

COMMUNITY SERVICE PROJECT REPORT

On

AWARENESS ON DIGITAL TRANSACTION

By

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ENGINEERING**

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JNTUA COLLEGE OF ENGINEERING,

ANANTAPUR, ANDHRA PRADESH

INDIA –

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DEPARTMENT OF COMPUTER SCIENCE AND ENGINEERING



CERTIFICATE

This is to certify that the community service project report titled “Awareness on Digital Transaction” is a Bonafide record of work done by **Y. PREM SWAROOP REDDY, NUTHIMADUGU NAGA SWETHA, MUSALE MANOJ RAO** bearing Admission No **22001A0537, 22001A0541, 23005A0508** is submitted to “Department of Computer Science and Engineering, Jawaharlal Nehru Technological University Anantapur, College of Engineering (*Autonomous*), Anantapur”

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DECLARATION

We hereby declare that this community service project report titled "**Awareness on Digital Transaction**" has been written by us. The work carried out is original and has not been submitted to any other university or institution for the award of any credits.

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TABLE OF CONTENTS

CHAPTER-1: INTRODUCTION.....	1
1.1 Project Description and Goal.....	1
1.2 Area of work and location of community service.....	3
1.3 Target Beneficiary.....	4
CHAPTER-2: OBJECTIVES AND METHODOLOGY.....	5
CHAPTER-3: ACTIVITY LOG & REPORTS.....	8
Week-1.....	8
Week-2.....	9
Week-3.....	10
Week-4.....	11
Week-5.....	12
Week-6.....	13
CHAPTER-4: ACTIVITIES DONE AND CHALLENGES DEALT.....	14
4.1 Activities and Time Dedicated.....	14
4.2 Pre-Survey Report.....	14
4.3 Bringing Awareness.....	19
4.4 Major Obstacles and Challenges.....	21
4.5 Observations and Experience.....	21
4.6 Post-Survey Report.....	22
4.8 Field Work.....	27
CHAPTER-5: MINI PROJECT REPORT.....	31
5.1 Introduction on Webpage.....	31
5.2 Screenshots of Webpage.....	32
CHAPTER-6: ACHIEVEMENTS/ BENEFITS AND INDIVIDUAL CONTRIBUTION OF PROJECT.....	36
6.1 Achievements / benefits.....	36
6.2 Individual contribution and the team members.....	37
CHAPTER-7: CONCLUSIONS.....	38
CHAPTER-8: REFERENCES.....	40

ABSTRACT

In recent years, digital transactions have become an integral part of global economies, driven by technological advancements and increasing internet penetration. This abstract explores the level of awareness and understanding of digital transactions among different demographic groups. It examines factors influencing awareness, such as age, education, income, and geographic location. The study also highlights the benefits of digital transactions, including convenience, speed, and security, as well as the challenges, such as cybersecurity threats and digital literacy barriers.

Data was collected through surveys and interviews across various regions, revealing a diverse landscape of digital transaction awareness. The findings suggest that while there is a growing acceptance and use of digital payment methods, significant gaps remain, particularly in rural areas and among older populations. The study underscores the need for targeted educational campaigns and infrastructure development to enhance digital financial inclusion and ensure that the benefits of digital transactions are accessible to all segments of society.

Moreover, the research identifies a correlation between higher levels of education and income with greater awareness and usage of digital transactions. Urban areas show higher adoption rates, attributed to better internet access and exposure to digital services. Conversely, rural and underserved regions face challenges such as limited internet connectivity and lack of digital education, impeding their participation in the digital economy.

CHAPTER 1

INTRODUCTION

1.1 PROJECT DESCRIPTION AND GOALS:

In today's rapidly evolving digital landscape, the adoption of digital transactions has become an essential part of daily life. From purchasing goods and services online to transferring money between accounts, digital transactions offer convenience, efficiency, and enhanced security. However, despite the widespread availability and potential benefits of these technologies, there remains a significant portion of the population that is either unaware of or hesitant to utilize digital transaction methods.

The primary goal of this project is to enhance awareness and understanding of digital transactions among diverse demographics, particularly those who are less familiar with or have limited access to digital financial tools. This will involve a comprehensive approach to educate individuals about the various types of digital transactions, their benefits, and the steps necessary to conduct them safely and securely.

The project will encompass several key components:

1. Educational Campaigns: Developing and distributing informative materials that explain the basics of digital transactions, including online banking, mobile payments, and digital wallets. These materials will be tailored to different age groups, literacy levels, and technological proficiencies.
2. Workshops and Training Sessions: Organizing hands-on workshops and training sessions to provide practical experience in using digital transaction tools. These sessions will cover topics such as setting up online accounts, making secure payments, and recognizing potential digital fraud.
3. Partnerships with Financial Institutions and Technology Providers: Collaborating with banks, fintech companies, and other stakeholders to ensure the information provided is accurate, up-to-date, and reflective of the latest technological advancements.

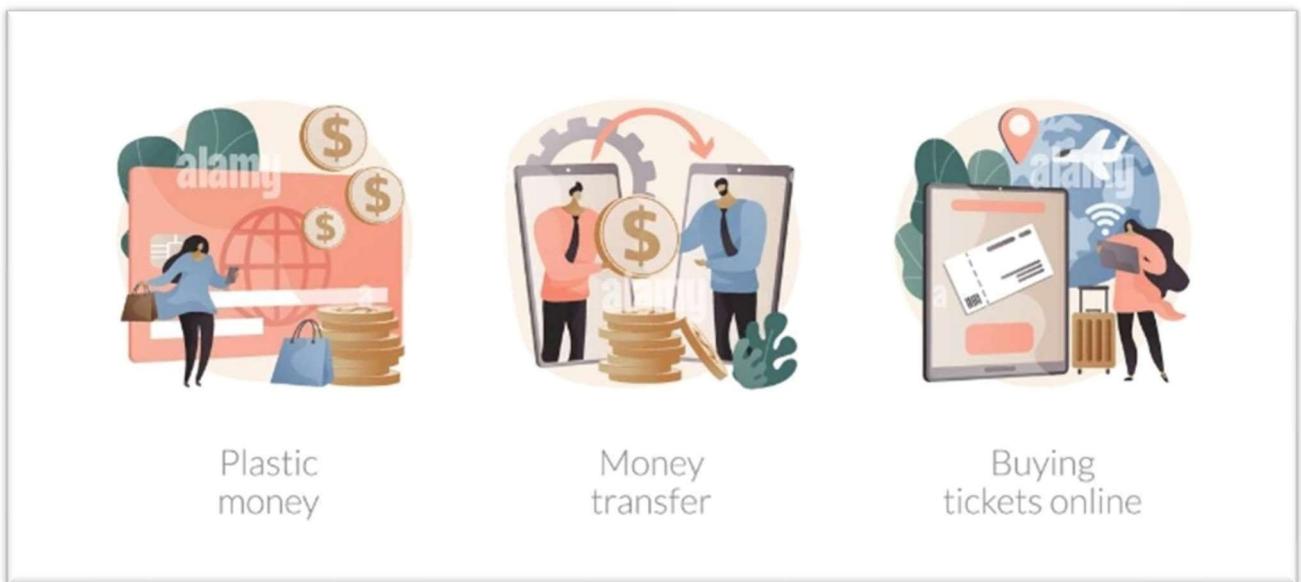


FIGURE 1.1 – Electronic Transactions

The study also investigates the role of government policies and private sector initiatives in promoting digital transactions. Successful case studies of digital payment adoption in various countries are analyzed to extract best practices and recommendations. The research concludes that a multi-faceted approach involving technological innovation, regulatory support, and educational efforts is essential to bridge the digital divide and foster a more inclusive financial ecosystem.

- This comprehensive analysis of digital transaction awareness provides valuable insights for policymakers, financial institutions, and technology providers aiming to enhance digital financial literacy and expand the reach of digital payment systems. By addressing the identified barriers and leveraging the opportunities, stakeholders can work towards a future where digital transactions are universally accessible and beneficial.

4. Community Outreach Programs: Engaging with community organizations, local governments, and educational institutions to reach a broader audience and ensure that underserved communities have access to the necessary resources and support.

5. Monitoring and Evaluation: Implementing mechanisms to assess the effectiveness of the awareness campaigns and training programs. Feedback from participants will be used to continually refine and improve the project's offerings.

By increasing awareness and confidence in digital transactions, this project aims to empower individuals to take full advantage of the digital economy, thus fostering greater financial inclusion and enhancing overall economic well-being. The ultimate success of this initiative will be measured by increased usage of digital transaction methods and a corresponding decrease in the number of individuals who feel excluded from or intimidated by digital financial services.

1.2 AREA OF WORK AND LOCATION OF COMMUNITY SERVICE:

To bring awareness on digital transaction to senior citizen, uneducated people and business sector, nearby villages and town have been visited of native places. Our target is to bring awareness among people about “How Technology can be used in their daily work to make it easier and automated”. Awareness to the farmers has been given on how they can include this in their Daily routines. Now days Transaction are done by digitally which helps a lot from thieves because cashless transaction helps from them. Awareness has been given to some Merchants, Students and Senior Citizens from these localities:

1. Raptadu, Ananthapuram District
2. Nossam, Nandyal District
3. Jammalamadugu, Kadapa District

1.3 TARGET BENEFICIARY:

The project aims to raise awareness and understanding of digital transactions across various segments of the population, particularly focusing on those who are most likely to benefit from increased digital literacy but currently face barriers to access. The target beneficiaries include:

1. Rural Populations:

- Farmers and Agricultural Workers: Individuals in rural areas who can benefit from digital payments for selling produce and purchasing supplies.
- Small Business Owners: Entrepreneurs in rural settings who need to expand their payment options to include digital transactions.

2. Urban Underserved Communities: -

- Low-Income Families: Households in urban areas with limited access to banking services and digital tools.
- Small and Informal Business Owners: Street vendors, shop owners, and service providers who can increase their customer base and efficiency through digital payments.

3. Senior Citizens

- Retirees: Older adults who may be unfamiliar with digital technology but can benefit from the convenience of online banking and payments.
- Elderly Living Independently: Seniors living alone who need easy and safe ways to manage their finances.

4. Students and Young Adults: -

- School and College Students: Young people who are digitally savvy but need education on secure and responsible digital transactions.
- Young Professionals: Early-career individuals who need to manage their finances efficiently using digital tools.

5. Increase Adoption of Digital Transactions: -

- Encourage the regular use of digital transactions among low-income families, seniors, and small business owners.
- Achieve a 25% increase in digital transaction usage in targeted communities within two years.

6. Strengthen Community Partnerships: -

- Collaborate with local organizations, educational institutions, and technology providers.
- Establish formal partnerships with at least 15 entities to support project initiatives.

CHAPTER 2

OBJECTIVES AND METHODOLOGY

OBJECTIVES:

Financial Inclusion: Increase access to financial services for underserved populations.

