



**Criterion 1 – Curricular Aspects**  
**Key Indicator - 1.3 Curriculum Enrichment**

**Metric 1.3.2**

**Number of courses that include experiential learning through project work/field work/internship during the year**

- 1. Programme/Curriculum of the courses**
- 2. List of students undertaking Field Project**
- 3. 4 Sample Field Projects**

<b>Semester II</b>	<b>208</b>	<b>RM 03 - Field Project (FP)</b>
<b>4 Credits</b>	<b>LTP: 0:0:4</b>	<b>Subject Core Course – Research (Specialization Specific)</b>

**Course Outcomes: On successful completion of the course the learner will be able to**

CO#	COGNITIVE ABILITIES	COURSE OUTCOMES
CO 208.1	REMEMBERING	Recall and list key management concepts and frameworks relevant to their specialization specific field project.
CO 208.2	UNDERSTANDING	Demonstrate an understanding of the specific management theories and frameworks to real-world business issues.
CO 208.3	APPLYING	Apply theoretical knowledge to practical situations in their chosen field of specialization and demonstrate data driven decision making approach.
CO 208.4	ANALYSING	Analyze quantitative and qualitative data collected from the field to identify patterns, trends, and insights relevant to their specialization.
CO 208.5	EVALUATING	Evaluate the effectiveness of different management strategies and approaches by comparing their field project findings with existing literature and industry practices from the respective specialization / domain.
CO 208.6	CREATING	Create a comprehensive field project report and presentation that integrates their findings, analysis, and recommendations, demonstrating a professional and result-oriented approach.

#### A] Preamble:

- To integrate theory and practice by providing students with the opportunity to work on real-world issues.
- To provide experiential learning opportunities that go beyond traditional textbooks and classroom learning.
- To provide a platform to explore the functional aspects of each specialization.
- To deepen students' understanding of management concepts and frameworks.
- To develop application-oriented approach by bridging the gap between theory and practice.
- To foster the development of critical skills, a professional mindset, and a result-oriented approach.
- To highlight the insights from the business environment of the geographical region.

#### B] Guidelines for the Field Projects

##### B - 1] Nature of the Field Project:

- Field project must be related to the specialization of the student.**
- Field projects must be done individually. Group projects are not permitted.
- The project should involve fieldwork; **online projects are not permitted.**
- Primary data collection is mandatory.
- Field projects can be quantitative / qualitative in nature or even use mixed approaches.
- Field projects can involve surveys, interviews, case studies, visits or observation studies.
- For surveys, the sample size should be between more than or equal to 100 participants.
- For in-depth interviews (lasting at least 45-60 minutes), the sample size should be a minimum of 25 participants.
- Total Hours of Effort Expected:** 160 Hours, (This can be completed during the Semester, Saturdays, Sundays, Public holidays, Winter vacation in between Sem-I and Sem-II)

##### B - 2] Permissible Partner Organizations:

Students have the flexibility to conduct their field projects with any of the following organizations:

- Companies listed on either NSE or BSE in India /abroad
- Unlisted subsidiaries of Listed Companies.
- Government / Semi-Government Undertaking / PSU
- Government Offices
- Consultancy Firms
- Start Ups with an existence of 3 years or more and manpower more than 25.
- Family managed businesses with an existence of 5 years or more and manpower more than 25.
- Cooperative Societies

**NOTE: Students can also carry out the Field Work without being associated to a specific organization.** Such projects may involve **quantitative / qualitative fieldwork** related to

- a) Contemporary issues of businesses
- b) Specialization specific concepts
- c) Local or regional concerns
- d) Matters of national importance.

**B - 3] Linkage with specialization:** The field project topic must be aligned with the specialization chosen and specialization electives offered in Semester II.

It can address local, national, or global issues relevant to the specialization, as guided by the faculty guide / mentor.

**B – 4 ] Selecting a Relevant Topic:** Consider current trends, issues, or challenges within the domain / specialization across various business (industry) sectors when conducting their project.

**B – 5 ] Identifying the Scope:** Define the project's scope to ensure it is manageable within the given timeframe and resources. Set realistic expectations regarding the project's depth and breadth.

**B – 6] Project Objectives** - Clearly outline the objectives of your field project.

**B – 7] Project Planning and Proposal:** Students shall define the scope and objectives of the specialization-specific field project, develop a project proposal, and gain approval from the institute.

**B –8] Reporting and Presentation:** Prepare a professional report & presentation that outlines your project, methodology, findings, and recommendations as per the outline given below. Your report should be clear, well-structured, visually appealing & the presentation must be delivered professionally.

**Presentation could be through any of the enlisted formats:** (this is an indicative list and innovative formats if any beyond this list may be adopted) -

1. Traditional Slide Deck Presentation
2. Infographics
3. Video presentation
4. Paper presentation
5. Poster presentation
6. Webinar or online presentation
7. TED-style presentation
8. Storytelling Presentation etc.

**B – 10] Indicative break up of hours (160 hours)**

1. 120 hours - On fieldwork (The field project shall be spread throughout the second semester, can be start immediatly after Sem-I exam Winter vacation)
2. 40 hours – Pre and post-field work including proposal making, analysis, report writing, etc.

