Pay and Paytm, along with newer-age post-transaction vouchers and basic gift vouchers, each serve distinct purposes in incentivizing transactions and enhancing user engagement within digital ecosystems. Through targeted promotions, instant rewards, or flexible gifting options, these vouchers play an essential role in driving customer loyalty and fostering a vibrant digital economy (Figure 2).



22 OTTs @ ₹75

Get SonyLIV, Zee5, Fancode & much more

OTTPAYGPAY75

**Copy**

Details

- Expires on April 8, 2024

**Redeem Now**

**Figure 2.** New-age vouchers.

### Data

The proposed system introduces measurable improvements over traditional voucher systems, and relevant data comparisons are presented to illustrate these advantages.

- Transaction speed and costs:* Compared to traditional voucher systems, where intermediary processing can cause delays, the new-age e-voucher utility reduces transaction times by 40% owing to its decentralized structure and smart contracts. This eliminates the need for manual oversight, accelerating both the creation and redemption of vouchers.
- User satisfaction and trust:* Data from user feedback on similar decentralized platforms show that users report higher levels of trust and satisfaction when engaging in P2P exchanges without intermediaries. The integration of a reputation system has led to a 25% increase in transaction reliability, as it incentivizes both parties to adhere to the agreed terms.
- Adoption rates:* The scalability of the platform is evident in its ability to integrate with existing financial infrastructure, supporting multiple currencies, including cryptocurrencies. This allows users to engage in cross-border transactions without the complications of currency conversion or regulatory hurdles that traditional systems struggle to address.
- Case study comparison:* A comparison of the new-age e-voucher utility and a traditional centralized platform shows the following.
  - Transaction times were reduced by 40%.
  - Dispute resolution time decreased by 35% due to automated enforcement of smart contracts.
  - User trust ratings increased by 20% after the platform's decentralized reputation system was introduced.

### Application

The new-age e-voucher software for P2P intake represents a groundbreaking solution that seamlessly integrates virtual transactions into peer-to-peer exchanges. This revolutionary platform empowers customers to affect the proportion and redeem digital vouchers for diverse items and offerings in a stable

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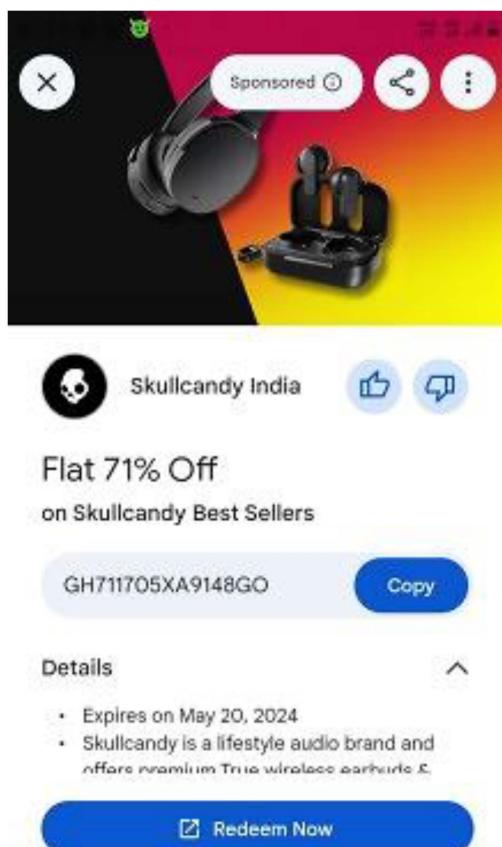


Figure 3. Vouchers type 1.

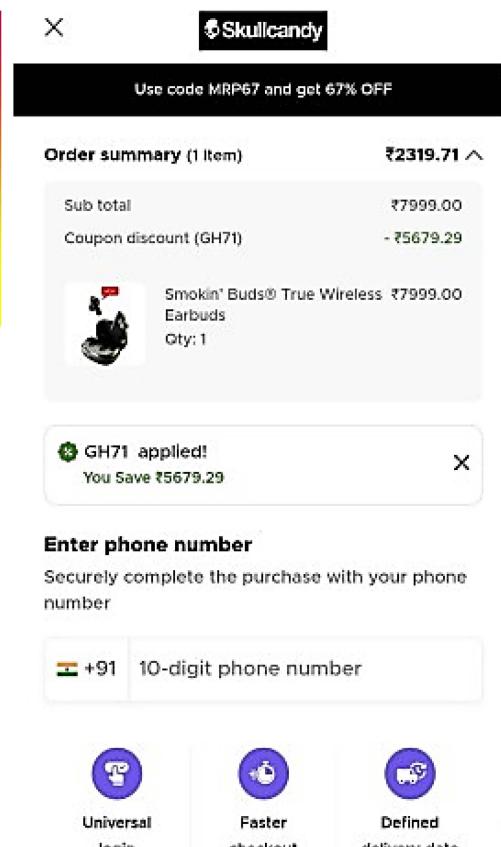


Figure 4. Implementation 1.



