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## DIGITAL PAYMENT APPLICATIONS

**Mrs.R.Visalakshi<sup>1</sup>**

**S.Kavinesh<sup>2</sup>**

**K.Sabareeswaran<sup>3</sup>**

<sup>1</sup>Assistant Professor, Department of Business Administration, Nallamuthu Gounder Mahalingam College, Pollachi

<sup>2</sup>III BBA, Department of Business Administration, Nallamuthu Gounder Mahalingam College, Pollachi

<sup>3</sup>III BBA, Department of Business Administration, Nallamuthu Gounder Mahalingam College, Pollachi

### Introduction

Many parts of our lives have been affected by information technology (IT), the most notable of which is the provision of an easy mechanism for making digital payments. The Indian government required residents to conduct all business transactions via digital means, either directly or indirectly, during the demonetization era. People have begun to transition from traditional payment systems to safe, secure, and convenient digital payment systems. As a result of major technological developments in smart phones and easy internet access, the Indian market has accepted digital payments. The percentage of digital payments processed in non-traditional ways is also rapidly increasing. The goal of this study is to learn about the many types of digital payment Methods that regular people engage in on a daily basis.

### Digital payments

A digital payment, sometimes called an electronic payment, is the transfer of value from one payment account to another using a digital device such as a Digital phone, POS (Point of Sales) or computer, a digital channel communications such as Digital wireless data or SWIFT (Society for the Worldwide Interbank Financial Telecommunication). This