



A Study on Usage of Various Online Payment Apps by the People Living in Ahmedabad City

Tanisha Bhatt^{1*}, Prince Vadher², Jignesh Vidani³

L.J. Institute of Management Studies

Corresponding Author: Tanisha Bhatt tanishab1288@gmail.com

ARTICLE INFO

Keywords: Online Payment App, Transaction, Digital Payment

Received : 5 November

Revised : 13 November

Accepted: 20 December

©2023 Bhatt, Vadher, Vidani: This is an open-access article distributed under the terms of the [Creative Commons Attribution 4.0 International](https://creativecommons.org/licenses/by/4.0/).



ABSTRACT

In Ahmedabad, the use of online payment app has increased rapidly for changing the financial scene in the area. This trend is reflected that the wider culture moves from cash transactions and towards a digital once, that is being inspired by the worldwide movement convenience and security towards a cashless society. For Ahmedabad people online payment app is a essential tool for manage their finance for regular transactions for online shopping, bill payments and many other transactions. The effective way these platforms into day- to-day life is the main cause of Ahmedabad residents make use of online payment Apps frequently. no need of having labour intensive, custom procedure, user find the no trouble of having transaction at their fingertips very fetching. most of the places now prefer or only take the digital payments, which has additionally stimulated this acceptance. The city's businesses and services are speedily digitized. Users' trust has been increasing continuously by strong encryption and authentication protocols, which have addressed security issues, which are frequently a barrier to the adoption of digital payments. Online payments app companies are do partnerships and promotional incentives and they have also raised awareness and encouraged users to make the switch. Ahmedabad's diversified population, which includes the older generations acceptance technology and tech-savvy young, shows how to inclusion this digital revolution is. The use of online payment app in Ahmedabad, taken as an entire thing, it is indicated of a vibrant urban environment where technology has been introduced into everyday life for transforming typical financial practices and opening the doors to effective economic ecosystem and more connections

INTRODUCTION

Digital Payment have completely changed the way business transaction are done in the Indian market(Vidani, 2015)(Vidani J. N., 2016)(Biharani & Vidani, 2018)(Vasveliya & Vidani, 2019). the market that used to rely wholly on cash has seen a marked boost in paperless financial transactions in recent years(Pradhan, Tshogay, & Vidani, 2016)(Vidani, 2018) (Sharma & Vidani, 2023). digital payment methods are progressively being used for daily transaction in the country(Modi, Harkani, Radadiya, & Vidani, 2016)(Vidani, 2018)(Vidani & Dholakia, 2020). India now ranks first among countries that use digital payment methods, with over 25.5 billion digital transactions in 2020 alone(Vidani & Solanki, 2015)(Sharma & Vidani, 2023).

Digital payments relate to the transaction made digitally or via an online mode, without implication of real money(Vidani, 2015)(Vidani, 2016)(Vidani, Chack, & Rathod, 2017). The Government of India's initiative "Digital India", aspire to turn India into a digitally empowered society that is "Faceless, Paperless, Cashless"(Vidani, 2016)(Odedra, Rabadiya, & Vidani, 2018)(Sachaniya, Vora, & Vidani, 2019). A variety of modes of digital payment are available to boost cashless transaction viz. BANKING CARD, USSD, AEPS, MOBILE WALLET, PREPAID CARDS, INTERNET BANKING, MOBILE BANKING, MICRO ATMs AND UPI(Vidani, 2015)(Vidani & Pathak, 2016)(Vidani & Singh, 2017). All the technique are in use, UPI or Unified Payment Interface has become the digital transaction hero in India(Sukhanandi, Tank, & Vidani, 2018)(Vidani J. N., 2020)(Patel, Chaudhary, & Vidani, 2023). A single application Combine multiple bank accounts. Without entering card details of user's financial transaction is completed in a just click(Vidani, 2015)(Vidani & Pathak, 2016)(Vidani, 2019).

