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## **E- WALLETS AS CATALYST FOR SUSTAINABLE DIGITAL TRANSFORMATION IN MOBILE COMMERCE BUSINESS: A STUDY ON CONSUMER PERCEPTION IN SELECT TALUKS OF DAKSHIN KANNADA DISTRICT**

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### **ABSTRACT**

Digitalization has significantly reshaped the commerce landscape, particularly with the rise of digital wallets (e-wallets) within the mobile commerce ecosystem. India's digital payments market driven by mobile commerce is expected to grow to \$1 trillion by 2026, this spotlights emergence of e-wallets as a crucial tool that enable seamless, secure, and efficient transactions, thus enhancing the functionality and sustainability of m-commerce platforms. This study investigates consumer behavior and preferences regarding usage of e wallets among differentiated age groups and delves into the role of digital wallets in promoting a cashless economy by fostering contactless, secure transactions, enhancing consumer convenience, and supporting environmentally sustainable business practices. Furthermore, the study highlights current trends in mobile commerce, emphasizing how e-wallet integration is vital for the deployment of advanced technologies such as artificial intelligence (AI), block chain, and the Internet of Things (IoT). These technologies are transforming digital commerce by enabling more intelligent, personalized, and responsive shopping experiences. The findings offer valuable insights into the potential of e-wallets to support sustainable growth, drive digital transformation, and meet the expanding objectives of Industry 4.0 and look ahead to the capabilities of Industry 5.0, positioning e-wallets as integral to future of m-commerce business and contribute to the evolving digital economy.

**KEYWORDS:** E-Wallets- M-Commerce- Digitalization – Sustainable Business- Economy

### **INTRODUCTION**

In an era where digitalization is rapidly reshaping various facets of our lives, mobile commerce stands out as a transformative force in business. The advent of digital wallets designed for secure, convenient transactions—has accelerated this shift, driving significant changes in consumer behavior and business operations. As businesses seek to integrate these technological advancements, the concept of



sustainable digital transformation has gained prominence. This transformation is not merely about adopting new technologies but about leveraging them in ways that align with broader sustainability goals. E-wallets have emerged as a pivotal element in this context. Their adoption reflects a growing consumer preference for seamless, efficient payment solutions that transcend traditional banking methods. This shift is particularly noticeable in regions like Dakshin Kannada district, where mobile commerce is gaining traction. Understanding how consumers perceive these digital tools is crucial for businesses aiming to align their strategies with sustainability and growth objectives.

The impact of e-wallets extends beyond convenience; it signifies a shift towards a more sustainable and inclusive digital economy. As mobile commerce grows, the ability of e-wallets to enhance transactional efficiency while minimizing environmental footprints highlights their role as catalysts in this digital transformation. As businesses and consumers increasingly prioritize sustainability, understanding the role of e-wallets in fostering a sustainable digital transformation becomes critical. This study aims to uncover insights into how these digital tools are shaping the future of mobile commerce and contributing to a more sustainable business ecosystem.

### **OBJECTIVES**

1. To explore consumer awareness and adoption of e-wallets for M-Commerce transactions in the selected taluks of Dakshin Kannada
2. To assess consumer's gender-based perception of e-wallets in terms of convenience, security, and usability for M-Commerce Transactions
3. To examine the role of e-wallets in fostering a sustainable digital economy positioning as integral to future of m-commerce business and its contribution to the evolving digital economy.

### **METHODOLOGY**

This study employs a mixed-methods approach, combining quantitative data analysis with qualitative interviews and surveys. The data has been analyzed in terms of frequency, usage trends, and behavioral patterns of digital payment systems, with the aim to provide insights into the consumer behavior in the mobile commerce transactions due to digital payment mode. Additionally, this study on mobile commerce transactions will enable us to gain a comprehensive understanding of their motivations, preferences, and the factors influencing their choices. A simple random sampling technique was used for this descriptive research study. The relevant data are presented in appropriate tables. As a tool and techniques for this research study tables, pie chart, simple percentage, independent t test and moderated multiple regression analysis are used to interpret data.

### **HYPOTHESIS**

H0: Gender does not moderate the relationship between trust in security and perception of E-Wallets



as a sustainable tool.

H1: Gender moderates the relationship between trust in security and perception of E-Wallets as a sustainable tool.