1. Economic Growth: Boost economic activity, GDP, and employment opportunities.
2. Convenience: Enable quick, easy, and secure transactions anytime, anywhere.
3. Efficiency: Reduce transaction time, costs, and increase speed of processing.
4. Transparency: Promote accountability, traceability, and reduced corruption.
5. Financial Literacy: Educate individuals on responsible financial management.
6. Social Welfare: Facilitate government subsidies, benefits, and social services.
7. Environmental Sustainability: Reduce paper usage, carbon footprint, and promote eco-friendly transactions.



FIGURE 2.1 – Online Payment

METHODOLOGY:

Methodology is all about the process or approach that we followed to make this

awareness program on Digital Transaction enabled Different Sector in the Society.

- At first, we got an idea About Digital Payment How It Work and benefits of the Digital transaction. We Learn how We To aware the people about the digital Transaction. As we know that society is collection of people with different mindset to convey about the digital transaction.
- By Conducting survey in our village and gather the information about how many people in different field uses digital transaction to make easy payment without risk.
- After Conducting survey, we analyze the Report and then we start campaign on Digital Transaction.
- A session was organized where Senior citizen who are selling vegetables and businessman who did not know about the digital transaction.
- Several questions have been asked merchants and mutually learnt from peer's experiences.
- Pamphlets have been distributed to Merchants in the local areas.
- YouTube videos has been gathered which explain about how to check amount how to send amount from one person to another person.
- Encourage businesses to accept digital payments
- Install digital payment terminals in public spaces

Financial Education and Literacy: Educate individuals on digital transactions and financial management.

- Offer financial literacy workshops and online resources
- Partner with schools to integrate financial education into curricula

Inclusive Banking: Encourage banks to offer digital services to underserved populations.

- Offer low-cost bank accounts and financial services
- Implement inclusive banking policies and practices

Mobile Money: Leverage mobile phones for financial services, especially in rural areas.

- Partner with mobile network operators to offer mobile financial services
- Develop mobile apps for financial transactions and management

Digital Identity: Implement secure digital identity verification for secure transactions.

- Develop secure digital identity systems
- Ensure privacy and security of personal data

Interoperability: Ensure seamless transactions between different digital platforms.

- Develop standardized APIs for digital transactions
- Encourage collaboration between financial institutions and fintech companies

Security and Fraud Prevention: Implement robust security measures to prevent fraud.



FIGURE 2.2 – The Journey of Digital Transactions

CHAPTER-3

ACTIVITY LOG & REPORTS

WEEK-1: -

During week 1 of our community service project, our team embarked on a multifaceted project focusing on digital payment awareness and waste management. We began with thorough research into the history and evolution of digital payments, equipping ourselves with the necessary knowledge to educate others. This was followed by strategic planning and internal meetings to develop effective communication methods for explaining digital transactions, particularly to merchants. We then created visually appealing brochures and infographics to serve as educational tools.

In addition to our digital payment initiative, we dedicated efforts to promoting environmental sustainability. We distributed materials emphasizing the use of recycled products and biodegradable items to reduce waste, advocating for the replacement of plastic bags with paper alternatives. This environmental campaign extended to educating students on the significance of waste management, highlighting the impact of their waste production on the environment and encouraging responsible practices.

Our activities spanned several towns, including Tadipatri, Atmakur, and Jammalamadugu, where we tailored our efforts to the specific needs of each community. In Tadipatri, we focused on foundational research; in Atmakur, we honed our communication strategies; and in Jammalamadugu, we engaged directly with merchants and students. By the week's end, we had successfully raised awareness about digital payments and environmental sustainability, creating a positive impact through education and practical initiatives.

WEEK-2: -

During week 2 of our community service project, after reviewing feedback from our first week of activities, our team made necessary adjustments to the workshop content to better address the needs and concerns of participants. This week, our primary focus was on the importance of digital transaction security and its impact on personal and financial data. We prepared advanced tutorials on various aspects of digital transaction security, including identifying and describing different types of security threats and risks. In anticipation of our upcoming workshops, we ensured that our content was comprehensive and relevant.

On the second day of the week, we conducted an in-depth workshop on digital transaction security in Tadipatri. During this session, we applied best practices and advanced techniques for securing digital transactions, such as encryption, two-factor authentication, and fraud detection. The participants were highly engaged, and the hands-on approach allowed them to grasp the importance of these security measures. Following the workshop, we shared additional content on social media, engaging with our followers through Q&A sessions to analyze and evaluate the security features of various digital payment systems and platforms.

Towards the end of the week, we hosted a webinar with a bank expert in Jammalamadugu to discuss secure digital banking. This session was invaluable as it allowed us to continuously update and refine our digital transaction security knowledge and skills to stay current with evolving threats and technologies. We also followed up with workshop participants, providing extra resources and answering any lingering questions. Through this interaction, I personally learned how to effectively address doubts and improve my speaking skills, ensuring clear and confident communication. Our efforts this week significantly enhanced our understanding and capability in promoting secure digital transactions.

WEEK-3: -

During week 3 of our community service project, our team dedicated efforts to planning and executing outreach activities aimed at promoting digital transactions in rural areas. We started by preparing suitable educational materials tailored to the specific needs of rural communities. Our goal was to explain the benefits and importance of digital transactions in these areas, highlighting how they can enhance financial inclusion and economic opportunities.

On the second day, we visited a nearby village called Pampanuru to raise awareness about digital transactions. During our visit, we educated the rural community on the basics of digital transactions, addressing specific challenges and concerns they might have. We identified issues such as lack of internet access, limited digital literacy, and concerns about security. To address these, we held hands-on sessions where villagers could practice using mobile payment apps. This practical experience was invaluable, as it helped them gain confidence in using digital payment methods.

Throughout the week, we collected feedback from the villagers and made necessary adjustments to our strategies. This iterative process allowed us to improve our approach and better cater to the unique needs of rural areas. We shared stories from our village camp on social media, aiming to inspire and motivate wider participation in our initiative. By the end of the week, we held a community meeting in Pampanuru to discuss ongoing issues related to digital transactions, addressing specific rural concerns and gathering further feedback. This feedback was crucial in refining our outreach strategies and ensuring they were effective and engaging. Our efforts were well-received, and we left the village with a sense of accomplishment, knowing we had made a positive impact.

WEEK-4: -

During week 4 of our community service project, our activities centered around understanding and improving the processing of digital transactions and evaluating the impact of our rural outreach initiatives. We observed how primary collections of digital transactions are processed by financial institutions. These transactions are initially collected and categorized as primary or secondary collections. Primary collections are processed directly, while secondary collections are sent to the central office for further separation, reconciliation, and settlement. Effective reconciliation and settlement processes are crucial for ensuring the efficiency and reliability of digital transactions.

In evaluating the impact of our rural outreach initiatives, we revisited the village of Atmakur and other nearby areas. We assessed the adoption rate of digital transactions among the rural population and the challenges they faced. Our findings showed a significant increase in the use of digital payments, which positively impacted financial inclusion and local commerce. We prepared a detailed report documenting these successful strategies and the overall impact of our program.

By analyzing the data, we were able to identify areas for further improvement and develop more effective outreach strategies to promote digital transactions in rural communities. Our efforts have not only improved digital transaction efficiency but also empowered rural communities through better financial inclusion.

WEEK-5: -

During week 5 of our community service project, our team of 200 members focused on collecting, processing, and analyzing digital transaction data to improve payment adoption and business decisions. We began with 80 team members, accounting for 40% of our workforce, who collected data from various sources, including mobile wallets, online banking platforms, and card transactions in Tadipatri, Atmakur, and Jammalamadugu. Their systematic approach ensured a diverse range of transactions and behaviors were captured.

The final 20 team members interpreted the analysis results and provided actionable recommendations to improve digital payment adoption and business decisions. We evaluated the impact of digital payments on business operations and customer behavior, identifying areas for improvement in transaction efficiency. We shared our findings with stakeholders, gathered feedback, and prepared for the upcoming week's activities. Our data-driven approach has enhanced digital payment adoption and business efficiency in Anantapur, driving positive change through collaborative efforts and strategic planning.

WEEK-6: -

During week 6 of our community service project, we dedicated to immersing students from Tadipatri in an interactive exploration of digital transactions. We initiated a scavenger hunt that challenged students to identify and differentiate various types of digital transactions, such as online banking and mobile payments. This activity aimed not only to familiarize them with the practical applications of digital technology but also to highlight the convenience and efficiency offered by these methods. Through this hands-on approach, students developed critical thinking skills by analyzing the benefits and complexities associated with digital transactions.

To deepen their understanding, we presented real-life case studies of companies' online payment systems. These case studies provided students with insights into the advantages and challenges of digital transactions, emphasizing the paramount importance of security and privacy in digital financial interactions. This segment of the week was designed to cultivate students' ability to critically evaluate digital systems and consider the implications of technological advancements in finance.

Throughout these activities, including an insightful session with a guest speaker from the financial industry in Tadipatri and a group project assignment to develop a digital transaction system, we collected valuable feedback from students. This feedback enabled us to identify areas for improvement, enhance our teaching methodologies, and better prepare for upcoming educational initiatives. As we look forward to the next week, we are eager to build upon these foundational experiences and continue fostering students' curiosity and competence in the realm of digital transactions.

CHAPTER 4

ACTIVITIES DONE AND CHALLENGES DEALT

4.1 ACTIVITIES:

Digital transactions involve the exchange of money or data through electronic systems, often via the internet or digital devices. They encompass a range of activities, including online shopping, electronic banking, mobile payments, and cryptocurrency exchanges. These transactions are facilitated by technologies such as secure payment gateways, digital wallets, and blockchain. They offer convenience, speed, and enhanced security compared to traditional methods, but also require robust cybersecurity measures to protect against fraud and hacking. The growing reliance on digital transactions is driving innovations in fintech, enhancing financial inclusion, and transforming how individuals and businesses manage and transfer money.