UPI was launched in 2016 by the National Payments Corporation OF India with 21 member banks(Solanki & Vidani, 2016)(Vidani J. N., 2018)(Vidani, Jacob, & Patel, 2019). During the Covid period use of UPI has grown significantly(Singh, Vidani, & Nagoria, 2016) (Chaudhary, Patel, & Vidani, 2023). After the lockdown people have increasingly opted for digital method of payment over contactless financial transaction(Vidani, 2016). The use of digital payment methods expanded after demonetization(Mala, Vidani, & Solanki, 2016). According to statistics given by NPCI December 2021, there were 282 banks using UPI and transaction value higher than 8 lakh crores(Pathak & Vidani, 2016)(Bhatt, Patel, & Vidani, 2017)(Vidani, Meghrajani, & Siddarth, 2023). By 2026, it is predicted that the value of digital payment will be gain \$1trillion(Dhere, Vidani, & Solanki, 2016)(Vidani & Plaha, 2017)(Bansal, Pophalkar, & Vidani, 2023). As per NPCI UPI daily transaction are move to gain about 100 crores(Niyati & Vidani, 2016)(Vidani & Das, 2021) (Rathod, Meghrajani, & Vidani, 2022).

UPI is influenced by Fintech players like Phone pe, Google pay, Paytm, Amazon Pay, CRED, and BHIM.UPI has been helpful for peer -to- peer and peer to merchant financial transaction, starting with online transaction and extending home delivery and at a shop(Singh & Vidani, 2016)(Vidani J. N., 2022)(Vidani, Das, Meghrajani, & Singh, 2023). It facilitate the money transfer anytime and helps to away ATM cash withdrawals and cash on delivery problems a peer-to-peer collect request service is also included(Vidani & Plaha, 2016)(Saxena & Vidani, 2023).

Digital transaction not only benefits in managing seamless business transaction but also paperless and eco-friendliness(Solanki & Vidani, 2016)(Vidani, Das, Meghrajani, & Chaudasi, 2023).

LITERATURE REVIEW

1. Due to multiple planned and unplanned events Mobile payment services have become increasingly important in daily lives in India. the determinants of usage satisfaction of mobile payments which could enhance service adoption are to identify the objective of this study. combining technology adoption and service science literature the “Digital Service Usage Satisfaction Model” has been proposed and validated. Twitter based on hashtags and keywords from First the data was extracted. the large volumes of text were analysed using sentiment mining and topic modelling. identifying clusters among associated topics Then network science was also used. a theoretical model was developed based on literature using content analysis methodology. we validated the proposed model Finally using multiple regression analysis. the usage satisfaction of mobile payments services the study establishes that cost, usefulness, trust, social influence, credibility, information privacy and responsiveness factors are more important to increase. validate a new approach which uses social media data for developing an inferential theoretical model this is an endeavour(Arpan Kumar Kar, 2020).
2. Mobile payment apps are playing an important role in making urban areas economically stronger. The purpose of this study is to identify urban poor households in India like Pune, and Maharashtra, using mobile technology and adapting to the new technology. A thorough review of the published literature was conducted in the context of mobile payments, financial technology and financial inclusion. A field survey has been conducted to collect the data. SPSS has been used to conduct factor analysis and Amos software has been used to develop structural equation models. the Unified Theory of Acceptance and the Use of Technology (UTAUT-2) Model is based on this theoretical framework. Performance expectancy (PE), economic benefit (EB), convenience, technological conditions (TC), hedonic motivation (HM), and behavioural intention (BI), social influence (SI) affect the use of mobile applications. the control variables are Gender, education, occupation, and income. Mobile payment apps are frequently used by men. This study aims to understand poor household behaviour regarding the use of m-payment apps and actual usage patterns. The banking and mobile technology industry has some implications for the current study. For customer's intention of using m-payment apps, they have started new strategies for mobile industries and certain factors such as security, convenience and technical conditions. Banks and technology industries should test their privacy standards and make technology easier to use for consumers(K. Neelam, Sonali Bhattacharya, 2023).
3. In India, the usage of mobile apps is very popular. To run on smartphones, tablets and other mobile device they designed software applications for mobile apps. the owners of the mobile operating system They are available through app stores Apple's App Store, Google Play, Windows Phone Store and BlackBerry App World they are the most popular operating system-native stores. making payments via mobile apps are very useful to business peoples

for reducing time. making their work easier and smarter The Banking sector provides a mobile app when they open a current account. the business for making payments easily to the customers the study reveals that mobile apps are useful(X. C. A. Divya, 2018).