**C] Field Project Proposal Outline**

The Field Project proposal, ranging from three to five pages, outlines the development plan for the project. It includes one or two paragraphs for each of the following components:

1. **Field Project Introduction:** Provide an overview of the project, including its context and scope.
2. **Statement of the Problem:** Clearly define the problem the project aims to address.
3. **Purpose of the Project:** Explain the main objectives and goals of the project.
4. **Significance of the Project:** Discuss the importance and potential impact of the project.
5. **Plan for Developing / Executing the Project:** Describe the approach and steps to be taken in developing / executing the project.
6. **Review of the Literature:** Include an initial literature review of one or two pages.

### **D] Field Project Report Outline**

The field project report includes the components mentioned below.

1. Title Page
2. Declaration by student
3. Acknowledgement by student
4. Certificate by the Guide on Institutional Letter Head
5. Certificate by the Partner Organization on Letter Head (if applicable)
6. Table of Contents
7. List of Tables (if needed)
8. List of Figures (if needed)
9. Abstract

#### **D – 1 ] Chapter I - Introduction:**

1. Statement of the Problem
2. Purpose /Objectives of the Project
3. Theoretical Framework
4. Significance of the Project
5. Definition of Terms (optional)

#### **D-2] Chapter II - Review of the Literature:**

1. Review the existing body of knowledge available on the problem or topic.

#### **D -3 ] Chapter III Method:**

1. Describes how the study was completed / conducted, including a specific description of subjects, procedures, equipment, materials, and other information pertinent to the study,

#### **D-4] Chapter IV – Data Collection and Analysis:**

1. Collecting relevant data from primary and secondary sources.
2. Analyzing data using appropriate analytical tools and techniques.

#### **D – 5] Chapter V – Results / Findings & Suggestions:**

1. Identifying key issues, opportunities, trends etc. based on data analysis.
2. Develop / propose feasible solutions or recommendations.
3. Reflect on the experience, lessons learned, and scope for further work / improvement.

#### **D - 6] Annexures**

1. Questionnaires
2. Observation Sheets
3. Field Maps
4. Exhibits
5. Geo Tagged Photos with Sample respondents
6. Any other relevant documents

### **E] Evaluation Pattern:**

Total Marks: 150

Formative Assessment: 50 Marks

Summative Assessment: 100 Marks

#### **E – 1] Formative Assessment Weightage (50 marks):**

1. Project Proposal - 5 marks
2. Interim Progress review I / Report I - 5 marks
3. Final Project Report - 10 marks
4. Final Presentation (30 marks with break up as indicated below)
  - a) Project Objectives - 5 marks
  - b) Quality of Analysis and Research - 5 marks
  - c) Problem Solving and Decision Making - 5 marks

- d) Innovation and Impact - 5 marks  
 e) Documentation and Reporting - 5 marks  
 f) Reflection - 5 marks

**E – 2] Summative Assessment Weightage (100 marks):**

1. There shall be a panel of 2 examiners for the Final Viva-Voce
2. University shall nominate External Examiners
3. Director shall nominate Internal Examiner
4. Presentation by each student along with a spiral bound report is mandatory
5. Students will deliver a 15 minutes presentation about their field project.
6. The panel will evaluate the presentation for 50 marks and the viva-voce shall have a weightage of 50 marks.
7. The presentation & the External viva voce shall evaluate the Field Project on:
  - a) Project Objectives
  - b) Quality of Analysis and Research
  - c) Problem Solving and Decision Making
  - d) Innovation and Impact
  - e) Documentation and Reporting
  - f) Reflection

<b>Semester II</b>	<b>209</b>	<b>GE 08 - Business Communication</b>
<b>2 Credits</b>	<b>LTP: 0:2:2</b>	<b>Generic Elective</b>

**Course Outcomes: On successful completion of the course the learner will be able to**

CO#	COGNITIVE ABILITIES	COURSE OUTCOMES
CO 209.1	REMEMBERING	DESCRIBE stages in a typical communication cycle and the barriers to effective communication.
CO 209.2	UNDERSTANDING	SUMMARIZE long essays and reports into précis and executive summaries.
CO 209.3	APPLYING	USE Dictionary and Thesaurus to draft and edit a variety of business written communication.
CO 209.4	ANALYSING	EXAMINE sample internal communications in a business environment for potential refinements.
CO 209.5	EVALUATING	COMPOSE variety of letters, notices, memos and circulars.

1. **Written Communication:** Different types of communication like letters, memos, reports, fax, email, presentations and multimedia, choosing the means of communication, stages in communication cycle, Barriers to effective communication, communication systems. (5)
2. **Writing Techniques:** Rules of good writing, adaptation and selection of words, masculine words, writing with style- choosing words with right strength and vigor, using a thesaurus, writing effective sentences, developing logical paragraphs, Précis writing, Developing coherent paragraphs, overall tone, drafting, editing and finalizing the business letters. Planning the persuasive message, common types of persuasive requests, principles of persuasive communication. Reformulating and summarizing - What is a summary? Using synonyms & antonyms, reducing phrases, guidelines for writing summaries, business summaries Comprehension: using a dictionary, grammatical precision, (phonetics), contextual clues, guidelines for comprehension. (7)
3. **Recruitment and employment correspondence:** Application letter, curriculum vitae, interview, references, offer of employment, job description, letter of acceptance, letter of resignation, writing routine and persuasive letters. (6)
4. **Internal Communications:** Memoranda, meetings - agenda and minutes, Writing memos, circulars, notices and emails. Positive and negative messages such as Letter of Appreciation, Letter of Congratulations, Warning Letter, Show Case Notice. Writing Follow up letters and reminders, Writing Sales letters, collection letters, Poster Making. Report writing - What is a report, Objectives of report, types of report, Report Planning, Types of Reports, Process, Structure and Layout, planning, Nature of Headings, Ordering of Points, Logical Sequencing, Graphs, Charts, Writing an Executive Summary, List of Illustration, Technique of writing a report, characteristics of business reports. (6)