4.2 PRE-SURVEY REPORT:

TABLE 4.1 - Conducting Survey on Digital Transaction in Jammalamadugu: -

S.NO	Name of the Merchant	UPI(Y/N)	Date
1	J. Kondal Reddy	N	18/05/2024
2	M. Pavan Kumar	N	18/05/2024
3	R. Nirmala	N	18/05/2024
4	P. Nitish Shetty	N	18/05/2024
5	P. Anu Kumar	N	18/05/2024
6	G. Prasad Rao	Y	18/05/2024
7	K. Rajesh	N	18/05/2024
8	P. Sandeep	N	18/05/2024
9	Y. Syam Solomon	Y	18/05/2024
10	M. Ramesh	N	18/05/2024
11	T. Praveen	Y	19/05/2024
12	D. Karthik	N	19/05/2024
13	N. Yathi Rajulu	Y	19/05/2024
14	B. RamaSubba Rao	N	19/05/2024
15	M.N. Bhushan Rao	Y	19/05/2024
16	M. Sujatha Bai	N	19/05/2024
17	M. Ganesh Rao	N	19/05/2024
18	M. Maruthi Reddy	N	19/05/2024
19	K. Gowri Nath Reddy	N	19/05/2024
20	P. Kiran Kumar	N	19/05/2024
21	M. Gopal Reddy	N	20/05/2024

22	B. Saraswathi	Y	20/05/2024
23	D. Narayani	Y	20/05/2024
24	V. Rukmini Bai	N	20/05/2024
25	S. Ganesh	N	20/05/2024
26	N. Srinivas	N	20/05/2024
27	S. Bhavani	N	20/05/2024
28	P. Pundalik Reddy	N	20/05/2024
29	T. Naga Jyothi	N	20/05/2024
30	M. Depika	Y	20/05/2024
31	C. NagaRaju	N	21/05/2024
32	D. Amrutha	N	21/05/2024
33	M. Manoj Rao	Y	21/05/2024
34	A. Sai Harika	Y	21/05/2024
35	P. Sunil	Y	21/05/2024
36	A. Veera Guna Deep	N	21/05/2024
37	B. Nissi	N	21/05/2024
38	K. Tejaswini	Y	21/05/2024
39	C. Venkata Varalakshmi	Y	21/05/2024
40	Y. Chenna Kesava Reddy	N	21/05/2024
41	B. Lakshmi Narasimha Reddy	Y	22/05/2024
42	N. Bala Mahesh Babu	N	22/05/2024
43	Macha Poorna	Y	22/05/2024
44	M. Prasad Reddy	N	22/05/2024
45	J. Jagadeesh	Y	22/05/2024
46	L. Bhaskar	N	22/05/2024
47	M. Naga Sekhar Rao	N	22/05/2024
48	B. Bhargav	N	22/05/2024
49	A. Sridhar	N	22/05/2024
50	B. Rajesh	N	22/05/2024
51	C. Vijay Kumar	N	23/05/2024
52	D. Sridhar	N	23/05/2024
53	P. Eswar Reddy	N	23/05/2024
54	G. Srinivas	N	23/05/2024
55	P. Hanumanth Rao	Y	23/05/2024
56	I. Suryanarayana	N	23/05/2024
57	G. Srinivas	N	23/05/2024
58	K. Raju	N	23/05/2024
59	V. Subramanyam	N	23/05/2024
60	G. Srinivas Rao	N	24/05/2024
61	H. Ranga Reddy	N	24/05/2024
62	C. Pullayya	N	24/05/2024
63	L. Rajamma	N	24/05/2024
64	I. Mrithula	N	24/05/2024
65	J. Chandra bai	N	24/05/2024
66	K. Hussain Bee	N	24/05/2024
67	H. Riyaz Ulla	N	24/05/2024
68	E. Murugan Iyer	N	24/05/2024
69	A. Farook Bhasha	Y	24/05/2024

70	T. Yelapa Reddy	Y	24/05/2024
71	B. Srujan	N	25/05/2024
72	K. Vijay Kumar	Y	25/05/2024
73	G. Sridhar Kumar	Y	25/05/2024
74	P. Nitish Shetty	N	25/05/2024
75	P. Anu Kumar	Y	25/05/2024
76	G. Prasad Rao	Y	25/05/2024
77	K. Rajesh	N	25/05/2024
78	P. Sandeep	Y	25/05/2024
79	Y. Syam Solomon	Y	25/05/2024
80	M. Ramesh	N	25/05/2024
81	T. Praveen	Y	26/05/2024
82	D. Karthik	N	26/05/2024
83	N. Yathi Rajulu	N	26/05/2024
84	B. RamaSubba Rao	Y	26/05/2024
85	C. Muralidhar Rao	Y	26/05/2024
86	M. Babu	Y	26/05/2024
87	M. Anusha	N	26/05/2024
88	U. Kiran Reddy	Y	26/05/2024
89	P. Neelima	N	26/05/2024
90	G. Sangeetha Lakshmi	N	26/05/2024
91	G. Mahesh Raghav	Y	27/05/2024
92	G. Naveen Varun	N	27/05/2024
93	H. Padma Rekha	N	27/05/2024
94	U. Prakash Mohan	N	27/05/2024
95	T. Ravi Kiran	Y	27/05/2024
96	C. Rukmini Nalini	N	27/05/2024
97	J. Saritha Supriya	N	27/05/2024
98	D. Suresh Abhishek	Y	27/05/2024
99	H. Teja Vineet	N	27/05/2024
100	L. Tejaswini Shruti	N	27/05/2024
101	S. Sai Sandeep	N	28/05/2024
102	R. Ranjana Shinde	N	28/05/2024
103	Krishnaveni Pawar	Y	28/05/2024
104	K. Anwaruddin	N	28/05/2024
105	E. Devendranath Reddy	Y	28/05/2024
106	U. Chandramauli Kumar	N	28/05/2024
107	B. Eswar Chandra Reddy	Y	28/05/2024
108	N. Chinni Bai	Y	28/05/2024
109	K. Krishna Murty Rao	N	28/05/2024
110	G. Sridhar Kumar	N	28/05/2024
111	P. Nitish	Y	29/05/2024
112	P. Anu Kumar	N	29/05/2024
113	G. Prasad Rao	N	29/05/2024
114	K. Rajesh	Y	29/05/2024
115	P. Sandeep	Y	29/05/2024
116	Y. Syam Solomon	N	29/05/2024
117	G. Sridhar	Y	29/05/2024

118	V. Pravalika	Y	29/05/2024
119	D. Bhargav	N	29/05/2024
120	G. Vasanth Gupta	N	29/05/2024
121	S. Venkat Mohan	Y	30/05/2024
122	K. Chandrasena	N	30/05/2024
123	R. Naga Muni	N	30/05/2024
124	P. Jeetendra Kumar	Y	30/05/2024
125	V. Bhargav	N	30/05/2024
126	I. Indrani kumari	N	30/05/2024
127	Q. Urusilin Khadria	Y	30/05/2024
128	R. Divya Teja Reddy	Y	30/05/2024
129	U. Prakash Mohan	N	30/05/2024
130	T. Ravi Kiran	Y	30/05/2024
131	C. Rukmini Nalini	N	31/05/2024
132	J. Saritha Supriya	N	31/05/2024
133	K. Harshitha	N	31/05/2024
134	M. Mallika Begam	N	31/05/2024
135	P. Neelima	N	31/05/2024
136	G. Sangeetha Lakshmi	N	31/05/2024
137	G. Mahesh Raghav	Y	31/05/2024
138	G. Naveen Varun	Y	31/05/2024
139	H. Padma Rekha	N	31/05/2024
140	U. Prakash Mohan	N	31/05/2024
141	T. Ravi Kiran	N	01/06/2024
142	C. Rukmini Nalini	N	01/06/2024
143	J. Saritha Supriya	N	01/06/2024
144	D. Suresh Abhishek	N	01/06/2024
145	H. Teja Vineet	Y	01/06/2024
146	L. Tejaswini Shruti	N	01/06/2024
147	S. Vasanthi Lalitha	N	01/06/2024
148	J. Vijay Anand	N	01/06/2024
149	S. Chaitanya Vikram	N	01/06/2024
150	U. Dinesh Rohan	Y	01/06/2024
151	O. Gowtham Nitin	N	01/06/2024
152	T. Karthik Ajay	N	01/06/2024
153	Y. Kavitha Priya	Y	01/06/2024
154	T. Lakshmi Swathi	N	01/06/2024
155	I. Madhuri Sangeeta	Y	01/06/2024
156	G. Mahesh Raghav	N	01/06/2024
157	G. Naveen Varun	Y	02/06/2024
158	H. Padma Rekha	N	02/06/2024
159	U. Prakash Mohan	N	02/06/2024
160	T. Ravi Kiran	Y	02/06/2024
161	C. Rukmini Nalini	N	02/06/2024
162	J. Saritha Supriya	N	02/06/2024
163	D. Suresh Abhishek	Y	02/06/2024
164	H. Teja Vineet	Y	02/06/2024
165	L. Tejaswini Shruti	N	02/06/2024

166	S. Vasanthi Lalitha	N	02/06/2024
167	J. Vijay Anand	Y	02/06/2024
168	N. Yogesh Sudhir	N	03/06/2024
169	R. Bhavana Shalini	N	03/06/2024
170	R. Gayatri Rachna	N	03/06/2024
171	G. Harish Vardhan	N	03/06/2024
172	B. Hema Nandini	N	03/06/2024
173	S. Jatin Vedant	N	03/06/2024
174	T. Jyothi Sujatha	Y	03/06/2024
175	V. Bhargav Srinivas	N	03/06/2024
176	G. Chaitanya Vikram	N	03/06/2024
177	U. Dinesh Rohan	N	03/06/2024
178	H. Gowtham Nitin	Y	03/06/2024
179	M. Karthik Ajay	N	03/06/2024
180	H. Kavitha Priya	N	03/06/2024
181	P. Lakshmi Swathi	Y	03/06/2024
182	S. Madhuri Sangeeta	N	03/06/2024
183	J. Mahesh Raghav	N	03/06/2024
184	B. Naveen Varun	N	03/06/2024
185	D. Padma Rekha	N	04/06/2024
186	H. Prakash Mohan	N	04/06/2024
187	N. Ravi Kiran	N	04/06/2024
188	B. Rukmini Nalini	N	04/06/2024
189	C. Saritha Supriya	N	04/06/2024
190	N. Suresh Abhishek	N	04/06/2024
191	R. Teja Vineet	N	04/06/2024
192	M. Tejaswini Shruti	N	04/06/2024
193	J. Vasanthi Lalitha	N	04/06/2024
194	S. Vijay Anand	N	04/06/2024
195	Y. Yogesh Sudhir	N	05/06/2024
196	B. Bhavana Shalini	N	05/06/2024
197	C. Gayatri Rachna	Y	05/06/2024
198	D. Harish Vardhan	N	05/06/2024
199	O. Hema Nandini	N	05/06/2024
200	J. Jatin Vedant	N	05/06/2024

Survey results: -

Total Number of people: -200

Number of people contains UPI: -41

Number of people did not contain UPI: -159

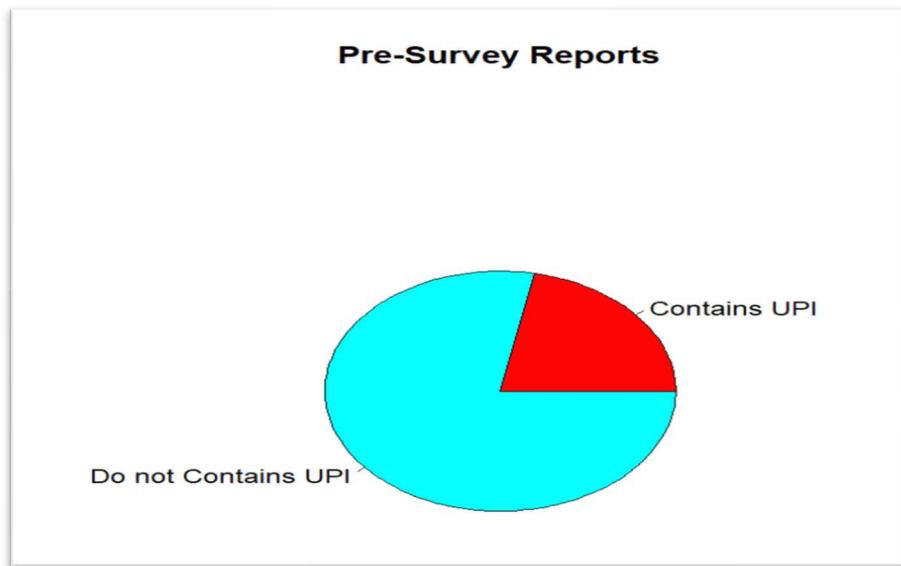


FIGURE 4.1 – Pre-Survey Reports

PowerPoint Presentation on Digital Transaction: -

The work has been divided among ourselves and prepared power point presentation. It included

- The importance of Digital Transaction
- Applications of Digital Transaction
- Explaining about QR Code
- How to download Mini statements.