4. the most preferred method of payment is electronic payment systems. because it is timely, convenient, and effective. what drives people to use the system and to determine the most popular e-payment mode, this is the goal of the study. the two most popular modes of e-payment are banking cards and mobile wallets. because of a lack of digital literacy Certain areas of Haryana are reluctant to adopt a cashless system. According to the study findings, in the low-income sector which is dependent on cash, some educational institutions and other organizations routinely offer digital literacy programs to inform individuals about cashless transactions (Dr. Arti Gaur, Sanju Verma, 2023).
5. the transactions in the world and India is no exception because Digital transactions are taking over most. efficient payment system will speed up the liquidity flow of an economy proved by Various studies. In the era of digitisation, to give best service to consumers transactions using technology is the best way of being agile. with respect to online and digital payments and safety of these transactions The study is about understanding consumers' perceptions in this world of connected technologies. to know the perception of consumers towards cashless methods of transactions It is important for marketers. the concept of digital transactions the study is qualitative in nature and uses literature reviews to analyse. the various challenges and advantages of using digital transactions reviews delve insights. In India that digital transactions are accepted and usage is increasing year by year. while adopting digital payment the study finds the advantages and challenges which is faced by consumers(V. RanjithP., S. Kulkarni, A. Varma, 2021).

Research Gap:

The online payment app is a substantial amount of study has been done on the use of online payment apps globally, nationally and regionally. In this research, we found the usage patterns of online payment apps by people living in Ahmedabad city. More local insights are needed to understand the motives, and challenges of people using online payment apps. This research is also helpful for tech developers, businesses and policymakers who serve specific requirements of the urban population.

METHODOLOGY

Research Design:

1. Research Objectives:

- **Primary Objective:**

To investigate the figure and usage behaviour of various online payments apps by the people living in Ahmedabad.

- **Secondary Objectives:**

a. To search the demographical factors age, income, occupation, education that affect adoption of online payments apps.

b. To identify the major drawback that people may face in adopting online payments apps.

c. To examine which online payment apps are most commonly used.

- d. To inspect the effect of promotional campaigns, discounts on the usage of online payment apps.
2. **Type of Research:**
 - This is a Primary Research.
 3. **Research Design:**
 - This Research will be using Descriptive research design.
 4. **Participant:**
 - The Participant of this Research are People living in Ahmadabad City.
 5. **Area of Research:**
 - The area of Research is Ahmadabad City.
 6. **No. of Respondents:**
 - This Research Paper has Total Number of 151 Respondents.
 7. **Sampling Method:**
 - This research paper will be using Non - probability- Convenient sampling.
 8. **Data Collection Method:**
 - This Research Paper has used Questionnaire - Google form for Data Collection.
 9. **Analysis Collected Data:**
 - This Research Paper will be using MS Excel and SPSS Software for Data Analysis.
 - **Data Analysis:**
 - **Demographical Summary:**
 - Demographic summary for the above research is present below:
 - The data collection method used was Google form data collection in which total of 151 response were recorded of people living in Ahmedabad. Here we were taken two demographic factor that are age and gender.
 - The major part of the respondents is come in the 18 - 24 age group having a percentage of 46.1% with the smaller proportion distributed in the age group of 25 - 34 are 27.0% another age group of 35 - 44 with 15.1%, 45 - 54 are 5.9%, 55 - 64 with 4.6% and 65 and above with 0.7%.
 - In case of Gender distribution that are 50.7% are male who dose use of various online payment apps in comparison to female with is 48.7%.
 - **Reliability test: Cronbach's Alpha**

Table 1. Reliability Statistics

Reliability Statistics	
Cronbach's Alpha	N of Items
.110	18

*Source: SPSS Software

Interpretation: As the value is 0.110 the data is Not reliable.

Hypothesis testing:

H1: There is a remarkable association between age of respondent and find online payment app convenient for making various transaction.