**Academic Year 2024-2025**  
**List of students completed field project with project titles**

Sl. No	Name of the Student	Topic of the Field Project
1	Mitali Nilakhe	Analysing role of Financial Advisor In Influencing Investment Decisions with respect to Maharashtra
2	Ritesh Raju Ingale	Understanding consumer behaviour and investment inclination towards mutual funds
3	Kumar Zite	Understanding the key factors influencing customer satisfaction from adoption of electric vehicles (evs)
4	Suraj Rajesh Dahiya	Optimizing Inventory Management for Post Moulding Process
5	Neha Rama Vadgave	Understanding Employee Engagement initiatives and its role in Employee Satisfaction
6	Sakshi Shekhar Sali	Evaluating the impact of digital payment systems with special reference to youth
7	Sayli Chaudhary	Impact of Digital Transactions on Tax Revenue in India
8	Pranjal Gajbhiye	Analyse the investor's perception towards portfolio management
9	Minakshi Dansena	Detail study of e banking and its risk
10	Yash Mehta	Recruitment Challenges Faced by Startups
11	Trisha Banerjee	Financial Problems and Challenges faced by MSME in India
12	Shubham Sunil Tambade	Evaluating Strategies for Achieving Complete Loan Repayment by Age 55
13	Sahil Gharat	To study the process of food corporation of India in distribution of food grain for public distribution system
14	Kanchan Lomesh Nagapure	Comparative analysis of housing loans provided by banks and non-banking financial companies (NBFCs)
15	Chhaya Singh	Impact of financial literacy on retirement planning
16	Akshay Wanve	Influence of Brand Image on Customer Buying behaviour at Sawai Masale
17	Suparshav Patil	Impact of business analytics for increasing sales in big retail stores
18	Rohit Raju Dale	Digital transformation in banking services
19	Vishal Chaudhari	Awareness of ESG investigating among investors
20	Shree Latish Shinde	Analysing the Impact of Brand Image on Consumer Buying Behaviour for deodorants
21	Gayatri Gawande	Understanding the risk-taking behaviour of borrower toward loan

22	Simran Mahesh Khare	Employee relationship management
23	Omprakash Bhaurao Wanjari	Customers buying behaviour of iphone
24	Pranjali Dattatray Yewale	Employee's loyalty towards employee retention strategies
25	Shreya Tiwari	Work life balance under hybrid working among IT company
26	Janhavi Vikas Kamble	Understanding the work life balance initiatives at Mahindra Accelo
27	Megha Manoharan	Identification MBSR techniques of stress management is applied in an organization
28	Janhavi Vikas Kamble	Understanding work life balance initiatives at Mahindra Accelo
29	Yogita Ghanwat	To analyse work life balance of employees.
30	Rohan Jairam Dhopte	Understanding the impact of social media on Gen z's brand loyalty
31	Rohit Pandit Lone	To examine consumer awareness and perception about green marketing
32	Anjali Rathod	Customer Buying behaviour for Electric Vehicles
33	Viraj Lohat	Understanding occupational stress among bpo employees in pune
34	Anushka Patil	Analysing Retailers Perspective on Watan Market Insights & Analysis
35	Meetali Kerkar	Investment Preferences of Individuals Aged 25-45 in Alandi, Pune: A Study on Gold, Fixed Deposits, and Mutual Funds.
36	Bhosale Sakshi Abhijit	Market potential identification for a new product launch.
37	Vedika Uday Raskar	From comfort to Discipline - Assessing IT Employee Transition
38	Aadarsh Waghela	A Systematic Review on Investors Behavior in Stock Market
39	Vaishnavi Sanjay Belokar	Evaluating Investment Patterns Among various working professionals
40	Aishwarya Gundetwar	A study on investment preference of salaried employees in Nigdi Area
41	Mitali Sandeep Chaudhari	Personal Financial Planning among Young Professionals with Special Reference to PCMC
42	Mansi Kadam	Assessing the challenge faced by retailers in implementing the GST on electronic goods
43	Uday Deore	A Study on Investor's Perception Towards Mutual Fund with Special Reference to Pune
44	Akanksha Ranuji Shinde	Receivable, Payable Aging Analysis and Cash Flow Forecasting of Aqua Products and Services pvt.Ltd
45	Anish Adak	Reviewing Investors perception towards ESG funds with reference to Maharashtra
46	Aditya Patil	A Study of Impact of social media on Investment Decisions