4.3 BRINGING AWARENESS:

Now it is time to bring awareness about digital transaction in nearby villages and town in our district. We go through the people and asking them question such as should they contains UPI (unified payment interface) for digital payment. If they said no, we explain about the digital payment aware them about UPI. As the part of the survey, we know more about UPI rather than other and we explain them too other. India is first country which develop the in digital payment for the first time.

How is it unique?

Immediate money transfer through mobile device round the clock 24*7 and 365 days.

Single mobile application for accessing different bank accounts.

Single Click 2 Factor Authentication – Aligned with the Regulatory guidelines, yet provides for a very strong feature of seamless single click payment.

Virtual address of the customer for Pull & Push provides for incremental security with the customer not required to enter the details such as Card no, Account number; IFSC etc.

QR Code

Best answer to Cash on Delivery hassle, running to an ATM or rendering exact amount.

Merchant Payment with Single Application or In-App Payments.

Utility Bill Payments, Over the Counter Payments, QR Code (Scan and Pay) based payments. Donations, Collections, Disbursements Scalable.

Raising Complaint from Mobile App directly.

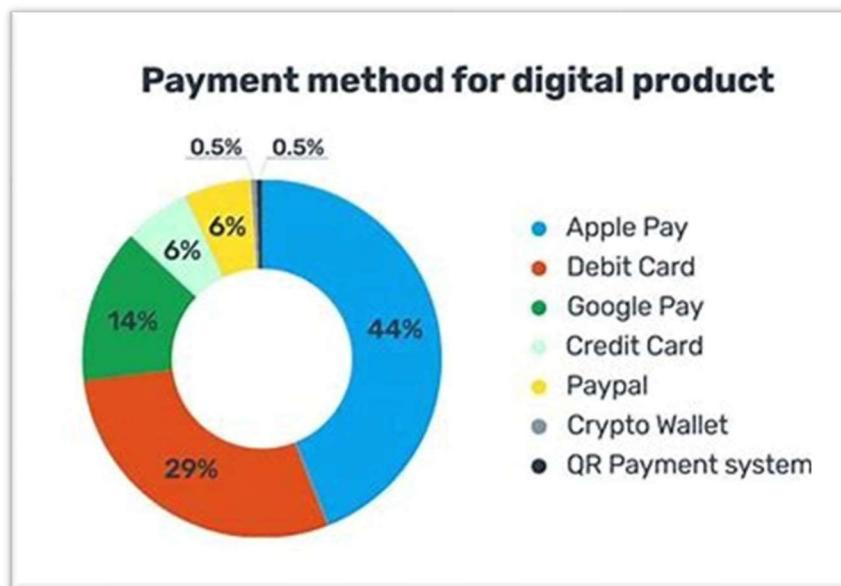


FIGURE 4.2 – Mode of Digital Product

4.4 MAJOR OBSTACLES AND DIFFICULTIES:

A lot of problems had been faced by us during the project. Some of them are mentioned below

- As the individual team members of the project are far away from each other we faced difficulty in communicating with each other.
- As most of the Merchants are in the Town, we felt difficult in reaching them in these summer days.
- Most of the merchants are not aware of the new technology it made us very difficult to make them understand what this is all about.
- Affordability has been an issue as showing demo became a problem

4.5 OBSERVATIONS AND EXPERIENCE:

Here are the some of the observations and experience we gained while doing the project.

- Only 10 to 25 percent people know about the digital transaction.
- Most of them are not in a state to afford them as they need to acknowledge more about technology.
- Experienced that there are lot of problems in the Digital transaction and help them to make easy.
- It was a nice experience to meet business merchants and able to help them to know about the advancements that are going in the field.

4.6 POST-SURVEY REPORT:

TABLE 4.2 - Conducting Survey on Digital Transaction in Jammalamadugu: -

S.NO	Name of the Merchant	UPI(Y/N)	Date
1	J. Kondal Reddy	Y	22/06/2024
2	M. Pavan Kumar	Y	22/06/2024
3	R. Nirmala	Y	22/06/2024
4	P. Nitish Shetty	Y	22/06/2024
5	P. Anu Kumar	Y	22/06/2024
6	G. Prasad Rao	Y	22/06/2024
7	K. Rajesh	N	22/06/2024
8	P. Sandeep	Y	22/06/2024
9	Y. Syam Solomon	Y	22/06/2024
10	M. Ramesh	Y	22/06/2024
11	T. Praveen	Y	22/06/2024
12	D. Karthik	Y	22/06/2024
13	N. Yathi Rajulu	Y	22/06/2024
14	B. RamaSubba Rao	Y	22/06/2024
15	M.N. Bhushan Rao	Y	22/06/2024
16	M. Sujatha Bai	Y	23/06/2024
17	M. Ganesh Rao	Y	23/06/2024
18	M. Maruthi Reddy	Y	23/06/2024
19	K. Gowri Nath Reddy	Y	23/06/2024
20	P. Kiran Kumar	N	23/06/2024
21	M. Gopal Reddy	N	23/06/2024
22	B. Saraswathi	Y	23/06/2024
23	D. Narayani	Y	23/06/2024
24	V. Rukmini Bai	Y	23/06/2024
25	S. Ganesh	Y	23/06/2024
26	N. Srinivas	Y	23/06/2024
27	S. Bhavani	Y	23/06/2024
28	P. Pundalik Reddy	N	23/06/2024
29	T. Naga Jyothi	Y	23/06/2024
30	M. Depika	Y	23/06/2024
31	C. Naga Raju	Y	24/06/2024
32	D. Amrutha	Y	24/06/2024
33	M. Manoj Rao	Y	24/06/2024
34	A. Sai Harika	Y	24/06/2024
35	P. Sunil	N	24/06/2024
36	A. Veera Guna Deep	N	24/06/2024
37	B. Nissi	Y	24/06/2024
38	K. Tejaswini	Y	24/06/2024
39	C. Venkata Varalakshmi	N	24/06/2024
40	Y. Chenna Kesava Reddy	Y	24/06/2024
41	B. Lakshmi Narasimha Reddy	N	24/06/2024
42	N. Bala Mahesh Babu	Y	24/06/2024
43	Macha Poorna	N	24/06/2024

44	M. Prasad Reddy	Y	24/06/2024
45	J. Jagadeesh	N	24/06/2024
46	L. Bhaskar	N	25/06/2024
47	M. Naga Sekhar Rao	Y	25/06/2024
48	B. Bhargav	N	25/06/2024
49	A. Sridhar	Y	25/06/2024
50	B. Rajesh	N	25/06/2024
51	C. Vijay Kumar	Y	25/06/2024
52	D. Sridhar	N	25/06/2024
53	P. Eswar Reddy	N	25/06/2024
54	G. Srinivas	Y	25/06/2024
55	P. Hanumanth Rao	Y	25/06/2024
56	I. Suryanarayana	N	25/06/2024
57	G. Srinivas	N	25/06/2024
58	K. Raju	Y	25/06/2024
59	V. Subramanyam	Y	25/06/2024
60	G. Srinivas Rao	Y	25/06/2024
61	H. Ranga Reddy	Y	26/06/2024
62	C. Pullayya	Y	26/06/2024
63	L. Rajamma	Y	26/06/2024
64	I. Mrithula	Y	26/06/2024
65	J. Chandra Bai	N	26/06/2024
66	K. Hussain Bee	N	26/06/2024
67	H. Riyaz Ulla	N	26/06/2024
68	E. Murugan Iyer	Y	26/06/2024
69	A. Farook Bhasha	Y	26/06/2024
70	T. Yelapa Reddy	N	26/06/2024
71	B. Srujan	Y	26/06/2024
72	K. Vijay Kumar	Y	26/06/2024
73	G. Sridhar Kumar	N	26/06/2024
74	P. Nitish Shetty	Y	26/06/2024
75	P. Anu Kumar	Y	26/06/2024
76	G. Prasad Rao	N	27/06/2024
77	K. Rajesh	Y	27/06/2024
78	P. Sandeep	Y	27/06/2024
79	Y. Syam Solomon	N	27/06/2024
80	M. Ramesh	Y	27/06/2024
81	T. Praveen	N	27/06/2024
82	D. Karthik	N	27/06/2024
83	N. Yathi Rajulu	Y	27/06/2024
84	B. RamaSubba Rao	Y	27/06/2024
85	C. Muralidhar Rao	Y	27/06/2024
86	M. Babu	N	27/06/2024
87	M. Anusha	Y	27/06/2024
88	U. Kiran Reddy	Y	27/06/2024
89	L. Tejaswini Shruti	N	27/06/2024
90	S. Sai Sandeep	Y	27/06/2024
91	R. Ranjana Shinde	N	28/06/2024

92	Krishnaveni Pawar	N	28/06/2024
93	K. Anwaruddin	Y	28/06/2024
94	E. Devendranath Reddy	Y	28/06/2024
95	U. Chandramauli Kumar	N	28/06/2024
96	B. Eswar Chandra Reddy	N	28/06/2024
97	N. Chinni Bai	Y	28/06/2024
98	D. Suresh Abhishek	N	28/06/2024
99	H. Teja Vineet	N	28/06/2024
100	L. Tejaswini Shruti	N	28/06/2024
101	S. Sai Sandeep	N	28/06/2024
102	R. Ranjana Shinde	Y	28/06/2024
103	Krishnaveni Pawar	N	28/06/2024
104	K. Anwaruddin	Y	28/06/2024
105	E. Devendranath Reddy	N	28/06/2024
106	U. Chandramauli Kumar	Y	29/06/2024
107	B. Eswar Chandra Reddy	Y	29/06/2024
108	N. Chinni Bai	N	29/06/2024
109	K. Krishna Murty Rao	N	29/06/2024
110	G. Sridhar Kumar	Y	29/06/2024
111	P. Nitish	N	29/06/2024
112	P. Anu Kumar	N	29/06/2024
113	G. Prasad Rao	Y	29/06/2024
114	K. Rajesh	Y	29/06/2024
115	P. Sandeep	N	29/06/2024
116	Y. Syam Royal	Y	29/06/2024
117	G. Sridhar	Y	29/06/2024
118	V. Pravalika	N	29/06/2024
119	D. Bhargav	N	29/06/2024
120	G. Vasanth Gupta	Y	29/06/2024
121	S. Venkat Mohan	N	30/06/2024
122	K. Chandrasena	N	30/06/2024
123	R. Naga Muni	Y	30/06/2024
124	P. Jeetendra Kumar	N	30/06/2024
125	V. Bhargav	N	30/06/2024
126	I. Indrani Kumari	Y	30/06/2024
127	Q. Urusilin Khadria	Y	30/06/2024
128	R. Divya Teja Reddy	N	30/06/2024
129	U. Prakash Mohan	Y	30/06/2024
130	T. Ravi Kiran	N	30/06/2024
131	C. Rukmini Nalini	N	30/06/2024
132	J. Saritha Supriya	N	30/06/2024
133	K. Harshitha	N	30/06/2024
134	M. Mallika Begam	N	30/06/2024
135	P. Neelima	N	30/06/2024
136	G. Sangeetha Lakshmi	Y	01/07/2024
137	G. Mahesh Raghav	Y	01/07/2024
138	G. Naveen Varun	N	01/07/2024
139	H. Padma Rekha	N	01/07/2024