Table 2. Crosstab: Find Online Payment App Convenient for Making Various Transaction

Crosstab

Count

	I Find online payment app convenient for making various transaction.					Total
	Strongly Disagree	Disagree	Neutral	Agree	Strongly agree	
Age 18 - 24	15	14	15	15	11	70
25 - 34	1	12	7	7	14	41
35 - 44	0	12	2	2	7	23
45 - 54	0	4	0	3	2	9
55 - 64	0	3	0	2	2	7
65 and above	0	0	0	0	1	1
Total	16	45	24	29	37	151

*Source: SPSS Software

Table 3. Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	36.404 ^a	20	.014
Likelihood Ratio	41.916	20	.003
Linear-by-Linear Association	3.084	1	.079
N of Valid Cases	151		

a. 19 Cells (63.3%) have Expected Count Less Than 5. The Minimum Expected Count is .11

*Source: SPSS Software

Interpretation: As the p value is greater than 0.05, therefore we reject H1. That's mean there is a no relationship between age of respondent and find online payment app convenient for making various transaction.

H2: There is a remarkable association between age of respondent and trust the security measures of the online payment app

Table 4. Crosstab: I Trust the Security Measures of the Online Payment App
Crosstab

Count

		I trust the security measures of the online payment app i use.					Total
		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	
Age	18 - 24	6	12	16	24	12	70
	25 - 34	21	3	13	3	1	41
	35 - 44	9	5	5	3	1	23
	45 - 54	6	1	0	2	0	9
	55 - 64	3	2	1	1	0	7
	65 and above	0	0	1	0	0	1
Total		45	23	36	33	14	151

*Source: SPSS Software

Table 5. Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	50.972 ^a	20	.000
Likelihood Ratio	57.138	20	.000
Linear-by-Linear Association	19.641	1	.000
N of Valid Cases	151		

a. 18 Cells (60.0%) have Expected Count Less Than 5. The Minimum Expected Count is .09.

*Source: SPSS Software

Interpretation: As the p value is greater than 0.05, therefore we reject H2. That's mean there is a no relationship between age of respondent and trust the security measures of the online payment app.

H3: There is a remarkable association between age of respondent and prefer online payment app that offer a variety of features.

Table 6. Crosstab: I Prefer Online Payment App that Offer a Variety of Features
Crosstab

Count

	I prefer online payment app that offer a variety of features.					Total
	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	
Age 18 - 24	11	8	16	30	5	70
25 - 34	8	15	11	4	3	41
35 - 44	7	4	6	6	0	23
45 - 54	2	2	3	1	1	9
55 - 64	2	1	3	0	1	7
65 and above	1	0	0	0	0	1
Total	31	30	39	41	10	151

*Source: SPSS Software

Table 7. Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	31.903 ^a	20	.044
Likelihood Ratio	34.288	20	.024
Linear-by-Linear Association	6.626	1	.010
N of Valid Cases	151		

a. 20 Cells (66.7%) have Expected Count Less than 5. The Minimum Expected Count is .07.

*Source: SPSS Software

Interpretation: As the p value is greater than 0.05, therefore we reject H3. That's mean there is a no relationship between age of respondent and prefer online payment app that offer a variety of features.

H4: There is a remarkable association between age of respondent and satisfied with the user interface and ease of use of the online payment apps I use

Table 8. Crosstab: I am Satisfied with the User Interface and Ease of Use of the Online Payment Apps i Use
Crosstab

Count

	I am satisfied with the user interface and ease of use of the online payment apps i use.					Total
	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	
Age 18 - 24	4	15	13	29	9	70
25 - 34	11	7	6	6	11	41
35 - 44	4	7	4	7	1	23
45 - 54	1	3	2	3	0	9
55 - 64	3	0	1	1	2	7
65 and above	0	0	1	0	0	1
Total	23	32	27	46	23	151

*Source: SPSS Software

Table 9. Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	34.447 ^a	20	.023
Likelihood Ratio	36.020	20	.015
Linear-by-Linear Association	3.713	1	.054
N of Valid Cases	151		

Interpretation: As the p value is greater than 0.05, therefore we reject H4. That's mean there is a no relationship between age of respondent and satisfied with the user interface and ease of use of the online payment apps i use.

H5: There is a remarkable association between age of respondent and likely to recommend the online payment apps i used to others.