**The critical role of e-wallets in fostering Essential digital transformation in mobile commerce sector:**

The adoption of e-wallets in Dakshin Kannada is steadily increasing, particularly in urbanized taluks, where consumers are more familiar with mobile commerce. This growth is driven by ease of use, convenience, and faster transaction times. Consumers generally perceive e-wallets as secure, especially those with features like two-factor authentication and encryption. This update has made e-wallet indispensable in the digital transformation of Dakshin Kannada's mobile commerce sector. According to the Reserve Bank of India, digital payment transactions, including e-wallets, grew by 46% in rural and semi-urban areas in 2023, indicating a growing shift towards cashless transactions and significantly improving the user experience in mobile commerce transactions. E-wallets are seen as a tool for financial inclusion, providing access to digital financial services even to consumers in semi-urban and rural areas of Dakshin Kannada. Their accessibility is particularly beneficial for individuals who previously lacked access to formal banking systems. Consumers associate e-wallets with promoting a sustainable digital ecosystem by reducing the reliance on paper-based transactions and contributing to a cashless economy. In Dakshin Kannada, government initiatives like Digital India and increasing smartphone penetration have accelerated the adoption of e-wallets. Local businesses, especially small and medium enterprises (SMEs), have reported a 30% rise in sales through mobile commerce, driven largely by e-wallet payments. Additionally, a survey conducted by the National Payments Corporation of India revealed that 65% of consumers in semi-urban regions now prefer using e-wallets due to convenience, cashback incentives, and enhanced security features. This data highlights that e-wallets are not just a convenience but a necessity for sustainable economic and digital growth in Dakshin Kannada. This aligns with broader trends toward eco-friendly business practices. Peer influence and social media have played a major role in shaping consumer perception of e-wallets. Positive word-of-mouth and peer recommendations are often crucial in motivating new users to adopt digital wallets for mobile commerce.

**LITERATURE REVIEW:**

The integration of e-wallets in mobile commerce has revolutionized digital transactions, acting as a significant catalyst for sustainable digital transformation. E-wallets, also known as digital wallets, have emerged as a convenient and secure method for making financial transactions, particularly in the realm of mobile commerce. With the increasing penetration of smartphones and internet services, consumers are rapidly adopting e-wallets for daily transactions, including shopping, bill payments, and money transfers (Lal, 2020). The adoption of e-wallets in mobile commerce has become a key