140	U. Prakash Mohan	N	01/07/2024
141	T. Ravi Kiran	Y	01/07/2024
142	C. Rukmini Nalini	N	01/07/2024
143	J. Saritha Supriya	N	01/07/2024
144	D. Suresh Abhishek	Y	01/07/2024
145	H. Teja Vineet	Y	01/07/2024
146	L. Tejaswini Shruti	N	01/07/2024
147	S. Vasanthi Lalitha	N	01/07/2024
148	J. Vijay Anand	N	01/07/2024
149	S. Chaitanya Vikram	Y	01/07/2024
150	U. Dinesh Rohan	Y	01/07/2024
151	O. Gowtham Nitin	N	02/06/2024
152	T. Karthik Ajay	Y	02/06/2024
153	Y. Kavitha Priya	N	02/06/2024
154	T. Lakshmi Swathi	Y	02/06/2024
155	I. Madhuri Sangeeta	N	02/06/2024
156	G. Mahesh Raghav	Y	02/06/2024
157	G. Naveen Varun	N	02/06/2024
158	H. Padma Rekha	N	02/06/2024
159	U. Prakash Mohan	Y	02/06/2024
160	T. Ravi Kiran	N	02/06/2024
161	C. Rukmini Nalini	N	02/06/2024
162	J. Saritha Supriya	Y	02/06/2024
163	D. Suresh Abhishek	Y	02/06/2024
164	H. Teja Vineet	N	02/06/2024
165	L. Tejaswini Shruti	N	02/06/2024
166	S. Vasanthi Lalitha	Y	03/07/2024
167	J. Vijay Anand	N	03/07/2024
168	N. Yogesh Sudhir	N	03/07/2024
169	R. Bhavana Shalini	N	03/07/2024
170	R. Gayatri Rachna	N	03/07/2024
171	G. Harish Vardhan	N	03/07/2024
172	B. Hema Nandini	Y	03/07/2024
173	S. Jatin Vedant	N	03/07/2024
174	T. Jyothi Sujatha	N	03/07/2024
175	V. Bhargav Srinivas	N	03/07/2024
176	G. Chaitanya Vikram	Y	03/07/2024
177	U. Dinesh Rohan	N	03/07/2024
178	H. Gowtham Nitin	Y	03/07/2024
179	M. Karthik Ajay	Y	03/07/2024
180	H. Kavitha Priya	N	03/07/2024
181	P. Lakshmi Swathi	Y	04/07/2024
182	S. Madhuri Sangeeta	Y	04/07/2024
183	J. Mahesh Raghav	Y	04/07/2024
184	B. Naveen Varun	Y	04/07/2024
185	D. Padma Rekha	N	04/07/2024
186	H. Prakash Mohan	Y	04/07/2024
187	N. Ravi Kiran	Y	04/07/2024

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189	C. Saritha Supriya	Y	04/07/2024
190	N. Suresh Abhishek	N	04/07/2024
191	R. Teja Vineet	N	04/07/2024
192	M. Tejaswini Shruti	Y	04/07/2024
193	J. Vasanthi Lalitha	N	04/07/2024
194	S. Vijay Anand	Y	04/07/2024
195	Y. Yogesh Sudhir	Y	04/07/2024
196	B. Bhavana Shalini	N	04/07/2024
197	C. Gayatri Rachna	N	04/07/2024
198	D. Harish Vardhan	Y	04/07/2024
199	O. Hema Nandini	Y	04/07/2024
200	J. Jatin Vedant	Y	04/07/2024

Survey results: -

No of people got awareness: -126

No of people did not got awareness: -74

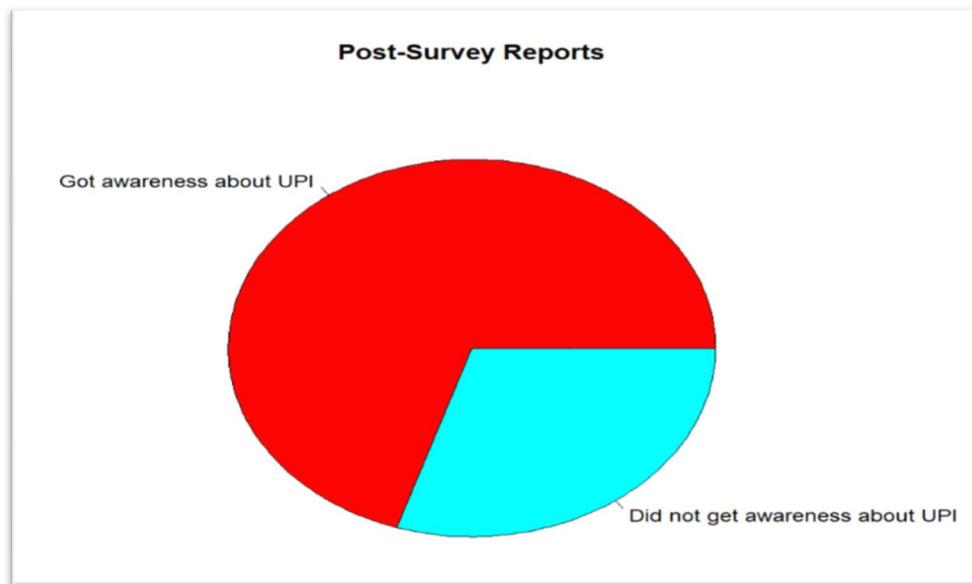


FIGURE 4.3 – Post-Survey Reports

4.7 FIELD WORK: -



FIGURE 4.4



FIGURE 4.5

FIGURE 4.4 & 4.5 - Explaining about different modes of Transactions to Unknown.



FIGURE 4.6

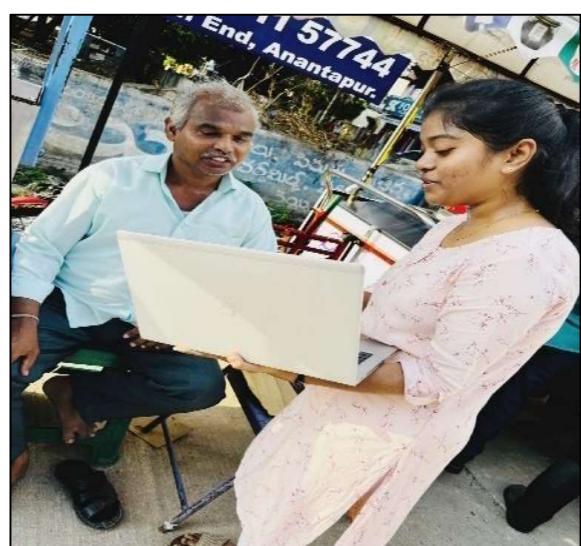


FIGURE 4.7

FIGURE 4.6 & 4.7 - Educating about Electronic Transactions and their Uses.



FIGURE 4.8



FIGURE 4.9



FIGURE 4.10

**FIGURE 4.8 & 4.9 & 4.10 –
Awaring about QR Codes and their importances in daily life.**



FIGURE 4.11 –
Discussing about Benefits of Financial Transactions.



FIGURE 4.12 – Explaining the concepts of Cryptocurrency.



FIGURE 4.13 –
Explaining about features of QR code.

CHAPTER-5

MINI PROJECT REPORT

5.1 INTRODUCTION ON WEBPAGE:

"DIGITAL TRANSACTION AWARENESS," an awareness webpage developed by a dedicated student and published through GitHub. This comprehensive website serves as a digital platform to educate and inform visitors about the various aspects of Digital Transactions. It consists of six informative pages covering various aspects of Introduction, Different Types, Benefits, Risks, Best-Practices, Regulatory Aspects of Digital Transactions. This website offers the brief info on fundamentals of Digital Transactions.

Through meticulous research and creativity, the student has crafted each page using HTML and CSS, ensuring a user-friendly and visually appealing experience. By leveraging the power of GitHub, the website is easily accessible to users worldwide, promoting awareness and understanding of Digital Transaction principles.

Whether you're finding information about Digital Transaction. In an era where technology has seamlessly integrated into our daily lives, understanding digital transactions is essential. This platform is dedicated to providing comprehensive information on various aspects of digital transactions, from their types and benefits to potential risks and best practices. Whether you are a novice or an experienced user, our goal is to equip you with the knowledge needed to navigate the digital financial landscape safely and efficiently.