Table 10. Crosstab: I am Likely to Recommend the Online Payment Apps i Used to Others

Crosstab

Count

		I am likely to recommend the online payment apps i used to others.					Total
		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	
Age	18 - 24	6	9	19	23	13	70
	25 - 34	9	7	8	11	6	41
	35 - 44	8	6	0	7	2	23
	45 - 54	2	2	0	1	4	9
	55 - 64	1	3	2	0	1	7
	65 and above	0	0	0	1	0	1
	Total	26	27	29	43	26	151

*Source: SPSS Software

Table 11. Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	32.143 ^a	20	.042
Likelihood Ratio	38.274	20	.008
Linear-by-Linear Association	3.687	1	.055
N of Valid Cases	151		

a. 19 cells (63.3%) have Expected Count Less than 5. The Minimum Expected Count is .17.

*Source: SPSS Software

Interpretation: As the p value is greater than 0.05, therefore we reject H5. That's mean there is a no relationship between age of respondent and likely to recommend the online payment apps i used to others.

H6: There is a remarkable association between age of respondent and How frequently do you use online payment apps for online shopping or retail payments?

Table 12. Crosstab: How Frequently do You Use Online Payment Apps for Online Shopping or Retail Payments?

Crosstab

Count

		How frequently do you use online payment apps for online shopping or retail payments?				Total
		Often	Occasionally	Rarely	Never	
Age	18 - 24	27	25	15	3	70
	25 - 34	10	21	8	2	41
	35 - 44	3	12	7	1	23
	45 - 54	0	6	2	1	9
	55 - 64	0	6	1	0	7
	65 and above	1	0	0	0	1
Total		41	70	33	7	151

*Source: SPSS Software

Table 13. Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	19.651 ^a	15	.186
Likelihood Ratio	23.541	15	.073
Linear-by-Linear Association	2.603	1	.107
N of Valid Cases	151		

a. 15 cells (62.5%) have Expected Count Less than 5. The Minimum Expected Count is .05.

*Source: SPSS Software

Interpretation: As the p value is greater than 0.05, therefore we reject H6. That's mean there is a no relationship between age of respondent and How frequently do you use online payment apps for online shopping or retail payments?

H7: There is a remarkable association between age of respondent and How likely are you to continue using the same online payment apps in the future?

Table 14. Crosstab: How Likely Are You to Continue Using the Same Online Payment Apps in the Future?

Crosstab

Count

		How likely are you to continue using the same online payment apps in the future?					Total
		Very likely	Likely	Neutral	Unlikely	Very unlikely	
Age	18 - 24	24	22	18	6	0	70
	25 - 34	11	10	15	3	2	41
	35 - 44	5	8	5	3	2	23
	45 - 54	1	0	7	1	0	9
	55 - 64	0	4	2	0	1	7
	65 and above	0	0	1	0	0	1
	Total	41	44	48	13	5	151

*Source: SPSS Software

Table 15. Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	44.890 ^a	20	.001
Likelihood Ratio	44.378	20	.001
Linear-by-Linear Association	1.762	1	.184
N of Valid Cases	151		

*Source: SPSS Software

a. 22 cells (73.3%) have Expected Count Less than 5. The Minimum Expected Count is .07

Interpretation: As the p value is greater than 0.05, therefore we reject H7. That's mean there is a no relationship between age of respondent and How likely are you to continue using the same online payment apps in the future?

H7: There is a remarkable association between age of respondent and How likely are you to recommend online payment apps to friend or family?

Table 16. Crosstab: How Likely are You to Recommend Online Payment Apps to Friend or Family?

Crosstab

Count

		How likely are you to recommend online payment apps to friend or family?					Total
		Very likely	Likely	Neutral	Unlikely	Very unlikely	
Age	18 - 24	22	26	17	5	0	70
	25 - 34	10	14	13	3	1	41
	35 - 44	5	7	7	4	0	23
	45 - 54	4	3	1	1	0	9
	55 - 64	3	1	3	0	0	7
	65 and above	0	0	1	0	0	1
	Total	44	51	42	13	1	151

*Source: SPSS Software

Table 17. Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	13.472 ^a	20	.856
Likelihood Ratio	13.795	20	.841
Linear-by-Linear Association	.302	1	.583
N of Valid Cases	151		

a. 20 Cells (66.7%) have Expected Count Less than 5. The Minimum Expected Count is .01.

