



“STATISTICAL ANALYSIS OF DIGITAL PAYMENT SYSTEMS”



**T.Y.B.Sc Statistics Project
(2020-21)**

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NAAC Re-Accredited: 'A' Grade-ISO 9001: 2015 Certified

DEPARTMENT OF STATISTICS



CERTIFICATE

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INTRODUCTION

In this project we will be analyzing the digital payment system used in India. This project is about the attitude of people towards adoption of Digital Payments methods in order to have transparency in their operations. The term Digital Payment also known as Cashless payment is a way of payment which is made through digital modes, also making payment to other person with the help of internet or through electronic mode instead of paper money.

In digital payments, payer and payee both use digital modes to send and receive money. It is also called electronic payment. No hard cash is involved in digital payments. All the transactions in digital payments are completed online. It is an instant and convenient way to make payments. This process is automatic and neither you nor the shopkeeper is required to visit the bank. It saves you from long queues of ATMs and banks.

Due to the increasing corruption and black money in India, it was becoming difficult to avail the statement of transactions and transfers made by people to other parties. Further, digital payments was encouraged to provide sufficient cash availability to the banks for providing credit to people. Digital India was a campaign launched by Government to increase transparency in operations and attain governance. Till date, a considerable part of society has started using Digital mode of Payments, but still people feel scared of using Internet Banking, debit cards, e-cash etc.

- **Some Digital Payment Methods:**

Banking card: Banking sector provides various cards to avoid the time spend over the banking transaction. It offers consumers more security, convenience, and control than any other payment method. There are many types of cards Rupay, mastercard, visa etc. they provides more security to the customer while using it. Payment cards give people the

power to purchase items in stores, on the Internet, through mail-order catalogues and over the telephone.

UPI: UPI is a Unified Payments Interface system that allow to multiple bank accounts into a single mobile application, merging several banking features. It is use to transfer money receive money, bill payments and others. It is interesting and easy to use and not need to remember frequently use beneficiary's account number. The customer can get transaction history quick payment.

Mobile Wallets: There are several mobile wallets are available and each bank have their own application. The customer can carry digital cash trough mobile wallet. By use of wallet customer can link credit card or debit card in mobile device to make transaction. An individual's account is required to be linked to the digital wallet to add the money. The Paytm, Freecharge, Mobikwik, Airtel Money, Jio Money, ICICI Pockets, Speed Pay etc. are the mobile wallets use in India.

Internet banking: Internet banking, also known as online banking, e-banking or virtual banking, is electronic payment systems that allow customers of a bank to make transaction using website of the bank using ID and password.

- **Some Trading Payment Methods:**

National Electronic Fund Transfer: (NEFT) National Electronic Funds Transfer is a nation-wide payment system which provides funds transfer from any bank any branch to any bank. Using the system individual firms and corporate can electronically transfer funds from any bank

Real Time Gross Settlement (RTGS): RTGS is settlement of funds transfers individually on an order by order basis. 'Real Time' means the processing of instructions at the time they are received rather than at some later time. Transferring large amount RTGS is used. Customers can send minimum 2 lakh and maximum have no limit. RTGS can use in banking hours.

OBJECTIVES

The main objectives of our project are:

- To understand the various modes of digital payments.
- To find out which the most popular method of digital payments.
- To examine the age of respondents impact on digital payments.
- To study the safety and reliability of payment he digital payment system.
- To find out the problems faced by the people in making digital transactions.
- To study whether digital payments minimizes the risk of robbery or theft.

DATA COLLECTION

Data is very important work and to be done carefully. The methods of data collection are:

1) Survey

2) Laboratory Experiments

3) Simulation

We decide to use survey method of data collection for our project. So, we have collected the Primary Data of 375 people including males, females and others according to their areas (rural or urban).

Primary Data: Primary data also known as raw data is a type of data that is collected directly from the main source through interviews, surveys, experiments, etc.

Primary data are usually collected from the source- where the data originally.

QUESTIONNAIRE

Q.1. Gender

- a) Male
- b) Female
- c) Other

Q.2. Age Group

- a) Below 20
- b) 20 to 40
- c) 41 to 60
- d) Above 60

Q.3. Qualification

- a) 10th /12th
- b) Graduation
- c) Post Graduation
- d) Other

Q.4. Occupation

- a) Student
- b) Homemaker
- c) Business
- d) Service
- e) Retired person
- f) Other

Q.5. Annual Income

- a) Below 1 lakh
- b) 1 to 4 lakh
- c) 5 to 8 lakh
- d) More than 8 lakh

Q.6. Where do you live?

- a) Rural Area
- b) Urban Area

Q.7. Do you use digital payment method?

- a) Yes
- b) No

Q.8. If yes, which type of digital payment do you prefer?

- a) Internet banking
- b) UPI apps
- c) Card payment
- d) Mobile wallets
- e) Other

Q.9. What is the purpose of using digital payment?

- a) Money Transfer
- b) Recharge
- c) Bill payment
- d) Insurance
- e) Shopping
- f) All of above
- g) Other

Q.10. What attracted to digital payment system?

- a) Easy to use
- b) Fast transaction
- c) Secure
- d) Time saving
- e) Rewards/ cashback
- f) All of the above
- g) Other

Q.11. Which mobile App do you prefer most?

- a) G pay
- b) Phone pe
- c) BHIM
- d) PayTm
- e) Amazon pay
- f) Other

Q.12. How often do you use UPI Apps?

- a) Daily
- b) Weekly
- c) Monthly
- d) Rarely

Q.13. For what amount do you use UPI?

- a) Rs. 1-100
- b) Rs. 100-500
- c) 500-2000
- d) 2000-5000
- e) 5000-10,000
- f) Above 10,000

Q.14. Do you get discount/rewards on UPI?

- a) Always
- b) Sometimes
- c) Never

Q.15. How often do you use ATM cards for online transaction?

- a) Daily
- b) Weekly
- c) Monthly
- d) Rarely

Q.16. For what amount do you use?

- a) Below 500
- b) 500-2000
- c) 2000-5000
- d) 5000-10,000
- e) 10,000 and above

Q.17. How often do you use net-banking?

- a) Daily
- b) Weekly
- c) Monthly 3
- d) Rarely 4

Q.18. For what amount do you use net-banking?

- a) Below Rs. 500
- b) 500- 2000
- c) 2000-5000
- d) 5000-10,000
- e) Above 10,000

Q.19. Problems faced during digital payment.

- a) Scanning
- b) Bank issue
- c) Payment stuck
- d) Internet issue
- e) KYC issue
- f) All of the above 6
- g) Other 7

Q.20. Do you think digital pay minimizes the risk of fraud?

- a) Yes
- b) No
- c) May be

Q.21. Do you receive unwanted/ fraud calls /msg/emails?

- a) Always
- b) Sometimes
- c) Never

Q.22. Which type of offline pay do you prefer?

- a) Cash
- b) Cheque/DD
- c) Cards
- d) RTGS/NEFT/TMPS
- e) All of the above
- f) Other

Q.23. Do you think offline pay is more secure than online?

- a) Of course
- b) May be

Q.24. If you are not using digital pay then would you like to shift?

- a) Yes
- b) No
- c) May be

Q.25. When did you start using digital pay method?

- a) Before lockdown
- b) During lockdown 2

Q.26. What is your view regarding the contribution of UPI apps during covid-19 lockdown?

- a) Helped to maintain distance
- b) Nothing such

Q.27. Do you think “Digital India” initiative in terms of payment succeeded?

- a) Yes
- b) No
- c) May be

CODING

Q.1. Gender	Coding
a) Male	0
b) Female	1
c) Other	2

Q.2. Age Group	Coding
a) Below 20	0
b) 20 to 40	1
c) 41 to 60	2
d) Above 60	3

Q.3. Qualification	Coding
a) 10 th /12 th	0
b) Graduation	1
c) Post-Graduation	2
d) Other	3

Q.4. Occupation	Coding
a) Student	0
b) Homemaker	1
c) Business	2
d) Service	3
e) Retired person	4
f) Other	5

Q.5. Annual Income	Coding
a) Below 1 lakh	0
b) 1 to 4 lakh	1
c) 5 to 8 lakh	2
d) More than 8 lakh	3

Q.6. Where do you live?	Coding
a) Rural Area	0
b) Urban Area	1

Q.7. Do you use digital payment method?	Coding
a) Yes	1
b) No	0

Q.8. If yes, which type of digital payment do you prefer?	Coding
Blank	0
a) Internet banking	1
b) UPI apps	2
c) Card Payment	3
d) Mobile Wallets	4
e) Other	5

Q.9. What is the purpose of using digital payment?	Coding
Blank	0
a) Money Transfer	1
b) Recharge	2
c) Bill Payment	3
d) Insurance	4
e) Shopping	5
f) All of the above	6
g) Other	7

Q.10. What attracted to digital payment system?	Coding
Blank	0
a) Easy to use	1
b) Fast transaction	2
c) Secure	3
d) Time saving	4
e) Rewards/Cashback	5
f) All of the above	6
g) Other	7

Q.11. Which mobile App do you prefer most?	Coding
Blank	0
a) G Pay	1
b) Phone Pay	2
c) BHIM	3
d) PayTm	4
e) Amazon Pay	5
f) Other	6

Q.12. How often do you use UPI Apps?	Coding
Blank	0
a) Daily	1
b) Weekly	2
c) Monthly	3
d) Rarely	4

Q.13. For what amount do you useUPI?	Coding
Blank	0
a) Rs. 1-100	1
b) Rs. 100-500	2
c) 500-2000	3
d) 2000-5000	4
e) 5000-10,000	5
f) Above 10,000	6

Q.14. Do you get discount/rewards on UPI?	Coding
Blank	0
a) Always	1
b) Sometimes	2
c) Never	3

Q.15. How often do you use ATM cards for online transaction?	Coding
Blank	0
a) Daily	1
b) Weekly	2
c) Monthly	3
d) Rarely	4

Q.16. For what amount do you use cards?	Coding
Blank	0
a) Below 500	1
b) 500-2000	2
c) 2000-5000	3
d) 5000-10,000	4
e) 10,000 and above	5

Q.17. How often do you use net-banking?	Coding
Blank	0
a) Daily	1
b) Weekly	2
c) Monthly	3
d) Rarely	4

Q.18. For what amount do you use net-banking?	Coding
Blank	0
a) Below Rs. 500	1
b) 500- 2000	2
c) 2000-5000	3
d) 5000-10,000	4
e) Above 10,000	5

Q.19. Problems faced during digital payment.	Coding
Blank	0
a) Scanning	1
b) Bank issue	2
c) Payment stuck	3
d) Internet issue	4
e) KYC issue	5
f) All of the above	6

g) Other	7
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Q.20. Do you think digital pay minimizes the risk of fraud?	Coding
Blank	0
a) Yes	1
b) No	2
c) Maybe	3

Q.21. Do you receive unwanted /fraud calls /messages/emails?	Coding
Blank	0
a) Always	1
b) Sometimes	2
c) Never	3