5.2 SCREENSHOTS OF WEBPAGE:

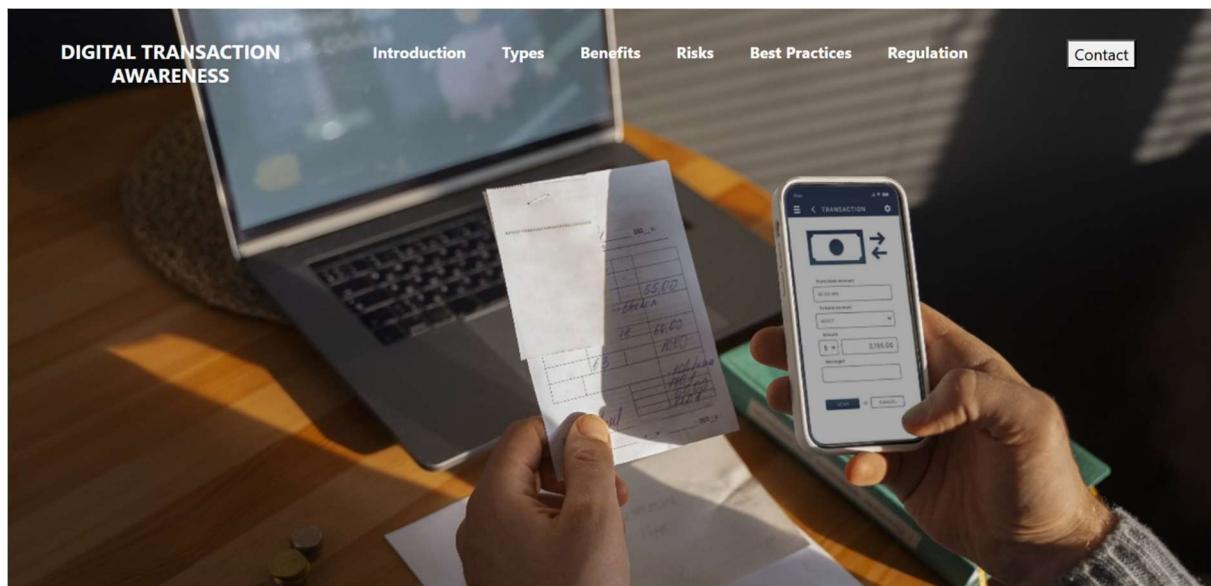


FIGURE 5.1 – Home Page of Digital Transactions



FIGURE 5.2 – Info Page of Digital Transactions



FIGURE 5.3 – Types Page of Digital Transactions



FIGURE 5.4 – Benefits Page of Digital Transactions

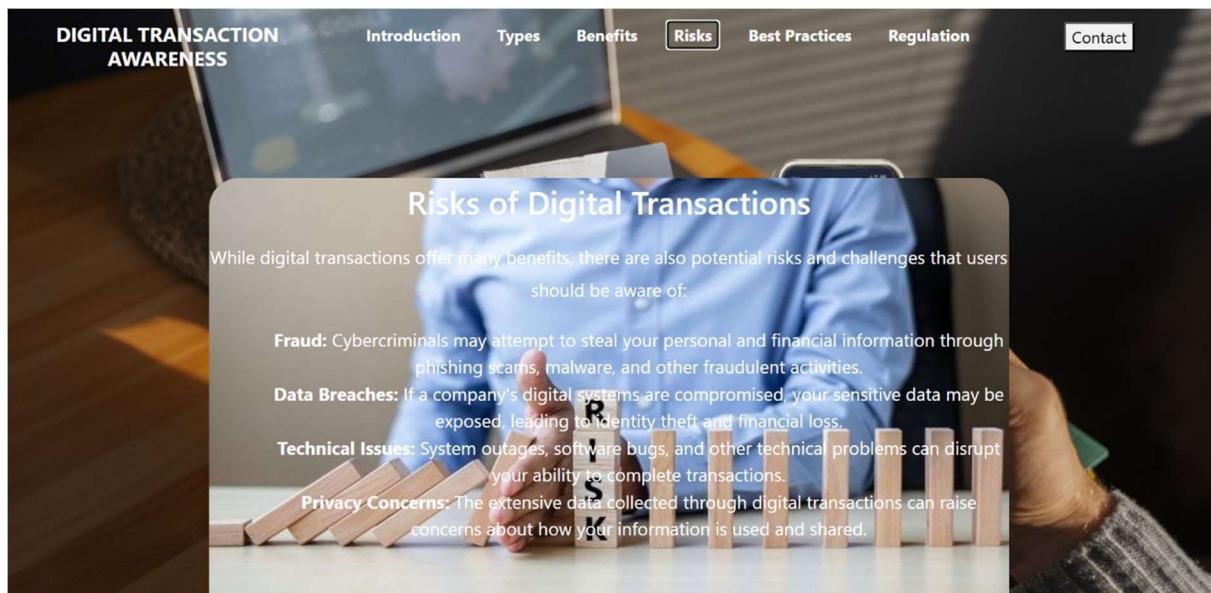


FIGURE 5.5 – Risks Page of Digital Transactions



FIGURE 5.6 – Best-Practices Page of Digital Transactions



FIGURE 5.7 –Regulatory Aspects Page of Digital Transactions

Our mission is to enhance your awareness and confidence in using digital transactions, promoting a safer and more informed digital economy. Thank you for visiting, and we hope you find our resources valuable. By staying informed and adopting recommended practices, you can leverage the convenience and efficiency of digital transactions while mitigating potential risks. We hope the information presented here empowers you to make safe and informed decisions in your digital financial activities.

CHAPTER 6

ACHIEVEMENTS / BENEFITS AND INDIVIDUAL CONTRIBUTION OF PROJECT

6.1 ACHIEVEMENTS / BENEFITS:

Embracing digital transactions offers numerous advantages. First, it provides unparalleled convenience, allowing users to make payments and conduct financial activities anytime, anywhere. Second, digital transactions are efficient, automating processes that save time and reduce administrative overhead. Third, they enhance security through encryption and authentication protocols. Fourth, the digital trail left by these transactions simplifies record-keeping. Fifth, digital transactions promote financial inclusion by enabling access to formal banking systems. Lastly, businesses benefit from reduced costs associated with handling cash.

- **Financial Inclusion:** By promoting digital transactions, we empower individuals who were previously excluded from formal banking systems. Mobile wallets, online payment platforms, and digital banking services provide access to financial resources for a broader population.
- **Convenience:** Digital transactions offer unparalleled convenience. Users can make payments, transfer funds, and conduct financial activities anytime, anywhere, using their smartphones or computers.
- **Reduced Costs:** For businesses, handling cash involves expenses related to transportation, storage, and security. Digital transactions significantly reduce these costs, making financial operations more efficient.
- **Efficiency:** Unlike cash transactions, which can be time-consuming and involve physical handling, digital transactions are swift and automated. They save time and streamline processes.
- **Security:** Encryption and authentication protocols protect sensitive information during online payments. Digital transactions are often more secure than carrying cash.
- **Record Keeping:** Digital transactions leave a digital trail, simplifying record-keeping. Businesses and individuals can easily track their financial activities.

Overall, embracing digital transactions contributes to a more efficient, connected, and financially inclusive world.

6.2 INDIVIDUAL CONTRIBUTION OF THE TEAM MEMBERS:

In our project team, we are three members since the starting stage of project, our full contribution individually for the successful completion of the project.

- After the announcement of community service project, our first goal is to select the good project based on that we have a discussion to share our ideas and finally we select the project titled ‘Awareness on Digital Transactions’.
- All the activities are done by each and every member in the group individually.
- In designing the presentation, we discussed our ideas, and each individual idea is implemented without any partiality.
- We had shared some information to the localities on usage of Digital Transactions in our area of native places individually contributing to the teamwork.
- After that to make documentation of project report, we shared our ideas for good presentation of report so that, it must be understand by everyone.
- So, we can say that the contribution of every member in the group is equal, and gave our 100% efforts and skills to complete this project successfully.

CHAPTER -7

CONCLUSIONS

CONCLUSIONS:

In the conclusion of this project, we explored the importance of digital transactions and their impact on our daily lives. Here are the key takeaways:

1. Increased Adoption:

- Digital transactions have witnessed a surge in adoption due to their convenience, speed, and security. People now rely on online banking, mobile wallets, and e-commerce platforms for their financial needs. The shift toward digital payments has transformed the way we handle money.

2. Benefits:

- We explored the benefits of digital transactions, which include:
 - **Reduced Paperwork:** Digital transactions eliminate the need for physical paperwork, making processes faster and more efficient.
 - **24/7 Accessibility:** Users can perform transactions anytime, anywhere, without being restricted by banking hours.
 - **Real-Time Tracking:** Digital platforms provide real-time updates on transactions, enhancing transparency and accountability.

3. Challenges:

- Despite the advantages, challenges persist:
 - **Cybersecurity Threats:** As digital transactions increase, so do cyber risks. Users must be aware of phishing attacks, malware, and data breaches.
 - **Digital Illiteracy:** Some individuals struggle with using digital tools. Promoting awareness and providing education is crucial.
 - **Digital Divide:** Access to technology varies globally. Bridging the digital divide ensures inclusivity.

4. Awareness Campaigns:

- Organizations, governments, and financial institutions should collaborate on educational campaigns:

- **Safe Practices:** Educate users about secure practices, password management, and protecting personal information.
- **Privacy:** Highlight the importance of privacy settings and data protection.
- **Benefits:** Emphasize the advantages of digital transactions to encourage adoption.

5. Future Trends:

- Stay informed about emerging trends:
 - **Blockchain Technology:** Explore blockchain's potential for secure, decentralized transactions.
 - **Contactless Payments:** Contactless cards and mobile wallets are gaining popularity.
 - **Decentralized Finance (DeFi):** DeFi platforms offer innovative financial services.

Community service is an elemental aspect in the societies today. We learned a lot from Community service Project, it was a great experience interacting with people. I hope to volunteering and learn more about the community. At the end this community service project I became a better public speaker, confident and now I am more comfortable to start a new conversation with people. In return I was very happy that I was able to help my community people as much as I can in the context of my knowledge.

CONCLUSION OF WEBPAGE:

In conclusion to "DIGITAL TRANSACTION AWARENESS", for the rapidly evolving digital age, awareness and understanding of digital transactions are crucial for navigating the financial landscape with confidence and security. This website aims to be your comprehensive resource, providing valuable insights into the types, benefits, risks, best practices, and regulatory aspects of digital transactions. By staying informed and adopting recommended practices, you can leverage the convenience and efficiency of digital transactions while mitigating potential risks. We hope the information presented here empowers you to make safe and informed decisions in your digital financial activities.

CHAPTER -8

REFERENCES

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<https://razorpay.com/learn/digital-payments-india-definition-methods-importance/>

CERTIFICATE OF COMPLETION

This is to certify that MUSALE MANOJ RAO bearing Admission number 23005A0508 ,has conducted a community service project on awareness on digital transaction in our school .

The details of the community service are as follow:

Program name: Awareness On Digital Transaction

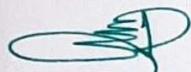
Purpose: To get Awareness on digital Transaction to school students.

Dates of services: 18-06-2024 to 03-07-2024.

Musale Manoj Rao has shown expectional commitment and dedication throughout the program ,significantly contributing to awareness of digital transaction to our students.

We appreciate Musale manoj rao's efforts and work him the best in all future endeavors.

Sincerely,



4.07.2024
Signature of Head Master.

Head Master
Z. P. High SCHOOL
Nagaram(V), Sanjamala(M),
Nandyal (Dist.), A.P.

CERTIFICATE OF COMPLETION

This is to certify that MUSALE MANOJ RAO bearing Admission number 23005A0508 ,has conducted a community service project on awareness on digital transaction in our Kanyakaparameshwari SLF(Slum Level Federation(SLF) of 27 Self Help Group(SHG) .

The details of the community service are as follow:

Program name: Awareness On Digital Transaction

Purpose: To get Awareness on digital Transaction in Self Help Groups.

Dates of services: 18-05-2024 to 14-06-2024.

Musale Manoj Rao has shown expectional commitment and dedication throughout the program ,significantly contributing to awareness of digital transaction to our community.

We appreciate Musale manoj rao's efforts and work him the best in all future endeavors.

Sincerely,

శ్రీ కన్యకావరమేశ్వరి ముఖ్యమంత్రి ఎయిడెస్
కో-ఆపరేటివ్ లిమిటెడ్ గ్రామ సమాజు
కుమ్మరి వీధి, జమ్మలమండగు.
P రమేష్ రావు N. Chinni Bai
వైసిఎంట్ వైక్రమి కార్యరథి

Signature of Leaders of Group.