*Source: SPSS Software

Interpretation: As the p value is greater than 0.05, therefore we reject H8 (Vidani, 2015)(Vidani & Solanki, 2015). that' s mean there is a no relationship between age of respondent and how likely are you to recommend online payment apps to friend or family (Pradhan, Tshogay, & Vidani, 2016).

RESULTS AND DISCUSSION

The research is focused on the factors affect the usage of various online payments apps by the people living in ahemdabad city(Modi, Harkani, Radadiya, & Vidani, 2016) (Bhatt, Patel, & Vidani, 2017).The data collection method take in using google form with 151 responses recorded (Sukhanandi, Tank, & Vidani, 2018).

Demographical Overview:

The Demographical data sample provide detailed of the respondents, nearly half of sample data belongs to age group 18-24 which is 46.1% (Sukhanandi, Tank, & Vidani, 2018) (Sachaniya, Vora, & Vidani, 2019). then next largest age group 25-34 which is 27.0% (Vidani & Dholakia, 2020).In the data

collected gender distribution is almost divide between males with 51.2% and females with 49.0% (Vidani & Das, 2021).

Reliability test:

However, the reliability test using Cronbach's Alpha shows there are a low reliability of the data ($\alpha = 0.110$) (Vidani J. N., 2022) (Saxena & Vidani, 2023).

Hypothesis Testing:

Hypothesis testing was done applying chi-square method and as per the survey there is no relationship between age of respondent and find online payment app convenient for making various transaction (Pathak & Vidani, 2016)(Modi, Harkani, Radadiya, & Vidani, 2016).Over all 8 hypotheses recommend that age is not determining factor of usage of online payment apps as p value exceed 0.05(Odedra, Rabadiya, & Vidani, 2018) (Vidani, Jacob, & Patel, 2019).So, it indicates that age does not decide anything about usage of various online payment apps (Vidani & Das, 2021) (Vidani J. N., 2022).

There is a numerous explanation for the rejection of above hypotheses between age group and various aspects of online payments app usage (Rathod, Meghrajani, & Vidani, 2022) unexpectedly the results signify not notable relationship between age and perceptions of convenience, users' interface and easy way to use, security measures, variation in features, continuousness of usage, intent to stick with the same app in future(Chaudhary, Patel, & Vidani, 2023).This analysis recommended that in spite of demographic variation, user attitude and behaviours in the direction of online payment apps in ahemdabad are not clearly affecting by age, focus on the necessity for a more subtle understanding for factors shaping consumer preferences in this context(Sharma & Vidani, 2023).

Future Scope of the study:

- The major limitation of this research is sample size. Sample size data of only 151 respondents limits the generality of the findings.
- Need to explore factors impact trust in security measures for older users.
- Developing additional definitive survey to measure user perceptions of online payment apps.
- Qualitative research for the help to focus group to gain deeper insights to making user motivate and expectations.
- Comparative study evaluate contrasting payment app designs, features to identify best practices.

Explore new places to identify opportunities for payment apps in undeserved area like rural communities or specific industries.

CONCLUSIONS AND RECOMMENDATIONS

In conclusion of this discovery suggest that the security measure, variety of feature, user interface, ease of use, recommendation, convenient, frequent use, recommendation to friends or family does not influence the usage of various online payment apps on the base of Participants age, on the other side of age factor such as income, education level, technological experience also help to deciding the various online payment apps.

FURTHER STUDY

This research still has limitations, so it is necessary to carry out further research related to the topic A Study on Usage of Various Online Payment Apps by the People in order to perfect this research and increase readers' insight.