47	Harshal Sonar	A study of mutual Fund Investment Patterns and Risk Preferences Among Investors
48	Sarthak Pande	The Study of Household Saving and Investment Preference
49	Ruturaj Suryawanshi	Awareness and Perception of Social Media Detox: A Study on consumer behaviour
50	Kajal Mahendra Kshirsagar	Understanding the borrowing behaviour of working professionals with respect to personal loan
51	Priya Khandelwal	Exploring the awareness of green finance
52	Arshad Bhaiyya Shaikh	Identifying Impact of Pune Metro Services on People & on other transportation
53	Bhagyashree Bharambe	To understand the investment trend in fixed deposit in public sector and private sector banks.
54	Rohit Raghvani	"Analysing benefits of Ayushman Bharat Jan Arogya Yojana Among Citizens"
55	Aashumati Subhash Salunkhe	Impact of individual behaviour on their financial planning
56	Abhilash Udawant	Integrating analytics for machine losses in stator & rotor production
57	Surya Prakash	A Study on marketing strategy of Reliance JIO
58	Pooja Mandlik	Credit card usage trends and consumer spending patterns
59	Riya Chauhan	Understanding the impact of live stream shopping on consumer purchase decision
60	Nilansh	A consumer satisfaction survey for a breakfast Restaurant
61	Pooja Tambore	"Determining Factors Influencing Preference Towards Life Insurance Policy (with reference to Pune)
62	Bhole Rutuja Kiran	Performance management of IT employees
63	Sayali Vishal Choudhari	The influence of media and news sentiment on investor's behavior
64	Kajal Rakesh Kumar Patel	Identifying and anticipating consumer behaviour towards organic skincare facewash
65	Aaditya Tukaram Thakur	A comparative analysis of service quality in public and private sector banks: a customer perspective
66	Prajakta Dalvi	Understanding the ever-changing financial policies and investment decision.
67	Dhawal Karande	Analysis of investment pattern of one-time investment and systematic investment plan
68	Sumit Bhowmik	"Evaluating the Role of CSR in Social Change: A Study on Public Awareness and Beneficiary Satisfaction in India."
69	Arkan Khan Qaisar Khan	Analysis of market potential for a new product launch
70	Shreyas Satish Auti	Process Optimization in Steel Processing
71	Khushi Surya Bihari Pandey	Analysing the Procedural challenges during sanctioning of loan.

72	Anuj Ambavkar	Analysing the Perception of Millennial/Gen Y & Gen Z towards Green Banking Products
73	Harshada Uttam Kavitkar	Understanding the usage, challenges and Benefits of ai based trading
74	Saurabh Dipak Raut	Evaluating golds growth and its viability as an investment vehicle
75	Shubham Pawaskar	A Comprehensive Analysis on Why People Avoid Investing in the Stock Market
76	Sarthak Pande	The Study of Household Saving and Investment Preference
77	Aditya Durge	Analysis on Consumer Satisfaction, and Policy Support for Electric Two - Wheelers
78	Sumit Barve	Understanding impact of inflation on investment decision
79	Kalpesh Naresh Kanade	Analysis of credit card usage patterns and debt management among adults
80	Anurag Hande	Understanding Financial Literacy and Investment Decisions Among Young Professionals (Age 20-35)"
81	Akruti Ravikiran Gaikwad	Understand the perception of an individual towards online banking services.
82	Swaranjali Dhananjay Nagane	Evaluating the Role of Bank of Maharashtra in Facilitating Agricultural Credit under Kisan Credit Card (KCC) Scheme
83	Samruddhi Mahadik	Evaluating the Role of Bank of Maharashtra in Facilitating Agricultural Credit under Kisan Credit Card (KCC) Scheme
84	Nehal More	Analysing Investors perception towards mutual funds
85	Shariya Wajid Shaikh	Buying behaviour on packaged noodles
86	Akanksha Rahekwal	Improving sales performance at sawsi food Pvt ltd
87	Jeet Ratneshwar	The role of chatbots and virtual assistant in customer interaction
88	Payal Mandal	Customer satisfaction of HDFC bank digital banking and loan services
89	Kunal Vijay Brahmankar	Sentimental Analysis impacting on stock market Investment
90	Manoj Datta Kalam	Determining Investor Awareness and Investing Behaviour Towards Various Investment Avenues with Reference to Maharashtra
91	Akshata Rajendra Katariya	Investing in Initial Public Offer (IPO)
92	Payal Kisan Ghate	A study on customer perception of online banking fraud
93	Jash Sushil Khatri	Customer satisfaction with HDFC digital banking services
94	Priti More	Comparative analysis of borrower's satisfaction
95	Gaurav Bhoir	Customer Preferences for Digital and Traditional Banking: A comparative Study
96	Pranay Agame	Market potential identification for Watan at Sawai Masala Pvt. Ltd.

97	Snehal Vikhe	Effectiveness of Training and Development Programs in Skill Enhancement
98	Shweta Patil	Comparative analysis of borrower's satisfaction
99	Sakshi Bhise	Role of Microfinance towards Women Empowerment
100	Arpita Atmaram Gawde	Analysing personal financial planning strategies of individual investors
101	Sarika Shelar	Reviewing the customer satisfaction towards quality of banking service with reference to Pune
102	Karan Bangar	To analytical study of SBI Mutual fund schemes
103	Megha Dandhare	Employee centric perspective on organisational development
104	Shubham Thakre	A Study on the Market Penetration and Effectiveness of Renew Plus - A Product by Aroyan Wellness
105	Snehal Kapse	Study on financial planning of individual investors
106	Gauri Deshmukh	Understanding the role of retirement saving behaviour among different age groups.
107	Bhavana Shegokar	Understanding consumer behaviour towards Electronic Banking ( e-Banking) services at Pune
108	Prachi Kaware	Employee skill development
109	Sejal Ravindra Kothawade	Understanding challenge and opportunities in working capital finance with reference to retailers
110	Ashok Bayad	Analysis Daily Collection Service Of Banks Through Retail Outlets.
111	Chirag Pawar	Enhancing quality control and wastage reduction
112	Sahil Satish Kota	Identifying the digital payment usage among different age groups
113	Akash Samanta	Understanding the Impact of Influencer Marketing vs. Celebrity Endorsements on Consumer Decision-Making"
114	Dhanush Murugan	Evaluating the packaging impact on consumer behaviour
115	Sakshi Jadhav	Awareness and preparedness for retirement among working professionals
116	Kanchan Ubale	Workplace stress and its effect on employee productivity