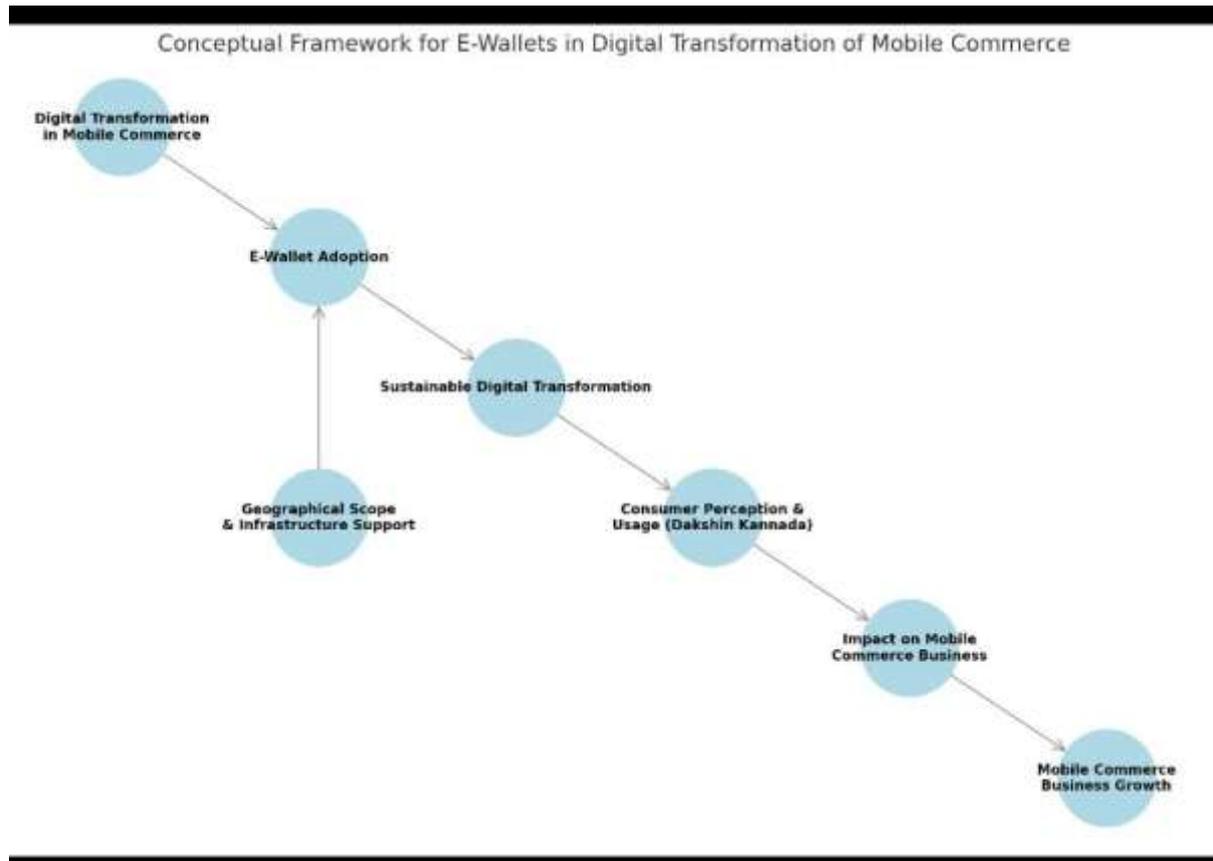
driver of the digital economy, shaped consumer behavior and transformed how people interact with businesses. E-wallets offer a seamless, cashless experience that aligns with modern consumer expectations for speed, efficiency, and security. As digital payments gain momentum, especially in regions like Dakshin Kannada district, they are not only enhancing the shopping experience but also playing a significant role in the broader digital transformation of commerce (Kumar, 2019). The shift from traditional payment methods to digital platforms like e-wallets is driven by factors such as convenience, speed, and enhanced security features, making mobile commerce more accessible and user-friendly (Kumar & Singh, 2021). Moreover, e-wallets play a pivotal role in fostering financial inclusion by reaching out to the unbanked and underbanked populations. This has been particularly evident in emerging economies where banking infrastructure is less developed. By providing an easy-to-use platform for transactions, e-wallets have significantly contributed to reducing the digital divide (Sahoo, 2019). Several studies highlight the convenience of e-wallets as one of the most appealing features for consumers. In a world where time is becoming increasingly precious, the ability to make quick payments with just a few taps on a smartphone appeals to busy individuals and tech-savvy younger generations (Patel & Desai, 2020). This convenience has made e-wallets a preferred payment method for mobile commerce, helping businesses cater to a growing number of customers who prioritize efficiency. In addition to this, e-wallets also offer an added layer of safety, with features like two-factor authentication, encryption, and real-time notifications, which gives users peace of mind during their transactions (Chaudhary & Kumar, 2018). However, while many users are enthusiastic about the transition to e-wallets, there are still hurdles to overcome. Some consumers, particularly older generations or those in rural areas, may be hesitant to adopt new digital technologies due to concerns about security or simply unfamiliarity with how the systems work. In regions like Dakshin Kannada, where local communities may vary in terms of digital literacy, addressing these concerns becomes crucial. A study by Rajan and Shetty (2021) notes that building trust through education and support is key to increasing adoption rates, particularly among less tech-savvy populations. When businesses and financial institutions offer clear guidance and assurances about the security of digital transactions, it helps bridge the gap between traditional and modern commerce. The rise of e-wallets is also closely tied to changing consumer perceptions of financial management. With features like transaction tracking and spending summaries, e-wallets are enabling people to monitor and manage their finances more effectively. This has proven especially useful for those in regions where traditional banking services may not be easily accessible (Sharma & Nayak, 2019). For individuals who previously relied on cash or informal financial systems, e-wallets provide a gateway to more structured and transparent financial habits. This shift is not only empowering consumers but also contributing to the growth of a more inclusive digital economy. In the context of sustainability, e-wallets represent more than just a technological shift—they align with global goals to reduce environmental impacts. The reduction in the need for paper receipts, physical currency, and trips to ATMs or banks means fewer resources are consumed in the financial transaction process (Gupta & Verma, 2020). For regions