LETTER OF ACKNOWLEDGEMENT

To whomsoever it may concern,

Subject: Acknowledgement of Participation in Community Service Project.

This is to acknowledge the commendable contribution of Y. Prem Swaroop Reddy, a student of Computer Science and Engineering at JNTUA College of Engineering, Anantapur, for his participation in a community service project titled "**Awareness of Digital Transactions**".

Over the course of two weeks, Y. Prem Swaroop Reddy took the initiative to educate and bring awareness among our students about digital transactions. His sessions covered a wide range of topics that promotes digital transaction.

Y. Prem Swaroop Reddy's sessions were interactive and engaging, making complex topics accessible to students of various age groups. His dedication and methodical approach significantly contributed to enhancing the students' understanding and confidence in using digital payment systems.

We deeply appreciate his efforts and the positive impact he has made on our students' knowledge and awareness of digital transactions. His contribution to this community service project has been invaluable, and we look forward to more such initiatives in the future.



Signature of the Headmaster:
Head Master

Z.P. High School
Gandlaparthi (Vi)
/ **Zilla Parishad High School,**
Anantapuramu (District),

Raptadu (Mandal),
Anantapur (District).

LETTER OF ACKNOWLEDGEMENT

To Whom It May Concern,

Subject: Acknowledgment of Participation in Community Service Project

I am pleased to acknowledge N Naga Swetha, bearing Roll No. 22001A0541 from the Department of Computer Science and Engineering at JNTUA College of Engineering Anantapur, for her commendable participation in a community service project titled "Digital Transactions"

N Naga Swetha has demonstrated exceptional dedication and effort in promoting awareness on digital transactions through this project. Her initiative has given our students a good awareness about the digital transactions and it's increasing demand as days proceed. This project is not only a testament to her theoretical, practical knowledge but also reflects her commitment to societal awareness.

The project has been recognized and appreciated by the Principal, Sri Chaitanya School, ATP-6 Anantapuramu. Her project has given awareness about **Digital Transactions** to our students.

We are proud of N Naga Swetha's achievements and her contribution to the community. We look forward to her continued success in future endeavours.

Principal,

Sri Chaitanya School, ATP-6

Kamma Bhavan,

Ram Nagar,

Anantapuramu.


Signature of Principal
PRINCIPAL
SRI CHAITANYA E.M. HIGH SCHOOL
ANANTAPURAMU

19/06/24



Jawaharlal Nehru Technological University Anantapur
(Established under A.P. Govt. Act No.30 of 2008)

Ananthapuramu - 515002, Andhra Pradesh, India

COMMUNITY SERVICE PROJECT

Name of the students: Semester: IV Reg. No:
Y PREM SWAROOP REDDY **22001A0537**
N. NAGA SWETHA **22001A0541**
M. MANOJ RAO **23005A0508**

Name of the Mentor: **Dr. B. LALITHA**

ACTIVITY LOG FOR THE FIRST WEEK

DAY & DATE	BRIEF DESCRIPTION OF THE DAILY ACTIVITY	LEARNING OUTCOME	PERSON IN-CHARGE SIGNATURE
Day -1 13-05-2024	Research on the internet about digital Payment and getting awareness of digital transactions.	The team has learned about the history and origin of digital payment and has gained an understanding of digital payment.	
Day -2 14-05-2024	The team met to plan activities for the week, discussing workshop topics and social media posts.	Without teaching experimentally, our team talked with merchants and developed a clear plan for the week.	
Day -3 15-05-2024	A meeting is conducted by our team and discussed how to explain digital payment to the users.	Learnt special skills to communicate with the people who are exchanging goods.	
Day -4 16-05-2024	Created brochures and infographics about digital transactions.	Ready-to-use educational materials.	
Day -5 17-05-2024	Distribution of materials that can reduce waste management.	The occurrence of waste can be reduced by using recycled products that are biodegradable and opting for paper bags instead of plastic covers.	
Day -6 18-05-2024	Our team planned to create awareness among students, who are the future of our society, about managing waste to secure the environment.	Waste management is important to students because they generate a significant amount of waste that can negatively impact the environment.	

Signature of the Students

Page No:1

Signature of the Mentor

WEEKLY REPORT

Week-1(From Dt 13-05-2024 to Dt 18-05-2024)

Objective of the Activity Done:
Introduction of digital transaction.
Detailed Report:
<p>During week 1 of the community service project, the team embarked on a multifaceted initiative focusing on digital payment awareness and waste management. The week began with thorough research into the history and evolution of digital payments, equipping the team with the necessary knowledge to educate others. This was followed by strategic planning and internal meetings to develop effective communication methods for explaining digital transactions, particularly to merchants. Visually appealing brochures and infographics were created to serve as educational tools.</p> <p>In addition to the digital payment initiative, efforts were dedicated to promoting environmental sustainability. Materials were distributed emphasizing the use of recycled products and biodegradable items to reduce waste, advocating for the replacement of plastic bags with paper alternatives. The environmental campaign extended to educating students on the significance of waste management, highlighting the impact of their waste production on the environment and encouraging responsible practices.</p> <p>Activities spanned several towns, including Tadipatri, Atmakur, and Jammalamadugu, with efforts tailored to the specific needs of each community. In Tadipatri, the focus was on foundational research; in Atmakur, communication strategies were honed; and in Jammalamadugu, direct engagement with merchants and students took place. By the week's end, awareness had been successfully raised about digital payments and environmental sustainability, creating a positive impact through education and practical initiatives.</p>



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22001A0537

N. NAGA SWETHA

22001A0541

M. MANOJ RAO

23005A0508

Name of the Mentor: **Dr. B. LALITHA**

ACTIVITY LOG FOR THE SECOND WEEK

DAY & DATE	BRIEF DESCRIPTION OF THE DAILY ACTIVITY	LEARNING OUTCOME	PERSON IN-CHARGE SIGNATURE
Day-1 20-05-2024	Reviewed feedback from Week 1. Adjusted workshop content based on feedback.	Explain the importance of digital transaction security and its impact on personal and financial data.	
Day-2 21-05-2024	Made advanced tutorials on digital transaction security. Prepared for the next workshop.	Identify and describe various types of digital transaction security threats and risks.	
Day-3 22-05-2024	Conducted the second workshop on digital transaction security.	Apply best practices and advanced techniques for securing digital transactions, including encryption, two-factor authentication, and fraud detection.	
Day-4 23-05-2024	Shared more content on social media about digital security. Engaged with followers through Q&A.	Analyse and evaluate the security features of digital payment systems and platforms.	
Day-5 24-05-2024	Hosted a webinar with a bank expert on secure digital banking.	Continuously update and refine digital transaction security knowledge and skills to stay current with evolving threats and technologies.	
Day-6 25-05-2024	Followed up with workshop participants to provide extra resources and answer questions.	Through this meeting I learn how to question for our doubts. And I improve my speaking skills.	

Signature of the Students

Page No:3

Signature of the Mentor

WEEKLY REPORT

Week-2(From Dt 20-05-2024 to Dt 25-05-2024)

Objective of the Activity Done:

In today's digital age, securing digital transactions is crucial for protecting personal and financial data. This learning outcome ensures that participants possess the knowledge, skills, and expertise to secure digital transactions and protect against emerging threats.

Detailed Report:

During week 2 of the community service project, after reviewing feedback from the first week of activities, necessary adjustments were made to the workshop content to better address the needs and concerns of participants. This week's primary focus was on the importance of digital transaction security and its impact on personal and financial data. Advanced tutorials were prepared on various aspects of digital transaction security, including identifying and describing different types of security threats and risks. In anticipation of the upcoming workshops, the content was ensured to be comprehensive and relevant.

On the second day of the week, an in-depth workshop on digital transaction security was conducted in Tadipatri. During this session, best practices and advanced techniques for securing digital transactions, such as encryption, two-factor authentication, and fraud detection, were applied. Participants were highly engaged, and the hands-on approach allowed them to grasp the importance of these security measures. Following the workshop, additional content was shared on social media, engaging with followers through Q&A sessions to analyze and evaluate the security features of various digital payment systems and platforms.

Towards the end of the week, a webinar with a bank expert was hosted in Jammalamadugu to discuss secure digital banking. This session was invaluable as it allowed for continuous updating and refinement of digital transaction security knowledge and skills to stay current with evolving threats and technologies. Additionally, follow-up with workshop participants was conducted, providing extra resources and answering any lingering questions. Through this interaction, effective doubt resolution and improved speaking skills were achieved, ensuring clear and confident communication. These efforts significantly enhanced understanding and capability in promoting secure digital transactions.



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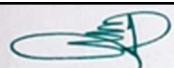
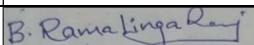
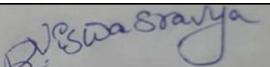
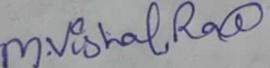
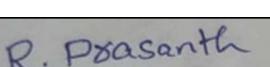
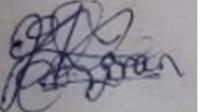
Ananthapuramu - 515002, Andhra Pradesh, India

COMMUNITY SERVICE PROJECT

Name of the students: Semester: IV Reg. No:
Y PREM SWAROOP REDDY **22001A0537**
N. NAGA SWETHA **22001A0541**
M. MANOJ RAO **23005A0508**

Name of the Mentor: **Dr. B. LALITHA**

ACTIVITY LOG FOR THE THIRD WEEK

DAY & DATE	BRIEF DESCRIPTION OF THE DAILY ACTIVITY	LEARNING OUTCOME	PERSON IN-CHARGE SIGNATURE
Day-1 27-05-2024	Planned activities for rural outreach. Prepared suitable materials for rural areas.	Explain the benefits and importance of digital transactions in rural areas.	
Day-2 28-05-2024	Visited a nearby village to raise awareness about digital transactions. Educated rural community about digital transactions.	Identify and address specific challenges and concerns related to digital transactions in rural communities.	
Day-3 29-05-2024	Held hands-on sessions in the village on using mobile payment apps. Provided practical experience to villagers.	Design and implement effective strategies for promoting digital transactions in rural areas.	
Day-4 30-05-2024	Collected feedback from the villagers and made necessary adjustments. Improved strategies for rural areas.	Develop and deliver engaging and interactive training sessions for rural communities on digital transactions and mobile payment apps.	
Day-5 31-05-2024	Shared village camp stories on social media to inspire others. Motivated wider participation.	Collect and incorporate feedback from rural communities to improve digital transaction services and outreach strategies.	
Day-6 01-06-2024	Held a community meeting in the village to discuss digital transaction issues. Addressed specific rural concerns.	Utilize social media and storytelling to inspire and motivate wider participation in digital transaction initiatives.	

Signature of the Students

Page No:5

Signature of the Mentor

WEEKLY REPORT

Week-3(From Dt 27-05-2024 to Dt 01-06-2024)

Objective of the Activity Done:

To raise awareness about digital transactions among rural communities. To educate rural individuals on the benefits and usage of digital payment apps. Developed easy-to-understand materials on digital transactions and mobile payment apps.