# MBA@IICMR



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**A**  
**Field Project Report**  
**on**  
**“EVALUATING THE IMPACT OF DIGITAL PAYMENT SYSTEMS**  
**WITH SPECIAL REFERENCE TO YOUTH ”**  
**at**  
**“ATSS’s IICMR, Pune”**

**SUBMITTED BY**  
**Ms. SAKSHI SHEKHAR SALI**  
**MBA –II Semester**  
**UNDER THE GUIDANCE OF**  
**Ms. PUJA GAVANDE**



# INSTITUTE CERTIFICATE



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Date :

### CERTIFICATE

This is to certify that Miss. SAKSHI SHEKHAR SALI is a Bonafide student of Master of Business Administration Program of this Institute for the Academic Year 2024-25.

She has undertaken and completed the field project as prescribed by the Savitribai Phule Pune University for the partial fulfillment of the Master's Degree course on the field project topic, "EVALUATING THE IMPACT OF DIGITAL PAYMENT SYSTEMS WITH SPECIAL REFERENCE TO YOUTH"

Ms. Puja Gawande  
Project Guide

Dr. Abhay Kulkarni  
Director, IICMR

Internal Examiner  
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Savitribai Phule Pune University (SPPU)

# FLOW OF THE PRESENTATION - INDEX



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5	Chapter V – Results / Findings & Suggestion
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6	Uniqueness of the Project
7	Key Insights
8	Annexure

# Abstract



- Youth are major users of digital payments
- 96% use digital payments
- UPI is most preferred (92.9%)
- Google Pay is most used (75.9%)
- 75% faced issues like payment failure, connectivity
- Digital payments improve money management
- Strong support for cashless economy

# Chapter I - Introduction:



- Digital wallets and m-payments are growing.
- Post-2016 (demonetization), digital payments surged
- Study focuses on usage, challenges, and impact on youth in Pune & Mumbai



# Chapter I – Problem Statement



- Adoption of digital wallets is high among youth.
- But security, technical issues, and awareness gaps still exist.



# Chapter I – Objectives :



- Study usage among youth.
- Identify challenges faced.
- Evaluate impact and significance in daily life.





15 key studies, e.g.:

- Ravi & Sunita (2021): Ease of UPI use.
- Kumar et al. (2020): Digital literacy matters.
- Bansal (2021): Security issues discourage use.
- PWC India (2021): 68% UPI users are youth.



## Introduction

- **Research Design:** Descriptive

## Sampling Design

- **Sampling Type:** Convenience Sampling
- **Sampling Method:** Non- Probability
- **Sample Size:** 112
- **Data Collection:** Structured Google Form and in depth interview.

## Summary of the research Instrument

- **Tools for Data Analysis:** MS Excel, Charts, Percentages
- **Statistical Techniques:** Frequency Distribution, Percentage Analysis & Data visualization.





- 74.1% use digital payments daily.
- 92% prefer UPI.
- Top apps: Google Pay (75.9%), PhonePe (15.2%).
- 75% faced issues like failure, delays, poor network.
- 94.6% say transactions are easier now.
- 96.4% feel digital payments reduced cash use.

- **Findings:**

Most youth actively use digital payments, with UPI and Google Pay as top choices, showing high daily usage but also facing issues like transaction failures, while overall finding the systems easy and helpful in daily life.

- **Suggestions:**

To improve digital payment usage among youth, apps should enhance security, simplify interfaces, offer better support, and promote digital literacy through awareness programs.



Title:

**“EVALUATING THE IMPACT OF DIGITAL PAYMENT SYSTEMS  
WITH SPECIAL REFERENCE TO YOUTH”**



**Objectives:**

- To study the usage on digital payment system amongst the youth.
- To know the problems and challenges of digital payment system.
- To evaluate the impact and importance of digital payments in their daily lives.



**Findings & Observations:**

- 96.4% of youth use digital payment systems.
- UPI is the top payment method (92.9%).
- Google Pay is the most used app (75.9%).
- 74.1% use digital payments daily.
- 75% faced issues like payment failure and delays.
- 94.6% say digital payments made transactions easier.

**Learnings:**

- Understood youth behavior and preferences in using digital payment systems.
- Gained practical experience in designing surveys and analyzing real-world data.

# Uniqueness of the Project



- Focused exclusively on youth
- Dual-city data (Mumbai & Pune)
- Practical insights from users themselves
- Includes visual data (charts, graphs, geo-tagged photos)

# Key Insights from the Project



- Youth are digital-first in finance.
- Government policies helped boost adoption.
- Still a digital divide (tech issues, fraud fears).
- Potential for full cashless transition.



# ANNEXURE



- **Summary of the Questionnaire:**

Divided into four sections:

- I. Demographic details
  - II. Usage patterns
  - III. Challenges faced
  - IV. Impact & importance.
- 
- ❖ Included 25 questions (MCQs and checkboxes).
  - ❖ Distributed via Google Forms.
  - ❖ Focused on youth aged 18–30 years.