like Dakshin Kannada, where balancing economic development with environmental sustainability is crucial, e-wallets offer a practical solution that benefits both consumers and the planet. The integration of advanced technologies such as blockchain, biometric authentication, and artificial intelligence in e-wallets further enhances security and trust, which are critical in driving consumer adoption and satisfaction (Ramesh & Rao, 2018). In the context of sustainability, e-wallets contribute to reducing the environmental impact of paper-based transactions and the carbon footprint associated with cash handling and physical banking infrastructure (Sharma & Jain, 2020). As more businesses and consumers shift to digital payments, e-wallets facilitate the reduction of resource consumption and promote greener practices in mobile commerce. Additionally, the digital nature of e-wallets allows for better tracking of spending patterns, which helps consumers make more informed and sustainable purchasing decisions (Gupta & Verma, 2021). In regions like Dakshin Kannada district, the adoption of e-wallets is also influenced by local economic conditions, digital literacy, and the availability of supporting infrastructure such as reliable internet connectivity and smartphone penetration (Shetty, 2022). Studies have shown that consumer perceptions toward e-wallets in such regions are largely positive, with ease of use, security, and convenience being the main drivers for adoption. However, challenges such as privacy concerns, lack of awareness, and occasional technical glitches persist (Prabhu, 2021). Addressing these issues through targeted educational campaigns and improving the digital infrastructure will be key in ensuring the sustained growth and widespread acceptance of e-wallets in the mobile commerce sector. Furthermore, as the use of e-wallets grows, businesses are increasingly leveraging this technology to offer personalized, customer-centric services. According to Mishra and Reddy (2020), the data collected through e-wallet transactions allows businesses to understand consumer preferences, enabling them to tailor offers and services that enhance customer satisfaction and loyalty. In turn, this strengthens the relationship between consumers and businesses, driving more sustainable economic growth in the mobile commerce sector.

Overall, the literature suggests that e-wallets are a crucial component of the digital transformation in mobile commerce, offering benefits that align with both consumer needs and sustainability goals. The continued evolution of e-wallets, supported by technological advancements and consumer trust, is expected to further drive the growth of mobile commerce, particularly in developing regions like Dakshin Kannada district.

**FRAMEWORK:**



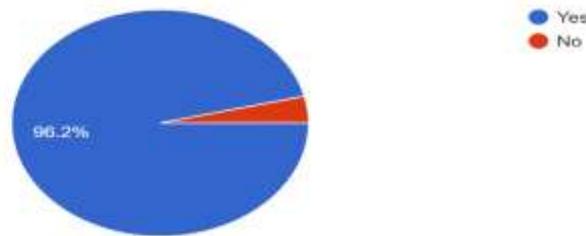
**Data Analysis and Interpretation:**

**Mobile Commerce and future of Digital transactions**

In order to study the Mobile commerce pattern, the respondents were asked about them frequency of shopping, mode of payment, factors influencing the e-wallets preference and their satisfaction level.

**Figure Number 1.1: Frequency of Engagement in Mobile commerce transaction**

Do you engage in Mobile Commerce transactions ( using mobile for shopping, paying bills, banking and financial transactions etc.)  
157 responses.



From the above table it is evident that most respondents, 96.2% reported their engagement in mobile transactions for shopping, bill payments, banking, and financial transactions, while the remaining 3.8% indicated that they do not use their mobile for these activities.

The findings of the research collectively suggest that the overall frequency of engagement in mobile commerce was exceptionally high among the surveyed individuals

**Figure Number 1.2: Preferred mode of payment and their purpose**

Generally for online shopping activities which mode of payment do you prefer  
157 responses



Out of 157 respondents surveyed on their preference for mode of payment during shopping activities, 82 (52.6%) indicated a preference for mobile wallets, while only 2 (1.3%) preferred debit or credit cards. Additionally, 69 (44.2%) respondents favoured cash on delivery, and 3 (1.9%) preferred internet banking.