Q.22. Which type of offline pay do you prefer?	Coding
Blank	0
a) Cash	1
b) Cheque/DD	2
c) Cards	3
d) RTGS/NEFT/TMPS	4
e) All of the above	5
f) Other	6

Q.23. Do you think offline pay is more secure than online?	Coding
Blank	0
a) Of course	1
b) Maybe	2

Q.24. If you are not using digital pay then would you like to shift?	Coding
Blank	0
a) Yes	1
b) No	2
c) Maybe	3

Q.25. When did you start using digital pay method?	Coding
Blank	0
a) Before lockdown	1
b) During lockdown	2

Q.26. What is your view regarding the contribution of UPI apps during covid-19 lockdown?	Coding
a) Helped to maintain distance	0
b) Nothing such	1

Q.27. Do you think “Digital India” initiative in terms of payment succeeded?	Coding
a) Yes	1
b) No	0
c) Maybe	2

Sr.N o.	Q. 1	Q. 2	Q. 3	Q. 4	Q. 5	Q. 6	Q. 7	Q. 8	Q. 9	Q.1 0	Q.1 1	Q.1 2	Q.1 3	Q.1 4	Q.1 5	Q.1 6	Q.1 7	Q.1 8	Q.1 9	Q.2 0	Q.2 1	Q.2 2	Q.2 3	Q.2 4	Q.2 5	Q.2 6	Q.2 7
1	1	1	1	0	3	1	1	3	3	4	2	4	3	2	1	5	1	4	4	3	2	1	1	0	1	0	1
2	1	1	1	0	2	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	2	2	0	0	1
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9	1	1	1	0	1	1	1	1	6	6	1	1	4	2	4	3	4	4	6	3	3	1	2	0	1	0	1
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61	0	0	0	0	2	1	1	2	6	4	2	1	2	3	4	2	1	2	2	3	2	1	1	0	2	0	2
62	0	1	1	0	0	1	1	2	6	6	2	1	2	3	4	1	4	1	2	3	2	1	2	0	1	0	1
63	0	1	1	0	3	1	1	2	6	6	5	1	4	2	1	5	4	5	6	3	2	1	1	0	1	0	1
64	0	1	1	0	1	1	1	2	6	7	5	1	2	2	1	3	4	5	3	3	3	1	2	0	1	0	1
65	0	1	1	0	0	1	1	2	6	6	2	1	1	2	1	2	4	0	3	1	3	5	2	0	2	1	1
66	1	1	3	3	0	1	1	4	6	6	1	1	4	2	3	5	1	2	6	3	2	1	2	0	1	0	1
67	1	0	1	0	0	1	1	1	6	4	2	1	3	2	1	2	1	2	3	3	2	3	2	0	2	0	1
68	0	0	0	0	2	1	1	2	3	2	2	1	3	1	1	2	1	2	1	3	1	1	1	0	1	0	1
69	1	0	1	0	0	1	1	1	6	4	2	1	3	2	1	2	1	2	3	3	2	3	2	0	2	0	1
70	0	1	1	0	0	1	1	2	6	6	5	1	6	2	3	2	1	4	3	2	2	2	2	0	1	0	1
71	1	1	1	0	1	1	1	1	6	6	2	1	2	2	4	1	3	1	3	1	3	1	2	0	1	0	1

Sr. No.	Q. 1	Q. 2	Q. 3	Q. 4	Q. 5	Q. 6	Q. 7	Q. 8	Q. 9	Q. 10	Q. 11	Q. 12	Q. 13	Q. 14	Q. 15	Q. 16	Q. 17	Q. 18	Q. 19	Q. 20	Q. 21	Q. 22	Q. 23	Q. 24	Q. 25	Q. 26	Q. 27
72	0	1	1	0	2	1	1	2	6	1	2	1	2	2	4	2	4	5	3	1	2	1	2	0	1	0	1
73	0	1	1	0	1	1	1	2	6	6	2	1	2	2	4	3	4	5	3	2	2	1	2	0	1	0	2
74	0	1	1	0	2	1	1	2	6	6	1	1	2	2	3	4	1	2	3	3	1	1	1	0	1	0	1
75	0	1	0	0	0	1	1	2	1	6	1	1	2	2	4	3	4	2	5	2	2	5	1	0	1	0	1
76	0	1	1	0	2	0	1	2	6	6	1	1	3	2	3	4	4	5	6	1	2	1	2	0	1	0	1
77	0	1	1	0	1	1	1	1	6	6	2	1	2	2	4	3	3	5	6	2	2	1	1	0	1	0	1
78	0	1	1	3	2	1	1	3	6	6	3	1	6	2	1	4	3	5	4	2	1	1	1	0	1	0	1
79	0	1	1	0	2	1	1	2	6	6	2	1	4	2	4	4	4	3	3	1	2	1	2	0	1	0	1
80	1	0	1	0	1	1	1	2	6	6	1	1	1	3	4	1	4	1	3	3	2	1	1	0	2	0	1
81	0	1	0	0	2	1	1	2	6	6	2	1	2	2	4	3	4	4	3	1	2	1	1	0	1	0	1
82	0	1	1	0	0	1	1	2	6	6	3	1	2	2	1	2	1	1	3	1	3	1	1	0	1	0	1
83	0	1	1	0	2	1	1	2	6	6	2	4	2	3	4	2	3	4	4	3	2	1	1	0	2	1	1
84	0	1	1	0	1	1	1	2	6	6	1	1	2	2	4	5	1	1	2	2	3	1	2	0	1	0	2
85	1	1	1	0	0	0	1	1	1	2	2	4	3	2	4	2	4	2	2	3	2	1	1	0	1	0	1
86	0	1	2	3	2	1	1	2	6	6	2	1	4	2	1	3	3	3	6	3	2	5	2	0	1	0	1
87	0	1	1	0	1	0	1	2	1	4	2	1	3	2	1	2	1	2	1	3	2	1	1	0	1	0	1
88	0	0	0	0	2	1	1	3	6	6	1	1	3	2	1	3	0	0	3	2	2	3	2	0	1	0	1
89	0	1	1	0	3	1	1	2	6	6	2	1	3	2	4	3	4	5	2	1	2	1	1	0	1	0	1
90	0	1	3	3	1	1	1	2	6	6	2	1	3	2	3	2	4	3	6	3	2	5	2	0	1	0	2
91	0	1	1	0	0	1	1	2	6	1	1	1	2	3	3	1	4	1	1	1	1	1	1	0	1	0	1
92	0	0	0	0	2	1	1	2	6	6	3	1	2	2	3	5	4	5	2	3	1	5	1	0	1	0	2
93	0	1	1	0	0	1	1	2	6	6	2	1	3	2	1	3	4	1	4	1	2	1	2	0	1	0	1
94	1	1	1	3	1	0	1	2	6	6	3	1	3	3	3	4	4	5	2	3	2	1	1	0	1	0	1
95	0	0	0	0	2	0	1	2	6	6	1	3	2	2	4	2	4	1	3	3	2	5	1	0	2	0	1
96	0	1	2	5	3	1	1	2	6	2	2	1	4	2	1	3	1	4	2	2	2	5	2	0	1	0	1
97	0	1	1	2	3	1	1	2	6	6	2	1	5	2	3	5	4	1	2	3	2	1	2	0	1	0	2
98	0	0	1	0	2	1	0	0	0	0	0	0	0	0	0	0	0	0	0	3	3	6	1	1	0	0	1
99	1	0	1	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	2	2	4	1	1	0	0	1
100	0	1	1	0	0	1	1	2	6	6	1	1	2	2	4	2	4	2	3	3	2	1	1	0	1	0	1
101	0	1	1	0	1	0	1	2	6	6	1	1	3	2	3	4	4	0	0	1	3	5	2	0	1	0	1
102	0	1	1	0	2	0	1	2	6	6	4	1	2	2	4	4	1	2	3	3	1	1	2	0	1	0	1
103	1	1	1	0	1	1	1	1	2	1	1	3	2	2	1	3	4	2	4	3	3	1	1	0	1	0	1
104	1	1	1	0	3	1	1	2	6	6	2	1	2	2	4	2	4	1	2	3	3	3	2	0	1	0	2
105	0	1	1	0	3	1	1	2	6	6	5	1	6	1	4	5	4	0	6	1	2	1	2	0	1	0	1
106	1	1	2	3	3	1	1	1	6	6	1	1	5	2	3	5	1	5	4	1	3	5	2	0	1	0	1
107	0	1	1	0	0	1	1	2	6	6	1	3	3	2	4	3	4	1	4	2	2	5	1	0	1	0	1