# ANNEXURE



- **Geo Tagged Photographs.**



## • References

1. Ravi & Sunita (2021) – Found students prefer UPI apps like Google Pay due to ease and cashback
2. Kumar et al. (2020) – Highlighted how digital literacy increases app usage among youth
3. Bansal (2021) – Identified common issues like transaction failure and fraud.
4. PWC India (2021) – Reported that 68% of UPI users in India are aged 18–30, showing youth leadership in digital finance



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THANK

YOU!





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# Field Project Presentation





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**A  
Field Project Report  
on  
“Evaluating Strategies for Achieving Complete Loan Repayment by Age 55 ”  
at  
“Submitted to the Savitribai Phule Pune University in  
Partial Fulfillment of Requirement for the Award of Degree of ”**

**SUBMITTED BY  
Ms. CHHAYA SINGH  
MBA –II Semester  
UNDER THE GUIDANCE OF  
Dr.Sarita Samson**



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Audyogik Tantra Shikshan Sanstha's  
**INSTITUTE OF INDUSTRIAL & COMPUTER  
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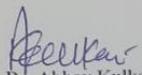
Date :

## CERTIFICATE

This is to certify that Mr. Shubham Sunil Tambade is a bona fide student of Master of Business Administration Program of this Institute for the Academic Year 2024-25.

He has undertaken and completed the field project as prescribed by the Savitribai Phule Pune University for the partial fulfillment of the Master's Degree course on the field project topic, "Evaluating Strategies for Achieving Complete Loan Repayment by Age 55"

  
 Project Guide

  
 Dr. Abhay Kulkarni  
 Director, IICMR

Internal Examiner  
 MBA@IICMR

External Examiner  
 Savitribai Phule Pune University (SPPU)



# COMPANY CERTIFICATE



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- Scan and insert company certificate if applicable

# FLOW OF THE PRESENTATION - INDEX



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3	Chapter III Method
4	Chapter IV – Data Collection and Analysis:
5	Chapter V – Results / Findings & Suggestion
6	Mapping of Objectives and Findings
6	Uniqueness of the Project
7	Key Insights
8	Annexure

# Abstract



- This study explores various financial strategies aimed at achieving complete loan repayment by the age of 55, a milestone often associated with financial independence and retirement planning. Through comparative analysis of repayment plans, including accelerated payment schedules, debt consolidation, investment-income integration, and lifestyle adjustments, the research assesses their effectiveness across diverse income levels and debt types. This Project also considers behavioral and psychological factors influencing repayment discipline and the role of financial literacy in successful debt management. Using case studies and financial modeling, the study identifies best practices and key decision-making criteria to empower individuals in crafting personalized repayment strategies. The findings underscore the importance of early planning, consistent budgeting, and informed financial choices in attaining debt-free status by mid-life.



# Chapter I - Introduction:



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1. In an era marked by increasing financial responsibilities and rising costs of living, managing debt effectively has become a critical aspect of personal financial planning. Among the various types of financial obligations, loans—whether student, home, personal, or business-related—often constitute a significant portion of an individual's financial burden. As individuals plan for mid-life financial stability and retirement, setting a target for complete loan repayment becomes essential to ensure long-term security and peace of mind.

2. This project aims to evaluate effective strategies that individuals can adopt to achieve complete loan repayment by the age of 55. This age milestone is significant as it often represents a transitional phase where financial priorities shift toward retirement savings, healthcare planning, and legacy goals. By examining key factors such as income management, budgeting techniques, refinancing options, investment planning, and lifestyle adjustments, this study seeks to identify actionable pathways toward financial independence.



# Chapter I – Problem Statement



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- Many individuals enter their working years with student loans, mortgage debt, personal loans, and credit card obligations. While these debts may initially be manageable, the cumulative burden over time can impact financial stability, retirement readiness, and overall quality of life. A significant challenge faced by many adults is the inability to become debt-free before retirement age, which often leads to financial insecurity in later years. Despite various financial planning tools and strategies, a large number of people still carry substantial debt beyond age 55. This study aims to evaluate the effectiveness of different financial strategies in helping individuals achieve complete loan repayment by the age of 55.



# Chapter I – Objectives :



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1. To examine common types of loans carried into midlife and their impact on long term financial goals.
2. To evaluate the effectiveness of early payment plans, refinancing, consolidation, budgeting, and income-increasing strategies.
3. To identify key factors (e.g., income level, financial literacy, lifestyle choices) that influence successful debt repayment by 55.
4. To propose a strategic framework or model that can guide individuals in planning for early debt freedom.

# Chapter II - Review of the Literature



- 1.Kumar & Sharma (2021):** Structured budgeting (e.g., 50/30/20 rule) and auto-debit improved repayment, leading to debt clearance by age 55.
- 2.Lee (2022):** Financial literacy increased early repayment likelihood by 40%, stressing the need for education programs.
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- 10.Verma & Deshmukh (2021):** Coordinated dual-income repayment strategies closed loans up to 5 years early.

## Chapter 3: Methodology

### 3.1 Introduction

### 3.2 Research Design

A descriptive-analytical, quantitative approach was used to identify and evaluate financial strategies through surveys.

### 3.3 Sampling Design

- **Type & Method:** Non-probability, purposive snowball sampling targeting individuals aged 25–55 with loan experience.
- **Sample Size:** 100 participants from diverse income, employment, and geographic backgrounds.