Respondents shared their preferred purposes for using digital payments. The majority, 113 respondents (78.5%), indicated using digital payments for online shopping, while a close number of 111 respondents (77.1%) preferred digital payments for bill payments. Additionally, a significant

portion of 111 respondents (77.1%) reported using digital payments for banking and financial transactions. A smaller 3.5% of respondents, mentioned using digital payments for advertising, while 13 (9%) respondents utilized digital payments for customer care services. Only one respondent (0.7%) disclosed using digital payments for offline shopping.

**Figure Number 1.3: Factors Influencing the Preference of digital payment**

Which factors most influence your behavior towards using digital payment systems for mobile commerce transactions?

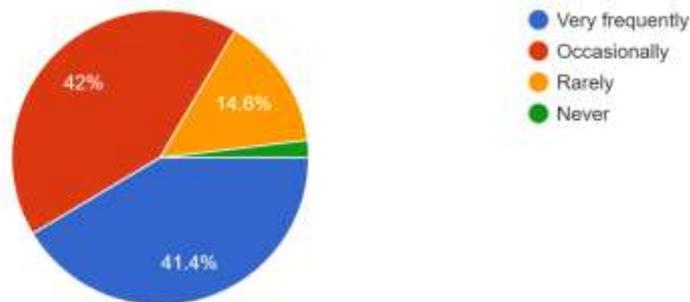
156 responses



From the above table it becomes apparent that various factors play pivotal roles in influencing the digital payment of the respondents. Notably, the most significant influence, reported by 64.7% of the participants, stems from convenience. Followed with security and privacy with 20.5% and 8.3% of respondents, respectively, cited these factors as influential in their trust in the system. The significance of these elements underscores the importance of a diverse and appealing factors, coupled with ambiguity, in attracting and retaining users. Some other factors that influence are cost effectiveness (5.8%) and time consideration (1.9%)

**Figure Number 1.4: Current usage and satisfaction from digital payment system**

What is your current usage of digital payment systems for mobile commerce transactions?  
157 responses



Out of 157 respondents, 65 (41.4%) stated that they use digital payment systems for mobile commerce transactions very frequently. Meanwhile, 66 (42%) respondents stated that they use it occasionally, 23(14.6%) respondents said they use it rarely, and only 3(1.9%) respondents mentioned that they never use digital payment systems.

According to a survey conducted on the satisfaction with the current digital payment systems available for transactions, 66.2% of the respondents stated that they are satisfied. Additionally, 24.8% of the respondents mentioned that they are highly satisfied, while 8.9% stated that they are neutral towards digital payment systems. Interestingly, none of the respondents reported being dissatisfied with the current digital payment system.

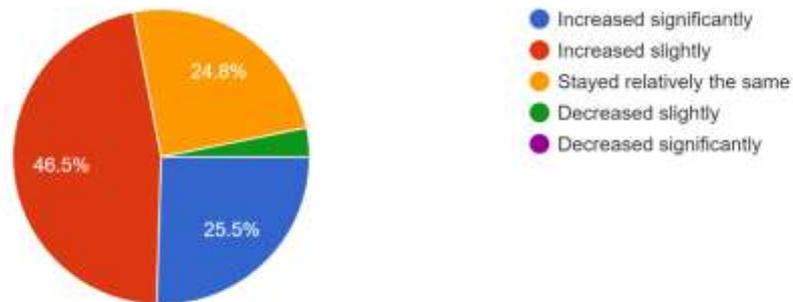
This data indicates that most of the respondents have a positive perception of the existing digital payment systems, and they frequently and occasionally use digital payment for mobile commerce transactions. A significant portion of the respondents expressed high satisfaction, suggesting that they are pleased with the convenience, ease of use, and overall performance of these payment methods.

Table Number 1.5: Respondents' Experience with Digital Payments for Mobile Commerce Transactions.

