**Conclusion**

E-Wallet is one of those programs which is a real pleasure to use and it has been so well thought out. There are a host of features and the program remains so very simple to use. Consumer can ignore all the customization and use it just as effectively with the default settings and selections. Although e- Wallet still have some disadvantages in term of interoperability and standardization of security and formats but still e-Wallet is the best in transaction application compare to others. As a result the three major factors which play an important role in consumer adoption are convenience in Ease of use, quick online transaction and usefulness of E-wallet. Users of E wallet are satisfied with the services provided to them. But users are neutral about transaction safety as 75% users claimed that they have faced the transaction failure .The most adored feature of E- wallet is that it is a hassle free mode of making an online payment. So, E wallet is performing well in terms of privacy, transaction time, discounts, offers and customer satisfaction.

**Suggestions**

The study makes the following recommendations:

Secure your device: Use strong passwords and never let your device out of your sight.

Change your password often.

Carefully choose the apps you want to link: mobile wallet apps should be used only with trusted apps. Look at the number of downloads and reviews.

Reduce Overspending of Money: Digital wallet give you the benefit of spending a set amount of money that is in your wallet. It is helpful as you don’t have to expose your entire bank balance when shopping. This, however, means that mobile wallets are best for relatively small purchases.

Choose your wallet provider carefully: There are many payment apps and mobile wallets out there. Select one which suits your needs and compatible with your most used apps.