### 3.4 Data Collection

- **Primary Data:** Surveys and interviews with 121 individuals on income, loan payments, budgeting, and retirement goals.
- **Secondary Data:** Financial reports, national statistics, and academic literature.

### 3.5 Research Instrument

Structured questionnaire with closed and Likert-scale questions covering demographics, repayment strategies, financial literacy, and lifestyle changes during repayment.

### 3.6 Statistical Techniques

- Descriptive statistics for profiling
- Chi-square tests for relationships between loan types and strategies
- Correlation analysis for links between income, literacy, and repayment
- Regression analysis to identify predictors of loan-free status by 55

# Chapter IV – Data Collection and Analysis:



- Data Collection Primary data was collected through a structured questionnaire distributed via online and physical means.
- The questionnaire included both close-ended and likert-scale questions related to financial literacy (knowledge, behavior, and attitude) and retirement planning activities (savings, investment, and pension participation).
- Secondary data was also reviewed from journals, reports, and government publications to support the primary findings.
- Data was coded and analyzed using Microsoft Excel and SPSS (Statistical Package for the Social Sciences). Descriptive and inferential statistics were used to interpret the data and draw conclusions

# Chapter V – Results / Findings & Suggestion



## Key Findings

1. **38%** prioritize long-term financial security.
2. **43.8%** start loan repayment planning early.
3. **31.4%** benefit from loan consolidation; **25.6%** haven't tried it.
4. **58.7%** avoid credit and spend within means.
5. **50.4%** track expenses manually; **25.6%** use digital tools.
6. **34.7%** increase income via extra work; **25.6%** aim for promotions.
7. **50.4%** split extra income between loans and savings.
8. **41.3%** found passive income strategies effective.
9. **50.4%** allocate under 10% of income to loan repayments.

## Suggestions

1. Promote loan consolidation to reduce interest and simplify payments.
2. Encourage use of budgeting apps for better expense control.
3. Teach budgeting and saving skills to youth.
4. Motivate earning through side jobs or career growth.
5. Emphasize emergency savings to avoid missed payments.



Objectives:

- To evaluate the effectiveness of early payment plans, refinancing, consolidation,
- To budgeting, and income-increasing strategies.
- To identify key factors (e.g., income level, financial literacy, lifestyle choices) that
- To influence successful debt repayment by 55.



Findings & Observations:

- 1.Promote loan consolidation to reduce interest and simplify payments.
- 2.Encourage use of budgeting apps for better expense control.
- 3.Teach budgeting and saving skills to youth.
- 4.Motivate earning through side jobs or career growth.
- 5.Emphasize emergency savings to avoid missed payments

Learnings:

- Financial Literacy is Crucial  
Knowledge ≠ Action (Always)

# Uniqueness of the Project



- This project stands out by combining real-life financial behaviors with academic insights to identify practical, proven strategies for achieving complete loan repayment by age 55. Unlike typical financial studies, it integrates data from both digital tool users and manual planners, includes diverse income groups, and emphasizes psychological, technological, and educational factors influencing debt clearance—offering a holistic and actionable roadmap for financial freedom.

# Key Insights from the Project



- 1.Early Planning Matters:** 43.8% of individuals begin repayment planning early, which leads to better outcomes.
- 2.Loan Consolidation Helps:** 31.4% found loan consolidation reduced interest and simplified repayment.
- 3.Credit Avoidance is Common:** 58.7% prefer to avoid credit and spend only what they earn.
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# ANNEXURE



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1. What are your main financial goals, and how do you include them in your daily money decisions?

- a) Paying off my loan first
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- c) Focusing on long-term financial security
- d) Other (please explain)

2. When did you start planning to repay your loan, and what methods have helped you the most?

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6. Have you tried refinancing or combining your loans? If so, how did it help?

- a) Yes, it lowered my payments and interest
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- a) I use an app or spreadsheet
- b) I track my expenses manually
- c) I check my finances sometimes but don't track closely
- d) Other (please explain)



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# Field Project Presentation





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**A  
Field Project Report  
on  
“Evaluating Strategies for Achieving Complete Loan Repayment by Age 55 ”  
at  
“Submitted to the Savitribai Phule Pune University in  
Partial Fulfillment of Requirement for the Award of Degree of ”**

**SUBMITTED BY  
Ms. CHHAYA SINGH  
MBA –II Semester  
UNDER THE GUIDANCE OF  
Dr.Sarita Samson**



# INSTITUTE CERTIFICATE



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Audyogik Tantra Shikshan Sanstha's  
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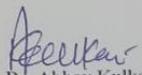
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# Chapter V – Results / Findings & Suggestion



## Key Findings

1. **38%** prioritize long-term financial security.
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## Suggestions

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Findings & Observations:

- 1.Promote loan consolidation to reduce interest and simplify payments.
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Learnings:

- Financial Literacy is Crucial  
Knowledge  $\neq$  Action (Always)

# Uniqueness of the Project



- This project stands out by combining real-life financial behaviors with academic insights to identify practical, proven strategies for achieving complete loan repayment by age 55. Unlike typical financial studies, it integrates data from both digital tool users and manual planners, includes diverse income groups, and emphasizes psychological, technological, and educational factors influencing debt clearance—offering a holistic and actionable roadmap for financial freedom.

# Key Insights from the Project



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# ANNEXURE



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1. What are your main financial goals, and how do you include them in your daily money decisions?