Detailed Report:

During week 3 of the community service project, the team dedicated efforts to planning and executing outreach activities aimed at promoting digital transactions in rural areas. The week began with the preparation of educational materials tailored to the specific needs of rural communities, focusing on explaining the benefits and importance of digital transactions and how they can enhance financial inclusion and economic opportunities.

On the second day, a visit was made to a nearby village called Pampanuru to raise awareness about digital transactions. The rural community was educated on the basics of digital transactions, addressing challenges and concerns such as lack of internet access, limited digital literacy, and security issues. Hands-on sessions were conducted, allowing villagers to practice using mobile payment apps, which helped them gain confidence in using digital payment methods.

Throughout the week, feedback was collected from the villagers, leading to adjustments in strategies to better cater to the unique needs of rural areas. Stories from the village camp were shared on social media to inspire and motivate wider participation in the initiative. By the end of the week, a community meeting was held in Pampanuru to discuss ongoing issues related to digital transactions, address specific rural concerns, and gather further feedback. This feedback was crucial in refining outreach strategies to ensure their effectiveness and engagement. The efforts were well-received, and the village was left with a sense of accomplishment, knowing a positive impact had been made.



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COMMUNITY SERVICE PROJECT

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Y PREM SWAROOP REDDY

22001A0537

N. NAGA SWETHA

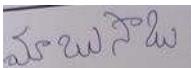
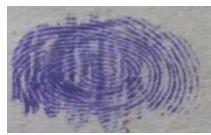
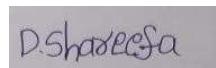
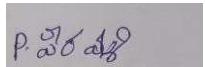
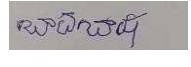
22001A0541

M. MANOJ RAO

23005A0508

Name of the Mentor: **Dr. B. LALITHA**

ACTIVITY LOG FOR THE FOURTH WEEK

DAY & DATE	BRIEF DESCRIPTION OF THE DAILY ACTIVITY	LEARNING OUTCOME	PERSON IN-CHARGE SIGNATURE
Day-1 03-06-2024	Observed how primary collections of digital transactions are processed by the financial institution.	Explain the process of primary and secondary collection of digital transactions.	
Day-2 04-06-2024	These secondary collected transactions are taken to the central office and then separated so that they can be reconciled and settled.	Effective reconciliation and settlement processes are crucial for digital transaction efficiency.	
Day-3 05-06-2024	The other transactions that can't be reconciled are taken to the dispute resolution channels, which are naturally known as the "transaction dump yard".	Evaluate the impact of rural outreach initiatives on digital transaction adoption.	
Day-4 06-06-2024	A method to reduce digital transaction failures and improve settlement efficiency has been identified.	Document and implement successful strategies for improving digital transaction management.	
Day-5 07-06-2024	The "transaction dump yard" is not a physical location but rather a conceptual space where these transactions are managed and resolved.	The program aimed to identify strategies to reduce digital transaction failures, improve settlement efficiency, and enhance rural outreach impact.	
Day-6 08-06-2024	Evaluated rural outreach impact and prepared a detailed report. Documented successful strategies.	Analyse the impact of digital payments on financial inclusion and commerce.	

Signature of the Students

Page No:7

Signature of the Mentor

WEEKLY REPORT

Week-4(From Dt 03-06-2024 to Dt 08-06-2024)

Objective of the Activity Done:

Manage and resolve problematic transactions. Identify and prevent fraud. Reduce transaction failures and disputes. Improve overall digital payment efficiency.

Detailed Report:

During week 4 of the community service project, activities focused on understanding and improving the processing of digital transactions and evaluating the impact of rural outreach initiatives. The team observed how primary collections of digital transactions are processed by financial institutions. These transactions are initially categorized as primary or secondary collections, with primary collections processed directly and secondary collections sent to the central office for further separation, reconciliation, and settlement. Effective reconciliation and settlement processes are crucial for ensuring the efficiency and reliability of digital transactions.

In evaluating the impact of rural outreach initiatives, the team revisited the village of Atmakur and other nearby areas. The adoption rate of digital transactions among the rural population and the challenges faced were assessed. Findings revealed a significant increase in the use of digital payments, positively impacting financial inclusion and local commerce. A detailed report was prepared documenting the successful strategies and overall impact of the program. Analyzing the data allowed for the identification of areas for further improvement and the development of more effective outreach strategies to promote digital transactions in rural communities. These efforts have not only improved digital transaction efficiency but also empowered rural communities through enhanced financial inclusion.



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COMMUNITY SERVICE PROJECT

Name of the students:

Semester: IV

Reg. No:

Y PREM SWAROOP REDDY

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N. NAGA SWETHA

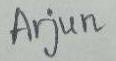
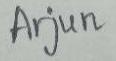
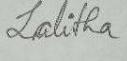
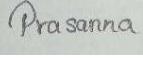
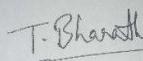
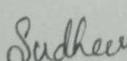
22001A0541

M. MANOJ RAO

23005A0508

Name of the Mentor: **Dr. B. LALITHA**

ACTIVITY LOG FOR THE FIFTH WEEK

DAY & DATE	BRIEF DESCRIPTION OF THE DAILY ACTIVITY	LEARNING OUTCOME	PERSON IN-CHARGE SIGNATURE
Day-1 10-06-2024	Data Collection: 80 team members (40%) collect digital transaction data from various sources, including mobile wallets, online banking, and card transactions.	Collect and process digital transaction data from various sources. Analyse digital transaction data using statistical tools and techniques.	
Day-2 11-06-2024	Data Cleaning and Processing: 40 team members (20%) clean, process, and format the data for analysis.	Identify trends, patterns, and insights from digital transaction data.	
Day-3 12-06-2024	Data Analysis: 40 team members (20%) analyse the data using statistical tools and techniques to identify trends, patterns, and insights.	Create effective reports and visualizations to communicate findings.	
Day-4 13-06-2024	Reporting and Visualization: 20 team members (10%) create reports and visualizations to communicate findings to stakeholders.	Provide recommendations to improve digital payment adoption and business decisions based on data analysis.	
Day-5 14-06-2024	Insights and Recommendations: 20 team members (10%) interpret the findings and provide recommendations to improve digital payment adoption and business decisions.	Evaluate the impact of digital payments on business operations and customer behaviour while non-recyclables are disposed of in dump yards or used for energy generation.	
Day-6 15-06-2024	Analysing the feedback and get ready for next week to give more information for the digital transaction.	Design and implement strategies to increase digital payment adoption and improve transaction efficiency. Collaborate with stakeholders to implement data-driven solutions	

Signature of the Students

Page No: 9

Signature of the Mentor

WEEKLY REPORT

Week-5(From Dt 10-06-2024 to Dt 15-06-2024)

Objective of the Activity Done:

To analyze digital transaction data to identify trends, patterns, and insights that can inform business decisions and improve digital payment adoption.

Detailed Report:

Digital Transaction Data Analysis Report:

During week 5 of the community service project, a team of 200 members focused on collecting, processing, and analyzing digital transaction data to improve payment adoption and business decisions. The process began with 80 team members, representing 40% of the workforce, who collected data from various sources, including mobile wallets, online banking platforms, and card transactions in Tadipatri, Atmakur, and Jammalamadugu. This systematic approach ensured a diverse range of transactions and behaviors were captured.

The final 20 team members interpreted the analysis results and provided actionable recommendations to enhance digital payment adoption and business decisions. The impact of digital payments on business operations and customer behavior was evaluated, and areas for improvement in transaction efficiency were identified. Findings were shared with stakeholders, feedback was gathered, and preparations were made for the upcoming week's activities. This data-driven approach has enhanced digital payment adoption and business efficiency in Anantapur, driving positive change through collaborative efforts and strategic planning.



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COMMUNITY SERVICE PROJECT

Name of the students:

Semester: IV

Reg. No:

Y PREM SWAROOP REDDY

22001A0537

N. NAGA SWETHA

22001A0541

M. MANOJ RAO

23005A0508

Name of the Mentor: **Dr. B. LALITHA**

ACTIVITY LOG FOR THE SIXTH WEEK

DAY & DATE	BRIEF DESCRIPTION OF THE DAILY ACTIVITY	LEARNING OUTCOME	PERSON IN-CHARGE SIGNATURE
Day-1 17-06-2024	Create a scavenger hunt that requires students to find and identify different types of digital transactions. (e.g. online banking, mobile payments, etc.)	Identify different types of digital transactions. Understand the benefits and convenience of digital transactions. Develop problem-solving skills and critical thinking.	
Day-2 18-06-2024	Provide students with real-life case studies of digital transactions. (e.g. a company's online payment system)	Analyse the benefits and challenges of digital transactions. Understand the importance of security and privacy in digital transactions. Develop critical thinking and problem-solving skills	
Day-3 19-06-2024	Create a simulated digital transaction environment (e.g. a mock online banking system)	Understand the process of digital transactions. Identify potential security risks and benefits. Develop hands-on experience with digital transactions.	
Day-4 20-06-2024	Invite a guest speaker from the financial industry to talk to students about digital transactions	Gain industry insights and real-world experiences. Understand the latest trends and developments in digital transactions. Develop networking skills and professional connections.	
Day-5 21-06-2024	Assign students a group project to develop a digital transaction system.	Develop teamwork and collaboration skill. Apply knowledge and skills to real-world scenarios. Create innovative solutions and think creatively.	
Day-6 22-06-2024	Collecting feedback from students and get ready better for next week.	Identify areas for improvement and growth. Develop self-awareness and reflection skills. Prepare for the next week's activities and challenges.	

Signature of the Students

Page No:11

Signature of the Mentor

WEEKLY REPORT

Week-6(From Dt 17-06-2024 to Dt 22-06-2024)

Objective of the Activity Done:

Identify areas for improvement and growth in understanding digital transaction.

Detailed Report:

During week 6 of the community service project, the focus was on immersing students from Tadipatri in an interactive exploration of digital transactions. A scavenger hunt was initiated to challenge students to identify and differentiate various types of digital transactions, such as online banking and mobile payments. This activity aimed to familiarize students with the practical applications of digital technology while highlighting the convenience and efficiency offered by these methods. Through this hands-on approach, students developed critical thinking skills by analyzing the benefits and complexities associated with digital transactions.

To deepen their understanding, real-life case studies of companies' online payment systems were presented. These case studies provided insights into the advantages and challenges of digital transactions, emphasizing the importance of security and privacy in digital financial interactions. This segment was designed to cultivate students' ability to critically evaluate digital systems and consider the implications of technological advancements in finance.

Throughout these activities, including an insightful session with a guest speaker from the financial industry in Tadipatri and a group project assignment to develop a digital transaction system, valuable feedback was collected from students. This feedback led to the identification of areas for improvement, enhancement of teaching methodologies, and better preparation for upcoming educational initiatives. The experience is set to build upon these foundational insights and continue fostering students' curiosity and competence in the realm of digital transactions.