	Number of Respondents	Percentage
Increased Significantly	40	25.5%
Increased Slightly	73	46.5%
Stayed relatively the same	39	24.8%
Decreased Slightly	5	3.2%
Decreased Significantly	0	0
Total	157	100%

**Figure Number 1.5: Respondents' Experience with Digital Payments for Mobile Commerce Transactions**

Has your average transaction volume increased or decreased since adopting digital payment systems for mobile commerce transactions?  
157 responses

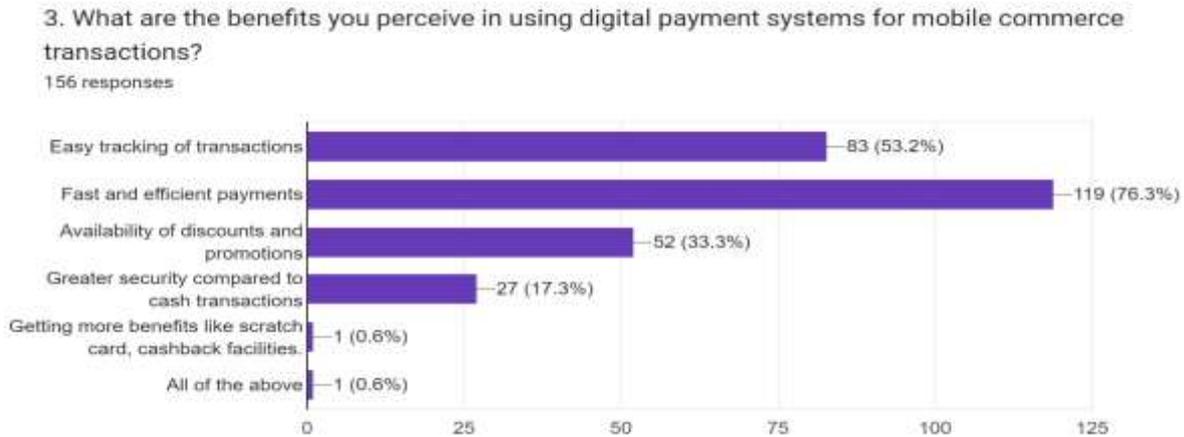


Upon examining the data from our survey, it is evident that most respondents have experienced changes in their usage of digital payments for mobile commerce transactions since the implementation of digital payment systems. The distribution of responses is as follows:

46.5% of the respondents reported that they have slightly increased their usage of digital payments for mobile commerce transactions since the adoption of digital payment systems. 25.5% of the respondents stated that their usage of digital payments has increased significantly. 24.8% of the respondents mentioned that their usage pattern has remained relatively unchanged. The remaining respondents (3.2%) reported that their usage of digital payments for mobile commerce transactions has decreased

significantly.

**Figure Number 1.6: Benefits of using Digital Payments for Mobile Commerce Transactions**



In the survey conducted, a significant portion of the participants, which constitutes 76.3%, highlighted the advantage of fast and efficient payment in digital payment systems. This is followed by 83 respondents (53.2%) who emphasized the ease of tracking information. Availability of discounts and promotions was mentioned by 52 participants (33.3%), while 27 respondents (17.3%) focused on the enhanced security provided by digital payment systems compared to traditional cash transactions. Lastly, one participant mentioned the added benefits like scratch cards and cashbacks as a key advantage for using digital payment systems in mobile commerce transactions.

Testing of Hypothesis:

**Hypothesis: (moderated multiple regression)**

H0: Gender does not moderate the relationship between trust in security and perception of E-Wallets as a sustainable tool.

H1: Gender moderates the relationship between trust in security and perception of E-Wallets as a sustainable tool.

**Model Summary**

Model	R	R Square	Adjusted Square	Std. Error of the Estimate	Durbin-Watson
1	.199 <sup>a</sup>	.040	.033	.591	

2	.464 <sup>b</sup>	.215	.200	.538	1.980
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a. Predictors: (Constant), Gender

b. Predictors: (Constant), Gender, are you satisfied with the current security measures of e-wallets, sec\_gender

c. Dependent Variable: what's your perception towards e-wallets as a sustainable tool for future of m-commerce

ANOVA<sup>a</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2.261	1	2.261	6.471	.012 <sup>b</sup>
	Residual	54.846	157	.349		
	Total	57.107	158			
2	Regression	12.284	3	4.095	14.159	.000 <sup>c</sup>
	Residual	44.823	155	.289		
	Total	57.107	158			

a. Dependent Variable: what's your perception towards e-wallets as a sustainable tool for future of m-commerce

b. Predictors: (Constant), Gender

c. Predictors: (Constant), Gender, Are you satisfied with the current security measures of e-wallets, sec\_gender

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B		Collinearity Statistics	
		B	Std. Error	Beta			Lower Bound	Upper Bound	Tolerance	VIF
1	(Constant)	4.748	.155		30.562	.000	4.441	5.055		
	Gender	-.241	.095	-.199	-2.544	.012	-.427	-.054	1.000	1.000
2	(Constant)	2.934	1.050		2.795	.006	.860	5.007		
	Gender	-.290	.650	-.240	-.447	.655	-1.574	.993	.018	57.020
	Are you satisfied with the current security measures of e-wallets	.400	.246	.376	1.628	.106	-.085	.885	.095	10.516
	sec_gender	.036	.154	.126	.233	.816	-.269	.341	.017	57.543

a. Dependent Variable: what's your perception towards e-wallets as a sustainable tool for future of m-commerce

Since the p-value for the interaction term sec\_gender is 0.816, which is greater than the common threshold of 0.05, the interaction effect is not statistically significant. This means that gender does not significantly moderate the relationship between trust in the security of e-wallets and the perception of e-wallets as a sustainable tool.



**CONCLUSION:**

The study has failed to reject the null hypothesis. Therefore, the results suggest that gender does not moderate the relationship between trust in security and the perception of e-wallets as a sustainable tool for the future of m-commerce.

**FINDINGS:**

The findings of this study will contribute to the existing literature on users experience with digital Payments for Mobile Commerce Transactions and provide valuable insights for industry practitioners and developers. Armed with a better understanding of consumer behavior and preferences, mobile commerce applications can tailor their offerings and strategies to enhance user experiences, increase subscriber loyalty, and consumer-friendly market. Likewise, digital payment applications can use these insights to foster a convenient, secure, competitive and drive revenue growth.

- Out of the 157 participants surveyed, 88 of them were females, while 69 were males. Most of them fell within the age range of 18 to 28 years old. A significant portion of these individuals were students who actively engaged in mobile commerce transactions utilizing digital payment systems.
- The frequency of engagement in mobile commerce was exceptionally high (96.2%) among the surveyed individuals
- The main purpose of using digital payments was online shopping (73.9%), payment of bills (72.5%) and banking and other financial transactions (72.5%).
- Most of the respondents (52.2%) used mobile wallets for mobile commerce transactions. On the contrary, 43.9% still preferred cash on delivery for M- Commerce transactions highlighting huge scope for market growth.
- Major part of users (64.7%) experience convenience with Digital Payments, followed with security and privacy in transactions (20.5%), trust in the system (8.3%), cost effectiveness (5.8%) and time factor (1.9%) for Mobile Commerce transactions
- 41.4% of the respondents frequently use and 41.4% occasionally prefer digital payments for m-commerce transactions.
- The study demonstrates that the current digital payment systems are well-received among the respondents, with high satisfaction levels (24.8%) and satisfaction (66.2%) are reported. The absence of dissatisfaction suggests that these systems are meeting the needs and expectations of most users in terms of their transactional experience.
- Most respondents have either experienced a slight (46.5%) or significant (25.5%) increase in their usage of digital payments for mobile commerce transactions. This suggests a positive trend in the adoption and usage of digital payment systems for mobile commerce activities.



- A significant portion of the participants, which constitutes 76.3%, highlighted the advantage of fast and efficient payment in digital payment systems. This is followed by 83 respondents (53.2%) who emphasized the ease of tracking information.
- Availability of discounts and promotions was mentioned by 52 participants (33.3%), while 27 respondents (17.3%) focused on the enhanced security provided by digital payment systems compared to traditional cash transactions.
- Regarding the challenges faced in digital payment systems, most of the respondents, 79.5%, identified technical issues and errors as the primary concern. The second most common challenge mentioned by 32.7% of the participants was the concern about privacy and data security. A smaller portion of the respondents, 0.8%, highlighted the limited acceptance of digital payment systems in local businesses as a significant hurdle. Additionally, 9% of the participants expressed difficulties in understanding how to use the digital system is a great hurdle. Interestingly, one respondent shared that they have never encountered any of these issues.
- Regarding the recommendation of digital payment systems, a significant majority of 60.9% of the respondents expressed their support by stating that they would indeed recommend it to others. Additionally, 37.8% of the participants indicated a likelihood of recommending digital payment systems. Conversely, a minor 1.3% of the respondents mentioned that they would never recommend using digital payment systems. Chi – square test proves that mobile commerce transactions become more prevalent in Dakshina Kannada, customer behavior towards digital payment systems will shift towards greater acceptance and reliance on such payment methods, leading to a significant impact on the future of mobile commerce transactions in the region.
- In the context of promoting digital payment systems for mobile commerce transactions, respondents were asked about the awareness of initiatives or programs in Dakshin kannada. For which, 48.1% answered that they were not aware of any such initiatives or programs. Meanwhile, 34.4% expressed their awareness but stated that they had not participated in any of these initiatives. A smaller percentage, 11.7% mentioned that they were aware of the initiatives and have taken part in them. The remaining respondents, accounting for 5.8%, chose not applicable option.
- Regarding the likelihood of continuing to use digital payment systems for mobile transaction induction in the future, most of the respondents provided their insights. Among them, 54.1% stated that they were moderately likely to continue using these systems. Additionally, 42.7% of the participants expressed a high likelihood of continuing to use digital payment systems for mobile transactions. Now, considering the 1.9% who chose to integrate their response, they are uncertain about their future usage of digital payment systems. Lastly, 1.3% of the