Sr. No.	Q. 1	Q. 2	Q. 3	Q. 4	Q. 5	Q. 6	Q. 7	Q. 8	Q. 9	Q. 10	Q. 11	Q. 12	Q. 13	Q. 14	Q. 15	Q. 16	Q. 17	Q. 18	Q. 19	Q. 20	Q. 21	Q. 22	Q. 23	Q. 24	Q. 25	Q. 26	Q. 27
108	1	1	1	0	1	1	1	2	6	6	1	1	4	2	3	2	4	3	2	1	2	1	0	0	1	0	1
109	0	0	0	0	2	1	1	2	6	6	4	3	4	2	3	4	4	1	2	3	2	5	1	0	1	0	1
110	1	1	2	1	3	1	1	4	6	6	4	4	3	2	1	2	1	2	5	3	2	1	2	0	1	0	1
111	1	1	2	3	1	1	1	2	3	4	1	1	5	2	1	5	1	5	6	3	3	4	2	0	1	0	1
112	0	1	1	0	3	1	1	2	6	6	2	1	3	2	3	4	4	5	6	2	1	1	1	0	1	0	1
113	0	1	1	3	2	1	1	1	6	6	2	1	1	2	4	4	1	4	6	3	2	2	2	0	1	0	1
114	0	1	1	3	3	0	1	2	6	6	1	1	1	3	4	1	4	1	3	3	2	1	2	0	1	0	1
115	0	0	0	0	0	0	1	2	6	6	1	1	2	2	4	2	4	1	3	3	2	1	1	0	1	0	1
116	1	1	1	0	0	1	1	2	6	1	1	1	2	2	4	3	4	2	3	2	2	1	1	0	1	0	1
117	0	1	1	0	2	1	1	2	6	6	1	1	2	2	4	2	4	2	6	3	3	1	1	0	1	0	1
118	0	1	1	0	2	1	1	2	6	6	5	1	2	2	4	3	4	3	6	1	2	1	1	0	1	0	1
119	0	0	0	0	0	1	1	2	6	6	1	1	3	2	4	5	3	5	6	3	3	1	2	0	1	0	1
120	1	2	2	3	3	0	1	1	6	6	1	4	5	3	3	3	1	4	4	1	2	5	2	0	1	0	1
121	1	1	2	0	0	0	1	1	6	6	1	1	2	2	3	2	4	1	4	3	3	1	2	0	2	0	1
122	1	1	1	0	3	1	1	1	6	6	1	1	3	2	3	4	1	5	4	3	2	3	2	0	1	0	2
123	0	1	1	2	3	1	1	1	1	2	6	4	0	0	1	3	3	4	0	2	2	4	2	0	2	0	1
124	0	1	1	0	1	1	1	2	6	6	2	1	3	2	4	0	4	0	6	3	2	1	2	0	1	0	1
125	1	1	1	0	1	1	1	2	6	6	2	1	3	2	4	4	4	3	4	1	3	1	2	0	1	0	1
126	0	0	1	0	2	1	1	2	6	6	2	1	2	2	3	3	1	3	4	3	3	1	2	0	1	0	1
127	0	1	1	0	0	1	1	2	6	6	2	1	5	2	4	4	4	5	6	1	2	1	1	0	1	0	1
128	0	1	1	3	2	0	1	2	6	6	2	1	3	2	4	3	4	1	2	2	3	1	2	0	1	0	1
129	0	1	1	0	2	1	1	2	6	6	2	1	1	1	4	2	4	2	6	1	2	1	1	0	1	0	1
130	0	1	1	0	3	1	1	2	5	4	2	1	3	1	3	3	4	4	2	1	2	3	2	0	1	0	1
131	0	1	1	0	0	0	1	2	6	6	1	1	3	2	4	3	1	2	7	1	2	1	2	0	1	0	1
132	1	1	1	0	0	0	1	3	1	1	2	1	1	3	4	1	4	1	4	1	3	1	1	0	1	0	0
134	0	1	2	0	1	0	1	1	6	6	1	1	5	1	4	5	1	2	1	2	2	1	1	0	2	0	1
135	1	0	1	0	1	1	1	2	2	6	4	3	2	2	4	0	4	0	3	2	3	1	2	0	2	1	2
136	0	1	1	0	3	1	1	2	6	6	2	1	3	2	1	2	4	5	3	3	3	1	1	0	1	0	2
137	0	1	1	0	0	1	1	2	6	1	5	1	2	2	3	2	4	1	3	1	2	3	2	0	1	0	1
138	1	1	1	3	0	1	1	2	6	6	1	1	3	2	3	4	4	4	6	1	2	3	1	0	1	0	1
139	0	1	1	0	0	0	1	2	6	6	2	1	2	2	4	3	1	2	6	3	2	1	2	0	1	0	2
140	0	1	1	0	0	0	1	1	6	6	5	1	2	2	4	2	4	2	2	3	2	1	2	0	1	0	1
141	0	1	1	0	2	1	1	2	6	6	1	1	1	2	4	3	4	3	6	1	2	5	2	0	1	0	1
142	0	1	0	0	0	1	1	2	6	6	2	1	2	1	4	3	3	4	5	1	2	1	1	0	1	0	1
143	0	2	1	3	1	1	1	1	6	6	1	1	3	2	4	3	4	2	2	1	2	3	2	0	1	0	1
144	0	1	1	0	0	1	1	2	6	6	1	1	3	2	3	4	4	5	3	1	2	1	2	0	1	0	1

Sr. No.	Q. 1	Q. 2	Q. 3	Q. 4	Q. 5	Q. 6	Q. 7	Q. 8	Q. 9	Q. 10	Q. 11	Q. 12	Q. 13	Q. 14	Q. 15	Q. 16	Q. 17	Q. 18	Q. 19	Q. 20	Q. 21	Q. 22	Q. 23	Q. 24	Q. 25	Q. 26	Q. 27
145	1	1	1	0	1	1	1	5	6	6	1	3	3	2	3	3	4	4	6	3	3	2	2	0	1	0	1
146	0	1	0	0	3	1	1	2	6	6	1	1	2	2	4	4	4	5	3	1	3	5	2	0	1	0	2
147	1	0	1	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	3	2	1	2	1	0	0	1
148	0	0	0	0	0	0	1	2	6	6	4	1	4	1	4	2	4	0	4	3	2	1	1	0	1	0	2
149	1	1	2	3	1	1	1	1	6	6	1	1	2	2	1	2	1	3	3	1	3	1	2	0	1	0	1
150	0	2	1	3	2	1	1	1	6	6	1	1	3	2	1	2	3	4	6	2	2	5	2	0	1	0	1
151	0	1	1	2	3	1	1	1	6	6	1	1	2	2	4	4	1	2	2	1	2	4	2	0	1	0	1
152	0	1	1	3	2	0	1	2	6	6	3	1	3	2	1	5	1	5	3	3	1	1	1	0	1	0	1
153	0	1	0	0	2	0	1	2	6	6	2	1	6	2	4	5	1	3	4	3	2	2	2	0	1	0	1
154	0	0	0	0	1	1	1	2	1	6	2	3	2	2	3	2	3	2	4	1	2	1	2	0	1	0	1
155	0	1	1	0	1	1	1	2	1	2	2	1	2	2	4	3	4	3	2	2	3	1	1	0	1	0	0
156	1	1	2	0	3	1	1	1	6	6	2	1	3	2	3	3	1	2	2	3	2	1	2	0	1	0	2
157	0	1	1	0	1	0	1	2	6	6	1	1	3	3	4	1	4	1	6	3	1	5	2	0	2	0	2
158	0	1	0	3	0	1	1	1	6	6	2	1	3	2	1	2	1	2	7	3	2	6	1	0	1	0	1
159	1	1	2	2	0	1	1	2	3	4	2	1	2	2	3	1	4	3	4	3	2	1	1	0	1	0	0
160	0	1	1	0	0	0	1	2	6	6	1	1	2	2	4	2	0	0	2	2	2	1	2	0	1	0	1
161	0	1	3	3	1	0	1	2	1	6	1	1	6	2	4	5	4	0	3	3	2	3	2	0	1	0	1
162	1	1	1	2	1	1	1	2	1	1	2	1	3	2	3	2	1	5	4	3	1	1	2	0	1	0	2
163	0	1	1	0	1	1	1	2	1	2	2	1	2	2	4	3	4	3	2	2	3	1	1	0	1	0	0
164	0	1	1	0	2	0	1	2	6	6	5	1	4	2	4	3	4	3	2	1	2	1	2	0	1	0	1
165	1	2	1	3	1	0	1	3	6	6	2	1	5	2	3	4	3	4	6	1	2	5	1	0	1	0	1
166	1	0	0	0	1	1	0	0	0	0	0	0	0	0	4	0	0	0	0	2	2	4	1	1	0	0	1
167	1	0	1	0	2	0	1	4	2	6	3	3	4	2	1	3	3	3	3	2	2	3	2	0	1	0	2
168	1	1	1	0	1	0	1	2	6	6	1	3	3	2	4	4	4	5	2	1	1	1	1	0	1	0	1
169	1	1	1	0	1	0	1	1	6	6	2	1	3	2	1	3	1	1	6	3	2	1	1	0	1	1	1
170	0	1	2	0	2	1	1	2	6	6	2	1	3	2	4	5	4	4	6	1	2	4	2	0	1	0	1
171	0	1	1	5	1	0	1	2	6	6	4	1	3	2	4	3	4	4	6	3	2	5	2	0	1	0	1
172	0	1	1	0	3	1	1	1	6	6	2	1	4	2	1	5	1	2	4	3	3	3	1	0	2	0	1
173	0	2	1	3	2	1	1	1	1	1	3	1	5	1	1	4	1	4	4	2	2	4	1	0	2	0	1
174	1	3	0	1	1	0	1	4	1	1	1	4	5	3	4	4	4	4	2	1	3	3	1	0	1	0	1
175	0	1	0	0	2	1	1	2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	0	1	0	1
176	1	1	1	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	1	0	0	1
177	1	1	1	0	1	1	1	2	5	1	2	3	2	2	4	2	3	2	4	3	2	1	2	0	2	0	1
178	1	1	2	5	1	1	1	2	6	6	1	1	4	2	4	2	0	0	7	1	2	5	2	0	1	0	1
179	1	1	1	1	0	0	1	2	6	6	2	1	5	2	1	4	1	3	6	1	3	1	2	0	1	0	2

Sr. No.	Q. 1	Q. 2	Q. 3	Q. 4	Q. 5	Q. 6	Q. 7	Q. 8	Q. 9	Q. 10	Q. 11	Q. 12	Q. 13	Q. 14	Q. 15	Q. 16	Q. 17	Q. 18	Q. 19	Q. 20	Q. 21	Q. 22	Q. 23	Q. 24	Q. 25	Q. 26	Q. 27
180	0	2	3	2	1	1	1	4	6	6	4	1	2	2	4	1	4	1	7	3	2	1	2	0	1	0	1
181	0	1	1	0	0	0	1	2	1	6	2	4	3	2	4	3	4	4	2	3	3	3	2	0	2	0	1
182	0	1	1	3	1	0	1	1	6	6	3	1	5	2	3	5	3	4	6	1	2	5	1	0	1	0	1
183	1	1	1	0	1	1	1	1	1	6	1	1	2	2	3	4	1	3	3	3	2	1	2	0	1	0	1
184	0	1	1	0	0	0	1	1	1	6	4	3	2	3	3	3	3	4	3	2	2	5	1	0	1	1	1
185	0	3	2	4	0	0	1	1	3	1	2	1	2	1	1	2	1	1	1	1	3	1	1	0	1	0	1
186	0	2	3	3	2	0	1	1	6	2	5	1	4	2	4	4	1	5	2	1	2	4	2	0	0	0	1
187	0	2	2	3	1	0	1	1	6	1	1	1	3	3	4	2	4	2	7	3	2	4	2	0	1	1	1
188	1	1	1	0	2	0	1	2	6	6	2	3	3	2	4	4	3	4	4	1	2	1	2	0	1	0	1
189	0	1	1	0	0	0	1	2	6	6	2	1	2	2	4	1	4	2	2	2	1	5	2	0	1	1	2
190	0	1	1	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	3	2	5	2	2	0	0	1
191	0	1	1	0	1	0	1	2	3	4	2	1	3	3	4	5	4	0	3	1	2	5	2	0	1	0	1
192	1	1	2	0	0	0	1	3	6	6	4	4	2	2	3	2	4	2	3	3	2	1	1	0	1	0	2
193	0	1	1	0	1	0	1	2	6	2	4	1	3	2	3	4	4	5	4	1	2	1	0	0	1	0	1
194	0	3	1	4	2	1	1	2	1	5	1	1	3	2	1	2	4	2	7	1	1	1	2	0	1	0	1
195	1	1	2	2	0	0	1	1	6	6	2	4	2	2	4	2	4	2	6	3	2	5	2	0	1	0	1
196	0	1	1	0	0	0	1	2	1	6	4	3	3	2	4	2	4	0	3	1	2	1	2	0	1	0	2
197	1	0	1	0	0	0	1	2	6	6	5	1	2	1	1	2	1	2	5	1	2	1	2	0	1	0	1
198	1	1	1	0	3	1	1	2	1	6	1	1	2	2	0	0	0	0	3	3	2	0	0	0	2	0	1
199	0	1	2	0	0	0	1	1	3	1	1	1	2	2	1	2	1	3	6	1	2	5	1	0	1	0	1
200	0	1	2	0	3	1	1	2	6	6	2	1	3	2	4	2	4	3	4	3	2	1	2	0	2	0	1
201	0	1	1	3	1	1	1	2	6	6	2	1	5	2	4	4	4	5	1	1	2	5	1	0	1	0	1
202	0	2	1	3	1	1	1	2	1	1	2	1	5	2	1	3	1	3	2	2	2	1	2	0	1	0	1
203	1	2	2	3	1	0	1	2	1	1	1	3	4	2	3	2	3	3	5	1	3	1	1	0	1	1	1
204	0	3	1	4	2	1	1	3	3	1	1	1	3	2	1	4	3	4	4	3	2	2	2	0	1	0	1
205	0	1	1	0	2	1	1	2	2	2	1	1	3	2	4	4	4	5	2	1	3	1	2	0	1	0	1
206	1	1	1	0	0	0	1	2	1	6	2	3	2	2	4	1	0	0	4	1	2	3	1	0	1	0	1
207	1	0	1	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	1	1	1	0	0	1
208	0	1	0	3	2	0	1	2	6	6	2	1	6	2	4	2	4	1	2	2	3	2	1	0	1	0	1
209	1	1	2	1	1	0	1	1	6	6	2	1	5	2	1	4	1	4	6	2	1	1	2	0	2	0	1
210	0	1	1	3	1	0	1	3	6	6	2	1	2	2	1	2	1	2	4	3	2	5	1	0	1	0	1
211	0	1	2	3	1	1	1	1	6	6	1	4	1	3	1	3	1	3	3	3	2	3	1	0	1	1	1
212	1	1	1	0	2	1	1	2	1	4	1	1	2	2	1	3	1	3	1	3	3	3	1	0	1	0	1
213	0	1	0	0	0	1	1	2	6	4	2	1	1	2	4	1	4	1	3	2	2	1	1	0	1	0	1
214	0	0	1	0	2	1	1	2	2	1	2	3	3	3	4	1	3	3	4	2	2	1	1	0	1	0	2

Sr. No.	Q. 1	Q. 2	Q. 3	Q. 4	Q. 5	Q. 6	Q. 7	Q. 8	Q. 9	Q. 10	Q. 11	Q. 12	Q. 13	Q. 14	Q. 15	Q. 16	Q. 17	Q. 18	Q. 19	Q. 20	Q. 21	Q. 22	Q. 23	Q. 24	Q. 25	Q. 26	Q. 27
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216	1	1	1	0	2	1	1	2	6	6	1	1	2	2	4	5	1	2	6	3	3	1	1	0	2	0	1
217	0	1	1	0	1	1	1	2	6	6	2	1	3	2	1	3	4	5	6	1	2	1	1	0	1	0	1
218	0	1	1	0	1	1	1	1	6	6	2	1	1	0	4	1	1	1	4	3	3	5	1	0	2	0	1
219	1	1	1	0	1	1	1	2	3	6	2	1	2	3	4	1	4	1	3	3	2	1	1	0	2	0	2
220	0	2	2	2	2	1	1	3	3	1	2	1	3	3	1	3	0	0	2	3	1	2	2	0	2	0	2
221	0	1	1	0	0	0	1	2	1	1	1	1	6	2	3	0	0	0	2	1	1	1	2	0	1	0	1
222	0	0	1	0	3	1	1	2	6	1	1	1	2	2	4	3	4	4	2	1	2	1	2	0	1	0	1
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224	0	1	2	3	2	1	1	1	2	1	1	4	0	3	4	0	4	0	4	2	2	1	1	0	1	1	0
225	0	1	2	2	3	0	1	1	3	2	2	1	6	3	4	4	1	5	0	2	2	4	0	0	1	0	1
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227	1	1	2	0	0	0	1	3	1	6	1	4	0	0	1	0	0	0	0	0	0	0	0	0	0	1	1
228	0	0	0	0	3	1	1	3	6	6	5	1	1	1	1	2	4	5	2	1	1	1	2	0	1	0	1
229	0	1	1	0	2	1	1	1	6	2	2	1	2	2	3	3	4	5	2	2	2	3	1	0	1	0	1
230	0	1	1	0	0	0	1	2	6	6	1	1	3	2	4	3	4	2	5	3	2	4	1	0	1	0	2
231	0	1	1	0	0	0	1	2	3	6	4	1	1	2	3	2	4	2	2	2	3	3	2	0	1	0	1
232	1	1	1	0	0	0	1	1	1	4	2	4	2	2	4	3	4	1	2	3	3	3	1	0	1	0	0
233	0	1	1	0	0	1	1	2	6	6	2	1	3	3	4	2	0	0	0	3	2	1	1	0	1	0	2
234	0	1	1	0	0	1	1	1	6	6	1	1	3	2	4	2	4	5	7	3	2	5	2	0	1	0	2
235	0	2	1	4	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3	2	2	1	2	0	1	2
236	1	1	2	0	2	1	1	3	6	4	2	4	0	3	4	2	3	2	6	2	2	1	2	0	1	0	1
237	0	1	1	0	1	1	1	2	6	6	2	1	2	2	4	4	3	3	4	3	2	1	2	0	1	0	1
238	1	1	1	0	3	1	1	2	6	6	1	1	2	2	3	3	4	5	4	3	2	1	2	0	1	0	2
239	0	1	1	3	1	0	1	2	6	6	2	1	4	2	4	2	1	4	1	2	2	5	1	0	2	0	1
240	0	1	2	2	2	1	1	2	6	6	1	1	3	2	4	3	3	3	2	3	2	5	2	0	1	0	1
241	1	1	0	0	2	0	1	1	6	6	1	1	2	2	4	2	4	1	4	3	2	1	2	0	1	0	1
242	0	1	2	3	1	0	1	2	6	6	2	1	4	1	3	3	1	3	5	2	3	2	1	0	1	1	1
243	0	1	0	2	0	0	1	2	1	4	2	1	3	3	3	2	1	2	2	2	2	1	1	0	1	0	1
244	1	1	1	0	1	1	1	1	7	6	1	1	4	2	3	4	3	4	1	3	2	1	2	0	1	0	1
245	0	1	1	2	1	0	1	2	1	1	2	1	3	1	1	2	1	2	2	2	3	2	2	0	1	0	1
246	0	1	2	3	3	1	1	1	6	2	1	1	3	2	1	4	4	5	3	2	2	3	2	0	2	0	1
247	0	2	2	5	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	1	2	1	1	3	0	0	1
248	0	1	1	5	0	0	1	2	6	6	1	4	3	2	4	4	4	1	6	2	2	5	1	0	1	0	2
249	1	1	1	0	2	0	1	1	2	4	2	0	4	2	4	2	1	3	3	3	3	3	2	0	2	0	1
250	0	1	1	0	0	1	1	2	6	1	1	1	3	3	3	3	4	0	6	3	2	1	2	0	1	0	0
231	0	1	1	0	0	0	1	2	3	6	4	1	1	2	3	2	4	2	2	2	3	3	2	0	1	0	1
232	1	1	1	0	0	0	1	1	1	4	2	4	2	2	4	3	4	1	2	3	3	3	1	0	1	0	0

Sr. No.	Q. 1	Q. 2	Q. 3	Q. 4	Q. 5	Q. 6	Q. 7	Q. 8	Q. 9	Q. 10	Q. 11	Q. 12	Q. 13	Q. 14	Q. 15	Q. 16	Q. 17	Q. 18	Q. 19	Q. 20	Q. 21	Q. 22	Q. 23	Q. 24	Q. 25	Q. 26	Q. 27
233	0	1	1	0	0	1	1	2	6	6	2	1	3	3	4	2	0	0	0	3	2	1	1	0	1	0	2
234	0	1	1	0	0	1	1	1	6	6	1	1	3	2	4	2	4	5	7	3	2	5	2	0	1	0	2
235	0	2	1	4	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3	2	2	1	2	0	1	2
236	1	1	2	0	2	1	1	3	6	4	2	4	0	3	4	2	3	2	6	2	2	1	2	0	1	0	1
237	0	1	1	0	1	1	1	2	6	6	2	1	2	2	4	4	3	3	4	3	2	1	2	0	1	0	1
238	1	1	1	0	3	1	1	2	6	6	1	1	2	2	3	3	4	5	4	3	2	1	2	0	1	0	2
239	0	1	1	3	1	0	1	2	6	6	2	1	4	2	4	2	1	4	1	2	2	5	1	0	2	0	1
240	0	1	2	2	2	1	1	2	6	6	1	1	3	2	4	3	3	3	2	3	2	5	2	0	1	0	1
241	1	1	0	0	2	0	1	1	6	6	1	1	2	2	4	2	4	1	4	3	2	1	2	0	1	0	1
242	0	1	2	3	1	0	1	2	6	6	2	1	4	1	3	3	1	3	5	2	3	2	1	0	1	1	1
243	0	1	0	2	0	0	1	2	1	4	2	1	3	3	3	2	1	2	2	2	2	1	1	0	1	0	1
244	1	1	1	0	1	1	1	1	7	6	1	1	4	2	3	4	3	4	1	3	2	1	2	0	1	0	1
245	0	1	1	2	1	0	1	2	1	1	2	1	3	1	1	2	1	2	2	2	3	2	2	0	1	0	1
246	0	1	2	3	3	1	1	1	6	2	1	1	3	2	1	4	4	5	3	2	2	3	2	0	2	0	1
247	0	2	2	5	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	1	2	1	1	3	0	0	1
248	0	1	1	5	0	0	1	2	6	6	1	4	3	2	4	4	4	1	6	2	2	5	1	0	1	0	2
249	1	1	1	0	2	0	1	1	2	4	2	0	4	2	4	2	1	3	3	3	3	3	2	0	2	0	1
250	0	1	1	0	0	1	1	2	6	1	1	1	3	3	3	3	4	0	6	3	2	1	2	0	1	0	0
251	0	1	1	5	3	1	1	2	6	6	2	1	5	2	4	5	4	5	2	3	3	5	1	0	1	0	1
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253	0	1	1	0	2	1	1	1	6	2	2	1	3	2	3	3	4	1	2	3	2	5	2	0	1	0	2
254	0	1	1	0	0	1	1	2	6	6	1	1	2	2	4	2	4	2	3	3	2	1	1	0	1	0	1
255	1	1	1	0	2	0	1	2	6	6	2	3	5	2	3	3	3	3	6	3	2	5	2	0	1	0	2
256	0	1	1	3	1	0	1	1	6	6	2	1	1	2	1	1	1	1	2	3	2	1	2	0	1	0	1
257	0	1	1	0	2	1	1	1	6	6	2	1	2	3	4	3	0	0	1	1	3	3	2	0	1	0	1
258	0	1	1	0	2	0	1	2	6	6	3	1	2	3	1	2	1	2	2	2	1	1	2	0	1	0	1
259	0	2	0	2	0	0	1	2	1	2	2	1	2	1	1	1	1	1	1	2	1	1	1	0	1	0	1
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261	0	1	1	2	1	1	1	4	6	6	2	1	5	2	4	4	4	4	7	3	2	5	1	0	1	0	1
262	0	2	2	1	1	1	1	1	6	6	1	1	5	3	3	4	1	4	4	1	3	2	2	0	1	0	1
263	0	2	2	3	3	1	1	3	6	6	2	1	4	2	1	4	4	2	7	2	2	5	1	0	1	1	1
264	0	1	2	3	1	0	1	1	6	6	2	1	1	2	1	3	1	2	4	3	1	1	1	0	0	0	1
265	1	1	1	0	1	0	1	2	6	6	2	1	5	2	4	5	4	5	2	3	2	1	1	0	1	0	1
266	0	0	3	0	0	1	1	2	6	6	2	1	5	3	4	4	4	5	2	3	3	1	2	0	1	0	1
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Sr. No.	Q. 1	Q. 2	Q. 3	Q. 4	Q. 5	Q. 6	Q. 7	Q. 8	Q. 9	Q. 10	Q. 11	Q. 12	Q. 13	Q. 14	Q. 15	Q. 16	Q. 17	Q. 18	Q. 19	Q. 20	Q. 21	Q. 22	Q. 23	Q. 24	Q. 25	Q. 26	Q. 27
271	1	1	1	0	1	0	1	2	1	4	2	3	4	2	3	2	0	0	4	3	3	1	2	0	1	0	2
272	0	2	1	2	1	1	1	2	6	4	2	1	1	2	4	1	4	1	2	1	3	3	1	0	2	0	1
273	0	1	1	0	1	1	1	2	6	6	3	1	2	2	1	2	1	3	0	3	3	3	2	0	1	0	1
274	0	3	2	4	3	1	1	1	6	6	1	1	6	3	3	2	1	5	7	1	3	5	2	0	1	0	1
275	1	1	1	0	1	1	1	2	6	4	1	3	3	2	4	3	3	3	4	3	3	1	0	0	1	0	2
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278	0	2	0	3	1	0	1	2	6	6	2	1	3	2	4	3	4	2	6	1	2	5	1	0	1	0	1
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281	0	1	1	2	2	0	1	1	1	2	2	1	6	1	1	5	3	5	2	1	1	2	1	0	1	0	1
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295	1	1	1	0	0	1	1	2	6	1	1	1	1	2	4	2	4	2	6	3	2	1	2	0	1	0	1
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307	0	2	1	3	1	1	1	1	6	6	2	1	5	2	1	4	3	4	4	1	2	4	1	0	1	0	1
308	0	2	1	3	1	1	1	3	3	6	6	4	4	2	4	3	3	3	7	1	2	5	1	0	1	0	1

Sr. No.	Q. 1	Q. 2	Q. 3	Q. 4	Q. 5	Q. 6	Q. 7	Q. 8	Q. 9	Q. 10	Q. 11	Q. 12	Q. 13	Q. 14	Q. 15	Q. 16	Q. 17	Q. 18	Q. 19	Q. 20	Q. 21	Q. 22	Q. 23	Q. 24	Q. 25	Q. 26	Q. 27
309	0	1	2	3	2	1	1	1	6	4	1	3	5	2	3	3	1	4	4	3	2	1	1	0	1	0	1
310	1	1	1	3	1	1	1	1	6	6	2	1	5	1	3	3	1	5	6	3	3	5	1	0	1	0	1
311	0	1	1	0	2	1	1	2	6	6	1	1	3	2	3	3	3	5	3	1	2	1	2	0	1	0	1
312	0	1	1	0	2	1	1	2	6	6	1	3	2	2	3	3	4	1	2	3	2	1	1	0	1	0	1
313	0	1	2	2	3	1	1	2	6	6	2	1	5	2	1	4	4	4	7	3	2	5	2	0	1	0	1
314	0	1	1	0	2	1	1	2	6	6	1	1	3	2	3	3	4	3	2	3	2	5	2	0	1	0	1
315	1	2	1	3	2	1	1	2	6	6	5	0	4	1	4	4	4	4	3	3	2	2	2	0	1	0	1
316	1	1	1	3	0	1	1	2	6	6	5	1	3	2	4	4	4	5	2	2	2	1	2	0	1	0	1
317	0	1	1	0	1	1	1	2	2	2	2	3	2	2	4	2	3	2	1	3	2	1	1	0	2	0	2
318	1	1	1	0	1	1	1	3	3	4	2	3	3	3	3	2	0	0	3	1	3	1	2	0	2	0	1
319	1	1	2	0	0	1	1	2	6	6	4	1	3	2	3	5	4	4	3	3	2	5	2	0	2	1	1
320	0	1	1	0	1	1	1	1	6	6	2	1	3	2	3	4	1	4	2	1	2	1	2	0	1	1	1
321	1	1	2	3	1	1	1	1	6	6	3	1	4	1	1	2	3	1	6	3	3	5	2	0	1	1	0
322	0	1	1	3	3	1	1	1	6	6	2	1	3	2	4	1	1	4	4	1	1	2	2	0	1	1	0
323	1	0	0	0	3	1	1	3	6	0	3	1	4	1	1	2	4	1	1	3	2	1	1	0	1	0	1
324	0	2	2	3	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	3	2	5	1	3	0	0	1
325	0	1	2	0	1	1	1	2	6	5	1	1	3	2	4	2	3	2	6	2	2	1	1	0	1	1	0
326	0	0	0	0	1	1	1	2	1	4	2	1	2	2	3	2	1	2	2	3	2	1	2	0	1	0	2
327	0	2	2	3	3	1	1	1	6	6	6	1	4	2	1	3	3	4	2	3	1	2	1	0	1	0	1
328	0	2	1	4	1	0	1	2	6	6	3	1	5	3	4	5	3	3	6	2	1	5	1	0	1	0	1
329	1	1	0	0	3	1	1	3	5	1	1	1	2	2	1	2	4	1	2	2	2	1	2	0	1	0	2
330	0	2	3	3	1	1	1	5	6	6	6	1	2	2	1	2	1	2	6	2	2	5	1	0	2	1	2
331	0	2	1	3	2	1	1	1	6	6	2	1	4	2	1	4	1	3	5	3	2	5	2	0	1	0	1
332	0	1	1	0	1	1	1	1	6	6	2	3	3	2	3	3	4	0	7	3	3	1	2	0	1	0	1
333	0	1	2	3	2	1	1	1	1	2	2	1	5	1	1	4	1	4	2	3	1	3	2	0	1	0	1
334	1	1	2	5	1	1	1	2	6	6	1	1	5	2	3	5	3	4	3	3	1	1	2	0	1	0	1
335	1	1	2	3	3	0	1	1	6	7	1	1	5	2	4	5	1	5	2	2	2	2	2	0	1	0	1
336	0	0	1	0	1	0	1	2	6	6	1	1	2	3	4	1	4	1	6	2	2	4	2	0	2	0	1
337	0	1	2	5	3	1	1	2	6	2	2	1	4	2	1	3	1	4	2	2	2	5	2	0	1	0	1
338	1	1	1	0	3	1	1	2	6	6	2	1	5	2	3	5	3	5	2	3	3	3	2	0	1	0	1
339	0	1	1	3	1	0	1	2	6	6	3	1	3	2	1	4	1	2	6	3	2	5	1	0	1	0	1
340	1	1	2	0	0	1	1	2	6	2	1	1	3	2	1	5	1	3	3	1	2	4	2	0	1	0	1
341	0	2	2	3	3	0	1	1	6	2	4	1	5	2	1	5	1	2	6	3	2	5	2	0	1	1	1
342	1	1	1	0	0	0	1	2	6	6	1	3	3	2	4	4	1	3	6	3	3	1	1	0	2	0	1
343	0	0	0	0	1	1	1	1	6	6	4	1	2	2	4	2	3	3	6	3	2	2	1	0	1	0	1
344	0	3	0	4	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	2	2	5	1	3	0	1	2
345	0	1	2	3	3	1	1	2	6	6	1	1	5	2	1	4	1	5	6	2	1	1	1	0	0	0	1
346	0	0	3	0	1	1	1	3	6	1	4	4	2	2	4	5	4	5	4	3	2	3	1	0	1	0	2

Sr. No.	Q. 1	Q. 2	Q. 3	Q. 4	Q. 5	Q. 6	Q. 7	Q. 8	Q. 9	Q. 10	Q. 11	Q. 12	Q. 13	Q. 14	Q. 15	Q. 16	Q. 17	Q. 18	Q. 19	Q. 20	Q. 21	Q. 22	Q. 23	Q. 24	Q. 25	Q. 26	Q. 27
347	0	1	1	0	1	1	1	2	6	1	4	1	2	3	3	2	4	1	3	3	2	1	2	0	1	0	1
348	1	1	1	0	1	1	1	1	6	1	1	1	2	2	1	2	1	1	7	2	1	1	1	0	2	0	2
349	1	2	2	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1	1	3	0	0	2
350	1	2	2	3	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
351	0	1	1	0	1	1	1	2	6	1	2	1	2	3	4	3	4	5	3	3	2	1	1	0	1	0	1
352	0	1	0	0	0	0	1	2	1	6	1	1	2	1	1	2	1	1	4	2	3	1	1	0	1	0	1
353	0	1	0	0	2	1	1	2	6	6	2	1	2	2	4	3	4	4	3	1	2	1	1	0	1	0	1
354	0	2	1	5	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	1	2	0	1	2
355	0	2	1	3	2	1	1	3	5	6	6	4	5	2	1	3	4	4	7	1	2	5	1	0	1	0	1
356	0	1	1	0	1	1	1	2	6	6	1	1	6	2	4	3	4	2	2	3	2	1	2	0	1	0	1
357	0	2	1	3	2	1	1	1	6	6	2	1	5	2	3	5	3	4	4	1	2	3	2	0	1	0	0
358	0	1	2	3	1	1	1	2	2	1	4	1	2	3	4	2	4	2	6	1	1	1	1	0	1	1	0
359	1	1	1	0	0	1	1	2	1	4	1	1	3	3	4	2	4	2	1	3	1	1	1	0	2	1	0
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361	1	1	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1	2	0	0	1
362	0	1	2	2	2	1	1	4	6	1	4	1	2	2	4	5	3	2	2	2	1	2	2	0	1	0	1
363	0	2	2	3	3	0	1	1	1	2	0	0	0	0	0	0	1	5	3	1	2	0	0	0	2	0	1
364	1	0	1	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
365	0	2	1	3	2	1	1	3	5	1	0	0	0	0	1	3	1	3	4	2	2	3	1	0	1	1	1
366	1	1	1	0	0	1	1	2	6	6	2	1	4	2	4	5	4	5	6	3	2	3	2	0	1	0	2
367	1	1	1	0	0	1	1	2	6	1	3	1	3	2	4	1	4	1	2	1	2	1	2	0	1	0	1
368	1	1	2	3	1	0	1	2	6	4	2	1	6	3	3	4	1	4	7	2	2	2	2	0	1	0	2
369	0	0	0	0	1	1	1	2	6	6	1	1	1	2	4	2	4	1	0	3	3	1	1	0	2	0	1
370	0	1	2	5	1	1	1	5	0	0	0	0	0	2	0	0	0	0	0	0	0	0	2	0	0	0	0
371	0	1	1	0	1	1	1	2	1	1	2	1	2	2	4	3	4	2	2	1	2	1	2	0	1	0	2
372	1	2	1	1	0	1	1	4	3	7	4	3	3	3	4	4	4	4	3	2	2	5	2	0	1	0	1
373	0	2	1	3	1	1	0	0	0	0	0	0	0	0	0	0	0	0	5	3	2	1	1	1	0	0	1
374	0	0	0	0	2	0	1	2	2	2	1	1	2	2	1	5	1	3	3	1	2	1	2	0	1	0	2
375	0	1	1	0	0	1	1	3	3	6	2	1	3	3	4	5	4	0	4	1	3	1	1	0	1	0	1

STATISTICAL TOOLS USED

1. Diagrammatic and Graphical representations

- Bar Graph
- Multiple Bar Graph
- Pie Chart

2. Proportion Test

3. Chi-square(χ^2) Test

4. Statistical software:

- Ms-Excel
- R Software

THEORY ON STATISTICAL TOOLS

- **Graphical representations:**

Graphs and Charts:

Graphs and charts are visuals that show relationships between data and are intended to display the data in a way that is easy to understand and remember. People often use *graphs and charts* to demonstrate trends, patterns and relationships between sets of data.

Types of graphs and charts:

1] Simple Bar Diagram:

A **simple bar chart** is used to represent data involving only one variable classified on a spatial, quantitative or temporal basis. A simple bar diagram is constructed for an immediate comparison. It is advisable to arrange the given data set in an ascending or descending order and plot the data variables accordingly.

2] Multiple bar diagram:

A multiple bar graph shows the relationship between different values of data. It also shows two or more sets of data simultaneously. These diagrams are also used to make comparison between two sets of series. For example, a *chart* comparing the age and sex distribution of two populations may be drawn with sets of *bars*, one *bar* of each pair for each population, and one pair for each age group. For example, a *chart* comparing the age and sex distribution of two populations may be drawn with sets of *bars*, one *bar* of each pair for each population, and one pair for each age group.

3] Pie chart:

Pie charts are used in data handling and are circular charts divided up into segments which each represent a value. Pie charts are divided into sections (or 'slices') to represent values of different sizes. For example, in this pie chart, the circle represents a whole class. Every 1% contribution of a part to an overall pie chart corresponds to a 3.6 degree of angle.

● Testing Equality of Two Populations Proportions (P1=P2):

Suppose, a sample is drawn from each of the populations. However, the test statistic is based on both the samples. Suppose these samples give proportions of specific items as p_1 and p_2 respectively. One may be interested in knowing that the populations proportions from which these samples are chosen are same. In other words, we want to know whether difference between two sample proportions is negligible and it has arisen merely due to sampling variations.

Let,

n_1 = Size of sample drawn from the first population.

n_2 = Size of sample drawn from the second populations.

x_1 = Number of items of specific type in first in sample.

x_2 = Number of items of specific type in second in sample.

$p_1 = x_1 / n_1$ = Proportion of specific items in a first sample.

$p_2 = x_2 / n_2$ = Proportion of specific items in a second sample.

P_1 = Proportion of specific items in a first populations.

P_2 = Proportion of specific items in a second populations.

The Hypothesis for such problems will be:

$H_0: P_1 = P_2$ versus $H_1: P_1 \neq P_2$

Here,

$X_1 \rightarrow B(n_1, P_1)$ and $X_2 \rightarrow B(n_2, P_2)$

Under $H_0: P_1 = P_2 = P$, we get

$Z = \frac{p_1 - p_2}{\sqrt{PQ(1/n_1 + 1/n_2)}} \rightarrow N(0,1)$ for large n_1, n_2

Criteria: - If P-value = $P(|N(0,1)| > |Z_{cal}|)$ is less than level of significance, reject H_0 , accept otherwise. (for two sided H_1)

- **CHI-SQUARE(χ^2) Test for independence of attributes:**

Suppose that the give data are classified into r levels of attribute A denote as A_1, \dots, A_r and s levels of attribute B represented by B_1, \dots, B_s .

Then different class frequencies can be represented in the following tabular form:

A \ B	B ₁	B ₂	.....	B _j	.....	B _s	TOTAL
A ₁	O ₁₁	O ₁₂	.....	O _{1j}	.....	O _{1s}	(A ₁)
A ₂	O ₂₁	O ₂₂	.....	O _{2j}	.....	O _{2s}	(A ₂)
.....
A _i	O _{i1}	O _{i2}	.....	O _{ij}	.....	O _{is}	(A _i)
.....
A _r	O _{r1}	O _{r2}	.....	O _{rj}	.....	O _{rs}	(A _r)
TOTAL	(B ₁)	(B ₂)	.....	(B _j)		(B _s)	N

This table is as $(r \times s)$ contingency table.

$N = \sum \sum O_{ij}$ = Total observed frequency

$(A_i) = \sum O_{ij}$ = Total of observed frequencies in i th row; $i=1, 2, \dots, r$.

$(B_j) = \sum O_{ij}$ = Total of observed frequencies in j th column; $j=1, 2, \dots, s$.

Here, Hypothesis under consideration is,

H0: Two attributes A and B are independent.

$$v/s$$

H1: Two attributes A and B are not independent.

$$e_{ij} = (A_i)(B_j)/N ; i=1,2,\dots,r; j=1,2,\dots,s.$$

The test statistic under H0 is,

$$\chi^2 = \sum \sum (O_{ij} - e_{ij})^2 / e_{ij} = \sum \sum (O_{ij}^2 / e_{ij}) - N$$

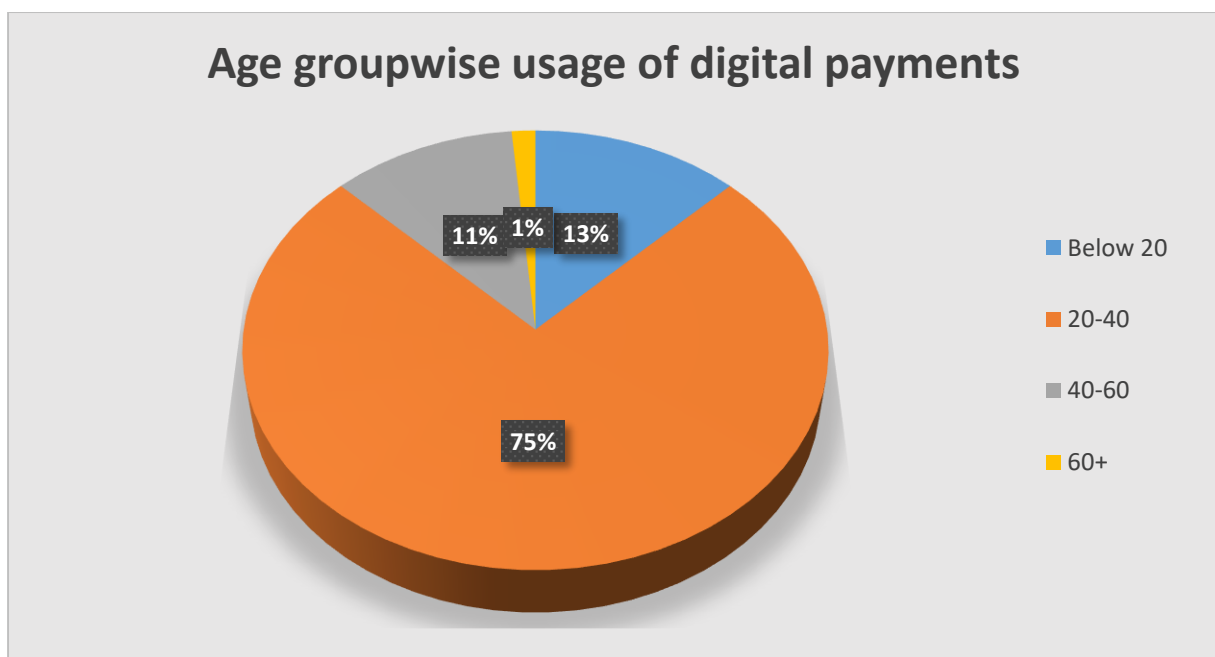
Criteria: We reject H0 at $\alpha\%$ l.o.s if $\chi^2_{r-s-1} \geq \chi^2_{(r-s-1), \alpha}$; Otherwise accept it.

ANALYSIS

- **Tabulation and Diagrammatic Representation of responses collected through Survey**

A) Age group wise online payment users

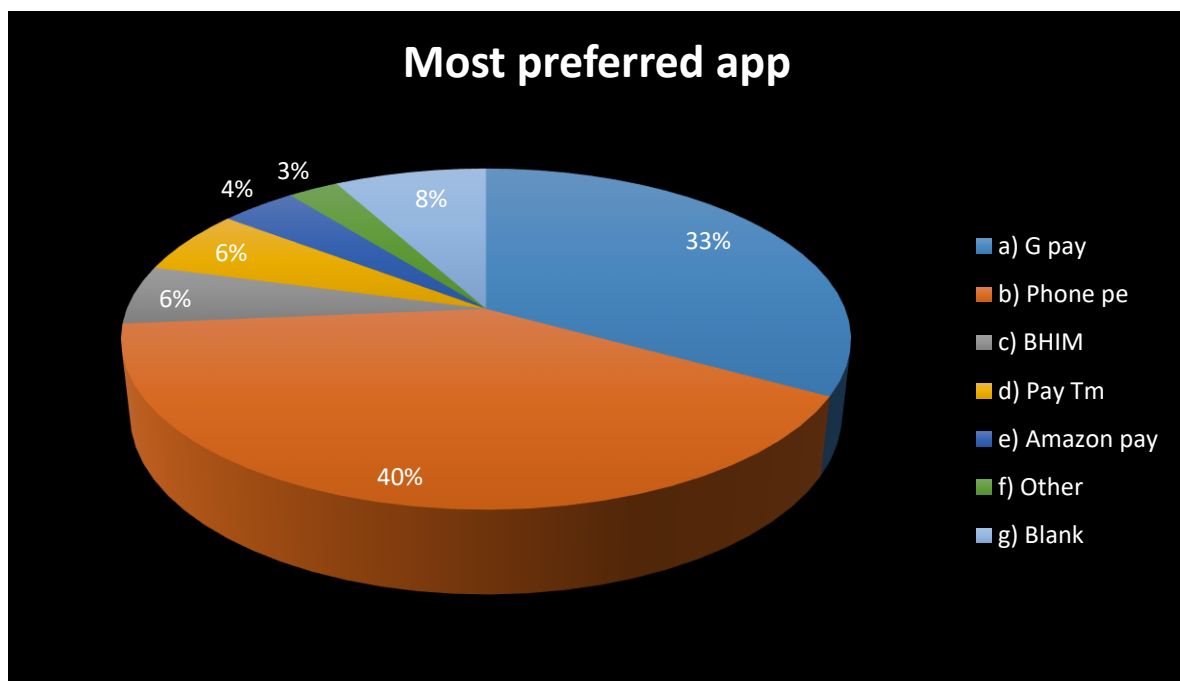
Respondents	Below 20	20-40	40-60	60+	Total
Male and female	44	261	39	5	349



Interpretation: According to this, 20-40 years of group use maximum digital payment method.

B) Which digital payment app is preferred most ?

Options	Population
a) G pay	124
b) Phone pe	152
c) BHIM	21
d) Pay Tm	23
e) Amazon pay	15
f) Other	10
g) Blank	30

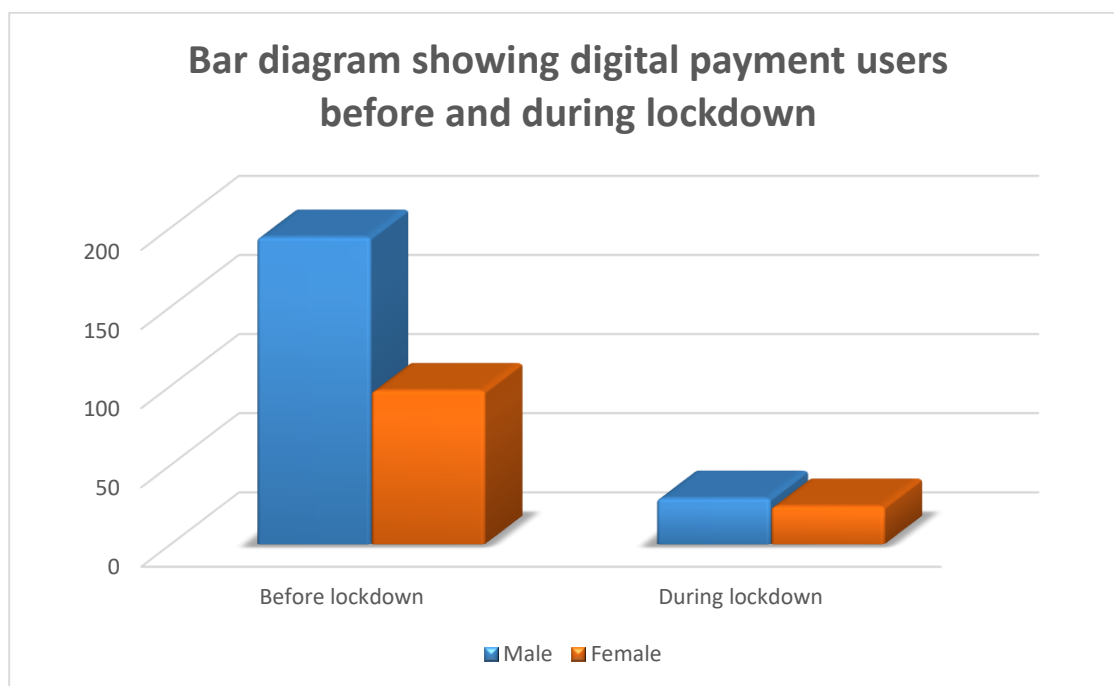


Interpretation: We can conclude that Phone pay is used most and G pay takes second position.

C) Digital payment usage before and during lockdown

Respondents	Before lockdown	During lockdown	Total
Male and Female	291	53	344

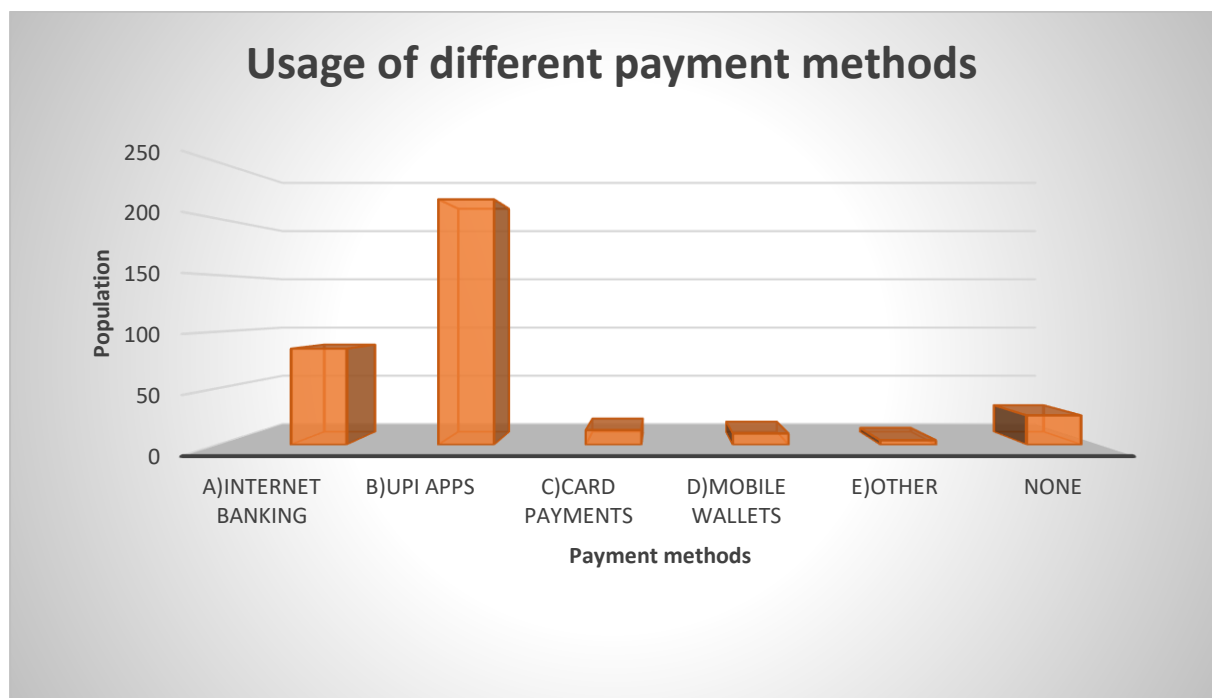
Respondents	Before lockdown	During lockdown	Total
Male	194	29	223
Female	97	24	121
Total	291	53	344



Interpretation: We can conclude that before lockdown there were more users of digital payments. Mostly both male and female used digital payment method before lockdown.

D) Which type of digital payment is preferred most ?

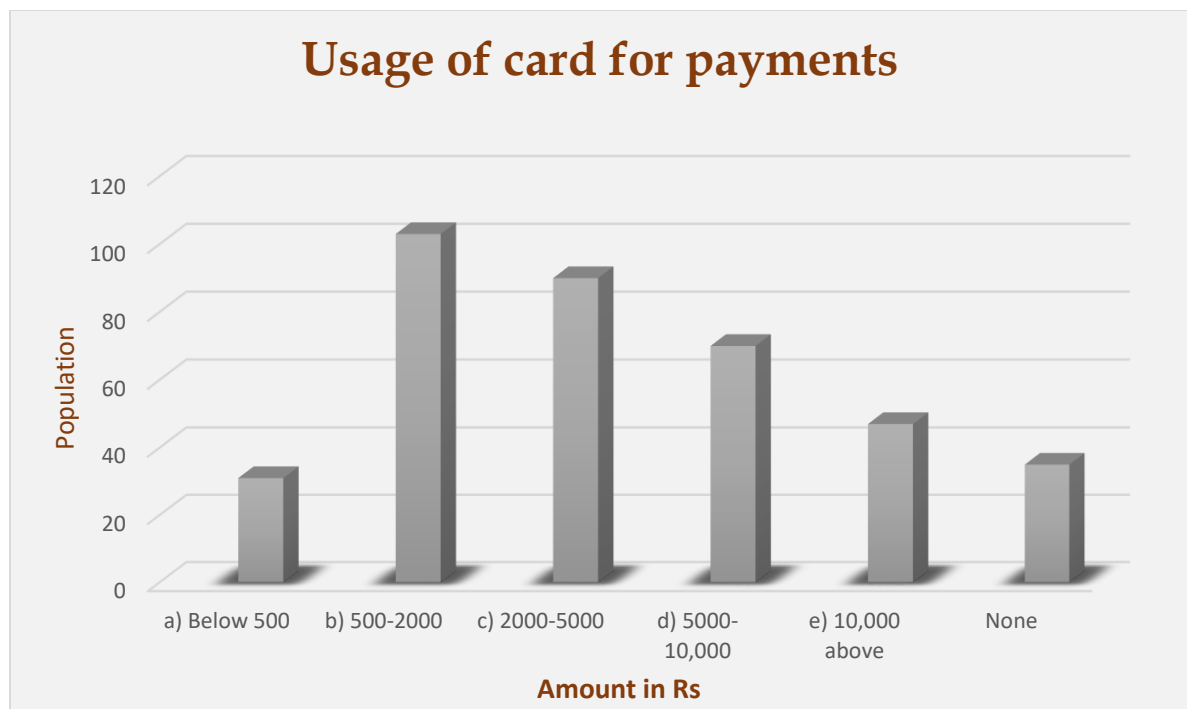
Options	Population
a)Internet banking	85
b)UPI apps	217
c)Card payments	13
d)Mobile wallets	10
e)Other	4
None	26



Interpretation: It can be seen that UPI is most preferred digital payment method.

E) For what amount card payment is used?

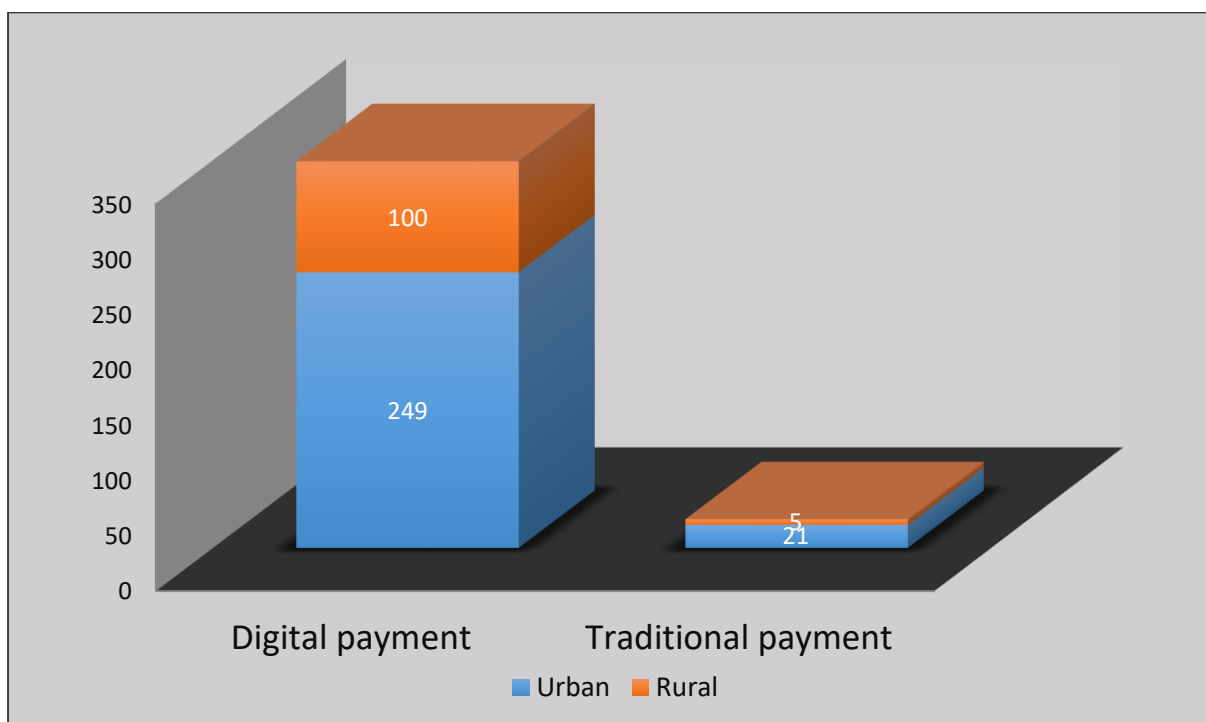
Options	Population
a) Below 500	31
b) 500-2000	103
c) 2000-5000	90
d) 5000-10,000	70
e) 10,000 above	47
None	35



Interpretation: Maximum card payment is used for the amount Rs 500-2000 followed by Rs 2000-5000.

F) Use of digital payment system in urban and rural area.

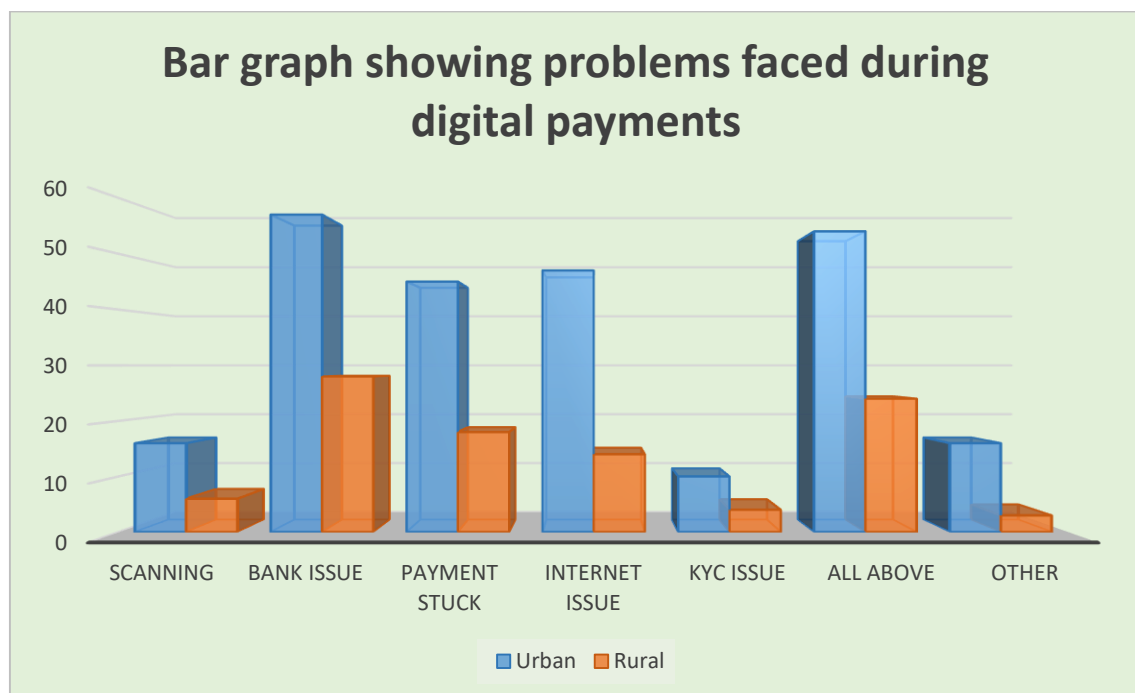
Area	Digital payment	Traditional payment	Total
Urban	249	21	270
Rural	100	5	105



Interpretation: We can conclude that urban area is having large usage of digital payment system. Also, rural area has significant usage of digital payments.

G) Problems faced during digital payment system in urban and rural area

Problems	Urban	Rural
Scanning	16	6
Bank issue	57	28
Payment stuck	45	18
Internet issue	47	14
KYC issue	10	4
All above	54	24
Other	16	3



Interpretation: Bank issue is commonly faced in both urban and rural area. Overall, all issues are faced everywhere.

• Proportion-test by using R-software

Test 1:

X: No. of people using digital payment

n: Total no. of response

H_0 : Proportion of male & female is equal in responses about using digital payment
v/s

H_1 : proportion of male is greater than female in responses about using digital payment

```
x=c(227,122)
```

```
n=c(236,139)
```

```
prop.test(x,n,conf.level=0.95,alt="g")
```

```
> x=c(227,122)
```

```
> n=c(236,139)
```

```
> prop.test(x,n,conf.level=0.95,alt="g")
```

2-sample test for equality of proportions with continuity correction

data: x out of n

X-squared = 8.3436, df = 1, p-value = 0.001935

alternative hypothesis: greater

95 percent confidence interval:

0.02835183 1.00000000

sample estimates:

prop 1 prop 2

0.9618644 0.8776978

Criteria: If $p\text{-value} < 0.05$ i.o.s then we may reject H_0

Conclusion: Here, we may reject H_0 . Therefore we accept H_1 . Hence, proportion of male is greater than female in responses about using digital payment.

Test 2 :

X: No. of people using digital payment in urban & rural areas

n: Total no. of responses from both the areas

H_0 : Proportion of urban & rural area is equal about using digital payment

v/s

H_1 : Proportion of urban & rural area is not equal

```
x=c(249,100)
```

```
n=c(270,105)
```

```
prop.test(x,n,conf.level=0.95)
```

```
> x=c(249,100)
```

```
> n=c(270,105)
```

```
> prop.test(x,n,conf.level=0.95)
```

2-sample test for equality of proportions with continuity correction

data: x out of n

X-squared = 0.6495, df = 1, p-value = 0.4203

alternative hypothesis: two.sided

95 percent confidence interval:

-0.08853853 0.02822107

sample estimates:

prop 1 prop 2

0.9222222 0.9523810

Criteria: If p-value < 0.05 l.o.s then we may reject H_0

Conclusion: Here, we may accept H_0 . Hence proportion of urban & rural area is equal about using digital payment.

- **CHI-SQUARE(χ^2) Test for independence of attributes:**

#Table 1:

	Digital Payment	Traditional Payment
Males	227	09
Females	122	17

X:Gender of person

Y:Mode of payment

H₀:Gender of person & mode of payment are independent

v/s

H₁:Gender of person & mode of payment are dependent

```
x=c(227,9,122,17)
```

```
y=matrix(x,nrow=2,ncol=2,byrow=T)
```

```
y
```

```
cst=chisq.test(y,correct=F)
```

```
cst
```

```
> x=c(227,9,122,17)
```

```
> y=matrix(x,nrow=2,ncol=2,byrow=T)
```

```
> y
```

```
 [,1] [,2]
```

```
[1,] 227    9
```

```
[2,] 122   17
```

```
> cst=chisq.test(y,correct=F)
```

```
> cst
```

```
Pearson's Chi-squared test
```

```
data: y
```

X-squared = 9.6037, df = 1, p-value = 0.001942

Criteria:-If $p\text{-value} < 0.05$ i.o.s then we may reject H_0 .

Conclusion:- Here, We may reject H_0 . Therefore, we accept H_1 . Hence, Gender of person and mode of payment are dependent.

#Table 2:

	Digital payment	Traditional payment
Rural area	100	05
Urban area	249	21

X:Area of living

Y:Mode of Payment

H_0 :Area of living & mode of payment are independent

v/s

H_1 :Area of living & mode of payment are dependent

```
x=c(100,5,249,21)
```

```
y=matrix(x,nrow=2,ncol=2,byrow=T)
```

```
y
```

```
cst=chisq.test(y,correct=F)
```

```
cst
```

```
> x=c(100,05,249,21)
```

```
> y=matrix(x,nrow=2,ncol=2,byrow=T)
```

```
> y
```

```
 [,1] [,2]
```

```

[1,] 100    5
[2,] 249   21
> cst=chisq.test(y,correct=F)
> cst

Pearson's Chi-squared test

data:  y
X-squared = 1.0656, df = 1, p-value = 0.3019

```

Criteria: If $p\text{-value} < 0.05$ i.o.s then we may reject H_0

Conclusion: Here, we may accept H_0 . Hence, area of living & mode of payment are independent.

#Table 3:

	Student	Home maker	Business	service	Retired person	Other
Digital payment	226	09	09	26	05	08
Traditiona l payment	15	02	00	05	02	02

Here,

X: Mode of payment

Y: Occupation of person

H_0 : Mode of payment & occupation of person are independent

v/s

H_1 : Mode of payment & occupation of person are dependent

```

x=c(226,9,26,75,5,8,15,2,0,5,2,2)
y=matrix(x,nrow=2,ncol=6,byrow=T)
y
cst=chisq.test(y,correct=T)
cst

> x=c(226,9,26,75,5,8,15,2,0,5,2,2)
> y=matrix(x,nrow=2,ncol=6,byrow=T)
> y
      [,1] [,2] [,3] [,4] [,5] [,6]
[1,]  226    9   26   75    5    8
[2,]   15    2    0    5    2    2
> cst=chisq.test(y,correct=T)
Warning message:
In chisq.test(y, correct = T) : Chi-squared approximation may be incorrect
> cst

      Pearson's Chi-squared test

data:  y
X-squared = 12.065, df = 5, p-value = 0.03391

```

Criteria: If $p\text{-value} < 0.05$ i.o.s then we may reject H_0

Conclusion: Here, we may reject H_0 . Therefore, we accept H_1 . Hence, mode of payment & occupation of person are dependent.

ADVANTAGES OF DIGITAL PAYMENT SYSTEM:

1. **Time Sever:** using digital payment system customer can pay to merchant transfer money quickly and no need to make payment by cheque and waiting for clearing. Because Digital Payment system take less time than traditional payment system.
2. **Availabilities:** Digital payment system can use by customer from anywhere and anytime there is no need to go banks for every transaction.
3. **Easy Purchasing:** The Digital payment system provides facility to user for purchasing by using ATM card Credit card and POS therefore it is easy for making transaction and no hard cash required to travel with us.
4. **Use of Wallet:** The Digital Payment system includes digital wallets which make payment easy and with that wallet customer can get discount as well as cash back.
5. **Less Risk:** In digital Payment system it provides us securities for every transaction it require MPIN or OTP which can be avoid frauds in the system.

CONCLUSION

1. Mostly, we think usage of digital payment in rural area is less than urban area but from analysis we conclude that in rural area people equally uses digital payment system as urban area.
2. 20-40 years of group use maximum digital payment method.
3. Maximum card payment is used for the amount Rs 500-2000 followed by Rs 2000-5000.
4. We conclude that among all the digital payments UPI is the most preferred digital payment method.
5. Before lockdown there were more users of digital payments. Mostly both male and female used digital payment method before lockdown.
6. According to proportion test:
 - Proportion of male is greater than female in responses about using digital payment.
 - Proportion of urban & rural area is equal about using digital payment.
7. According to Chi-square testing,
 - Gender of person and mode of payment are dependent.
 - Area of living & mode of payment are independent.
 - Mode of payment & occupation of person are dependent.

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