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- a) Yes, it lowered my payments and interest
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**MBA@IICMR**

**A  
Field Project Report  
on  
“CREDIT CARD USAGE TRENDS AND CONSUMER SPENDING PATTERNS”**

**SUBMITTED BY  
Ms. Pooja Arvind Mandlik  
MBA –III Semester**

**UNDER THE GUIDANCE OF  
Ms. Dipti Bajpai**



# INSTITUTE CERTIFICATE



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**INSTITUTE OF INDUSTRIAL & COMPUTER MANAGEMENT & RESEARCH (I. I. C. M. R.)**  
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**PHONE :** 020-27657648 **Societies Reg. Act 1860 Regn. No. MAH/469/P of 6-07-85**  
 020-27650011 **Mumbai Public Trust Regn. No. F- 324 of 16-07-66**  
**FAX :** 91-020-27655960 **Website : www.iicmr.org**  
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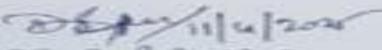
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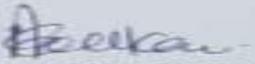
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She has undertaken and completed the field project as prescribed by the Savitribai Phule Pune University for the partial fulfillment of the Master's Degree course on the field project topic, "Credit card usage trends and consumer spending pattern"

  
 NE. DSP-S BASPAJ  
 Project Guide

  
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# Abstract



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- Study on credit card usage trends, spending behavior, and digital payment integration.
- This project aims to go into the various dimensions of credit card usage to understand current trends and behavioral patterns.



# Chapter I - Introduction



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- Credit cards impact modern transactions with convenience, rewards, and digital integration.
- It focuses on analyzing how frequently people use credit cards, the categories of goods and services they most commonly spend on.



# Chapter I – Problem Statement



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- Rise in credit card usage affects spending; need to understand impact in digital payment evolution.
- As increase in usage its impact on consumer spending behavior becomes more complex.



# Chapter I – Objectives :



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- To analyze trends in credit card usage.
- To identify key factors influencing spending behavior.
- To examine the role of digital payments and technological advancements.

# Chapter II - Review of the Literature



Summary of key studies:

The studies collectively explore various aspects of credit card usage, highlighting its convenience, impact on spending behavior, and the shift towards a cashless society. Overall, the evolution of plastic money reflects changing consumer attitudes, technological advancements, and the financial ecosystem's response.

Example:

- Chakravorti, S., & Emmons, W. R.() “Who pays for credit cards?”
- Bansi Patel and Urvi Amin (2012)in their research paper “Plastic Money : Roadway Towards Cash Less Society”
- Mandeep Kaur and Kamaldeep Kaur (2008) “Development of plastic cards market”
- Nirmala. R. Sonu (2015):Z “Analysis of the use of plastic money”

# Chapter III Method



- Introduction:  
Mixed methods with survey-based primary data collection targeting diverse credit card users.
- Research Design:  
Descriptive, quantitative design using structure questionnaires.
- Sampling Design: collection of primary data through a structured Google Form.
- Sampling Type: Non-probability, Convenience sampling.
- Sampling Method: Survey via Google Forms.
- Sample Size: 106 respondents.

- Data Collection: Primary data using structured Google Form.  
Questions on usage frequency, spending, debt management.
- Summary of Research Instrument:  
Demographics, Credit card usage patterns, Spending behaviors, Digital payment integration.
- Tools for Data Analysis: Word, Excel
- Statistical Techniques:  
Descriptive statistics: Percentage and frequency to summarize data.  
Data visualization: To interpret results effectively and draw meaningful conclusions.

# Chapter IV – Data Collection and Analysis:



- Survey of 106 respondents.
- Majority: 18-25 years age group.
- Most used network: RuPay, Visa.
- Primary usage: Convenience and cashless payments.
- Most common purchase: Online shopping.
- High UPI adoption (84%).
- 58.5% linked credit card to UPI.

# Chapter V – Results / Findings



## Key findings:

- RuPay most preferred network (55.7%).
- Convenience major usage reason (44.3%).
- Online shopping dominant purchase category.
- Increased spending observed post-credit card acquisition.
- High UPI and credit card linking rates.

# Objectives & Findings



## Objectives:

- 1.To analyze trends in credit card usage.
- 2.To identify key factors influencing spending behavior.
- 3.To examine the role of digital payments and technological advancements.



## Findings:

1. Youth-driven credit card usage and RuPay most preferred network.
2. Convenience and cashless payment is major usage reason.
3. Digital payments like mobile wallets, online banking, and QR code payments have dramatically changed and also transactions faster and cheaper.

## Learning:

- 1.Analyzed evolving consumer behavior regarding credit and digital payments.
- 2.Gained insights into financial decision-making among young consumers.



# Uniqueness of the Project



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## Uniqueness:

- Focus on UPI-credit card linkage trends.
- Emphasis on young adults' spending behavior.
- Integration of digital payments with traditional credit usage.

# Key insights from the Project

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Key insights:

- Youth-driven credit card usage.
- UPI integration transforming payment habits.
- Security concerns present.

# ANNEXURE



- Summary of the Questionnaire:
  1. Demographic Information (Age, Gender, Occupation)
  2. Credit Card Usage Patterns (Card use, Primary reason, Change in spending )
  3. UPI Usage Trends (RuPay, Digital Payment)

- Geo Tagged Photographs:



