

- 1) Digital payments have become an essential part of \_\_\_\_\_ financial systems, especially with the rise of mobile banking, online shopping, and contactless technology.
- 2) Consumers today rely on mobile wallets, UPI apps, and internet banking to carry out transactions \_\_\_\_\_ and securely.
- 3) The COVID-19 pandemic further accelerated this transition, as \_\_\_\_\_ cash handling posed health concerns.
- 4) \_\_\_\_\_, both small and large, have embraced digital payment platforms to streamline operations and reach a wider customer base.
- 5) With QR codes, NFC payments, and peer-to-peer transfer options, money can be exchanged quickly without the \_\_\_\_\_ for traditional banks or cash registers.
- 6) Governments have also promoted digital \_\_\_\_\_ as part of their economic modernization efforts.
- 7) Security, however, remains a critical factor, and efforts are continually made to protect users through encryption, two-factor authentication, and fraud \_\_\_\_\_ tools.