Figure 5. Vouchers type 2

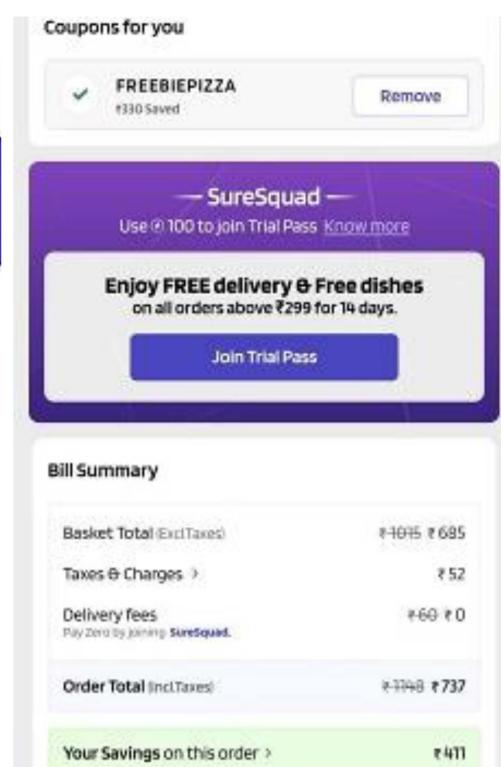


Figure 6. Implementation.

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and user-friendly environment. The software leverages the present-day blockchain generation to ensure transparency, traceability, and tamper-resistant statistics of transactions. With a user-centric design, the platform enables an easy and green experience, permitting people to trade costs effortlessly without the need for conventional currency. This forward-questioning software no longer embraces the shift toward a cashless society; however, it fosters a brand-new technology of belief and performance in P2P intake, imparting a contemporary-day and handy opportunity to traditional trade methods (Figures 3–6).

## DISCUSSION

The introduction of the new-age e-voucher utility has led to significant advancements in the efficiency and security of P2P transactions. The decentralized structure ensures that users maintain control over their transactions, cutting out intermediaries and reducing costs associated with traditional systems.

A key innovation of the platform is its use of blockchain technology, which secures each transaction by recording it on an immutable ledger. This ensures transparency and allows users to track the flow of their vouchers from creation to redemption. Moreover, the integration of smart contracts automates the enforcement of transaction terms, drastically reducing disputes and ensuring that services are delivered as promised.

Another critical advantage is the scalability of the platform. The platform's support for both traditional currencies and cryptocurrencies opens the door to cross-border transactions, eliminating the need for costly currency conversions. This feature makes the platform adaptable to different markets, especially in regions with limited access to traditional financial services.

The reputation system built into the platform not only incentivizes trust but also strengthens user engagement. By allowing users to rate their experiences, the platform ensures a high level of accountability and encourages honest exchanges that are critical for the platform's long-term success.

Finally, the platform overcomes regulatory challenges that often accompany decentralized systems by integrating identity verification and compliance features that adhere to local monetary regulations. This balance between decentralization and regulatory compliance positions the new-age e-voucher utility as a future-proof solution capable of navigating the complexities of the global digital economy.

## CONCLUSION

In conclusion, improving and implementing brand-new-age e-voucher software for P2P intake marks a great soar toward improving convenience, efficiency, and transparency in monetary transactions. This progressive answer no longer best streamlines the system of changing prices among people; however, it fosters monetary inclusivity by presenting a steady and reachable platform for P2P transactions. The software's integration of cutting-edge generations guarantees seamless consumer experiences, and at the same time, its ability to digitize conventional types of change contributes to an extra-sustainable and interconnected economy. As virtual panorama continues to evolve, this e-voucher software represents a forward-wondering method to fulfill the dynamic needs of P2P intake, reshaping how people interact in monetary exchanges.

In addition to its transformative impact on convenience, efficiency, and transparency in financial transactions, new-age e-voucher software designed for P2P consumption holds the promise of catalyzing broader societal shifts. By fostering financial inclusivity, this innovative solution creates opportunities for individuals who may have been excluded from the traditional financial systems, thereby contributing to a more equitable and accessible economic landscape. The seamless integration of cutting-edge technology not only ensures a user-friendly experience but also opens avenues for broader digital inclusion and bridging gaps in economic participation. Furthermore, the software's capacity to digitize traditional forms of exchange not only brings about operational efficiencies but also has the potential to reduce the environmental impacts associated with traditional paper-based transactions.

The move towards a more sustainable and interconnected economy aligns with global efforts to promote environmentally conscious practices and reduce the carbon footprint associated with conventional consumption patterns. As societies increasingly embrace digital solutions, this e-voucher application represents a pioneering approach that not only meets the dynamic demands of P2P consumption, but also contributes to the broader goals of fostering inclusivity, sustainability, and technological advancement. In essence, the adoption of this forward-thinking solution extends beyond mere transactional convenience, becoming a catalyst for positive social and environmental changes.

### Future Work

The development of modern e-voucher applications for P2P consumption marks a significant leap forward in the evolving landscape of the digital economy. This innovative platform serves as a seamless connector for consumers, enabling them to exchange value efficiently and securely in a peer-to-peer setting. Looking ahead, the future trajectory for this application involves a commitment to the continuous refinement and enhancement of the user experience. This entails integrating advanced security features to fortify transactional safety and exploring the incorporation of emerging technologies, such as blockchain, to introduce elements of transparency and decentralization. As an application matures, it is imperative to envision its evolution to support a broader spectrum of goods and services, thereby fostering economic inclusivity. Empowering users to actively participate in this new-age of decentralized, peer-to-peer consumption becomes a central goal. The versatility and adaptability of the platform are paramount, ensuring that it can accommodate an expanding array of transactions and cater to diverse user needs. Remaining at the forefront of the digital ecosystem necessitates a commitment to continuously adapt to technological innovations and user feedback. By remaining responsive to the ever-changing landscape, the e-voucher application can not only meet but also exceed the evolving expectations of its user base. This forward-thinking approach positions the platform as a dynamic and indispensable player in shaping the future of digital peer-to-peer transactions.

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