respondents mentioned that they were not likely to continue using digital payment systems for mobile transactions.

- when asked about improvements for digital payment systems in mobile commerce transactions, 71% of respondents focused on widespread acceptance by local business. Among them, 56% suggested enhancing the user interface and instruction, while 80% stressed the need for secure and safe transactions. Regarding usability, 46% of the participants highlighted the importance of better customer support and making the systems more convenient in terms of conditions and terms. Lastly, 2% emphasized the significance of raising awareness and educating users about potential digital payment threats.
- Many consumers are drawn to e-wallets due to the cost savings they offer through cashback offers, discounts, and rewards programs. These incentives encourage repeated use and foster loyalty toward e-wallet platforms.
- Trust levels vary depending on the brand of the e-wallet. Global brands tend to be trusted for their security features and technological robustness, while local e-wallets gain traction due to their user-friendliness, language support, and alignment with regional needs.
- Younger consumers are more likely to adopt and use e-wallets frequently for mobile commerce, while older demographics show slower adoption rates due to a lack of digital familiarity or a preference for traditional payment methods.
- E-wallets have proven to be beneficial for small businesses by offering them a cost-effective and efficient method of accepting payments. They have also enabled SMEs to scale their operations and reach a broader customer base in mobile commerce.

Overall, the findings demonstrate that the current digital payment systems are well-received among the respondents, with high satisfaction levels reported. The absence of dissatisfaction suggests that these systems are meeting the needs and expectations of most users in terms of their transactional experience. Most respondents have either experienced a slight or significant increase in their usage of e-wallets for mobile commerce transactions. This suggests a positive trend in the adoption and usage of e-wallets for mobile commerce activities.

#### RECOMMENDATIONS

- Implementing awareness campaigns and educational programs to inform customers about the benefits and ease of using digital payment systems in conjunction with mobile commerce transactions.
- Implementing more robust security measures to ensure the safety and privacy of customer data during mobile commerce transactions, which will increase trust and confidence among customers in using digital payment systems.



- Streamlining the process of digital payments and mobile commerce transactions to make it more user-friendly and efficient, which will encourage more customers to adopt digital payment systems.
- Ensuring a reliable and efficient digital payment infrastructure in Dakshina Kannada, such as adequate network coverage and internet connectivity, is crucial for the seamless execution of mobile commerce transactions and digital payments.

### **CONCLUSION:**

E-wallets are more than just a payment tool—they are transforming consumer behavior, enhancing financial inclusion, and contributing to a more sustainable digital economy. The ongoing adoption of e-wallets in Dakshin Kannada district reflects a broader global trend toward a digital-first approach to commerce, one that is reshaping not only how people buy and sell but also how they perceive and interact with money. Through a combination of convenience, security, and accessibility, e-wallets are paving the way for a more inclusive, sustainable, and digitally empowered future.

In summary, this study explores the intersection of e-wallets and sustainable digital transformation within the mobile commerce sector, focusing on consumer perceptions in Dakshin Kannada district. It seeks to provide a nuanced understanding of how e-wallets are not only driving growth but also fostering a more sustainable and inclusive digital economy.

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