REFERENCES

- Bansal, A., Pophalkar, S., & Vidani, C. (2023). A Review of Ed-Tech Sector in India. *International Journal of Management Analytics (IJMA)*, 1(1), 63-84.
- Bhatt, V., Patel, S., & Vidani, J. N. (2017, February). START-UP INDIA: A ROUGH DIAMOND TO BE POLISHED. *National Conference on Startup India: Boosting Entrepreneurship* (pp. 61-67). Pune: D.Y. Patil University Press.
- Biharani, S., & Vidani, J. N. (2018). ENTREPRENEURSHIP: CAREER OPPORTUNITY HAS NO GENDER DISCRIMINATION. *Compendium of Research Papers of National Conference 2018 on Leadership, Governance and Strategic Management: Key to Success* (pp. 101-104). Pune: D. Y Patil University Press.
- Chaudhary, N., Patel, V., & Vidani, C. J. (2023). A Review of Non-Technical Training Programmes Conducted by Corporate Trainers for IT Companies. *International Journal of Management Analytics (IJMA)*, 1(1), 85-110.
- Dhere, S., Vidani, J. N., & Solanki, H. V. (2016, November). A SURVEY ON THE TOWARDS SATISFATION LEVEL OF THE CUSTOMER SHOPPING MALL'S: AN ANALYTICAL STUDY. *International Multidisciplinary Journal Think Different*, 3(24), 45-50.
<https://timesofindia.indiatimes.com/blogs/pragnya-speaks/marching-towards-a-digital-india/?source=app&frmapp=yes>
- <https://doi.org/10.1007/s10796-020-10045-0>.
- <https://doi.org/10.14453/aabfj.v17i1.02>.
- <https://doi.org/10.36713/epra12517>.
- <https://doi.org/10.17762/PAE.V58I1.1270>.
- Mala, Vidani, J. N., & Solanki, H. V. (2016, November). GREEN MARKETING-A NEW WAY OF MARKETING: A REVIEW APPROACH. *International Multidisciplinary Journal Think Different*, 3(24), 40-44.
- Modi, R., Harkani, N., Radadiya, G., & Vidani, J. N. (2016, August). Startup India: Even Diamonds start as Coal. *INTERNATIONAL JOURNAL FOR INNOVATIVE RESEARCH IN MULTIDISCIPLINARY FIELD*, 2(8), 111-116.
- Niyati, B., & Vidani, J. N. (2016, July). Next Generation Children: Smarter or Faster. *INTERNATIONAL JOURNAL FOR INNOVATIVE RESEARCH IN MULTIDISCIPLINARY FIELD*, 2(7), 110-114.
- Odedra, K., Rabadiya, B., & Vidani, J. (2018). AN ANALYSIS OF IDENTIFYING THE BUSINESS OPPORTUNITY IN AGRO and CHEMICAL SECTOR - WITH SPECIAL REFERENCE TO AFRICAN COUNTRY UGANDA. *Compendium of Research Papers of National Conference 2018 on Leadership, Governance and Strategic Management: Key to Success* (pp. 96-100). Pune: D.Y Patil University Press.
- Patel, V., Chaudhary, N., & Vidani, C. J. (2023). A Study on Awareness of Various Non-Technical Training Programmes Conducted by Corporate Trainers for

- IT Companies in Ahmedabad. *International Journal of Management Analytics (IJMA)*, 1(1), 111-132.
- Pathak, K. N., & Vidani, J. N. (2016). A SURVEY ON THE AWARENESS SATISFACTION AS WELL AS TO KNOW THE LEVEL OF OF THE ONLINE SHOPPING AMONG THE PEOPLE OF AHMADABAD CITY. *Governance in E-commerce: Contemporary Issues & Challenges* (pp. 261-275). Ahmedabad: GTU.
- Pradhan, U., Tshogay, C., & Vidani, J. N. (2016, July). Short Messages: Its Effect on Teenager's Literacy and Communication. *INTERNATIONAL JOURNAL FOR INNOVATIVE RESEARCH IN MULTIDISCIPLINARY FIELD*, 2(7), 115-120.
- Rathod, H. S., Meghrajani, D. I., & Vidani, J. (2022, December). Influencer Marketing: A New Marketing Communication Trend. *Shodhsamhita*, VIII(12(II)), 155-167.
- Sachaniya, C., Vora, H., & Vidani, J. (2019). A Study on Identifying the Gap between Expected service and Actual Service with Special Reference to Suk Sagar Gir Resort, Sasan. In P. Rijwani, S. Shome, & D. Danak (Ed.), *BUSINESS, ECONOMY AND ENVIRONMENT: CORPORATE PERSPECTIVES* (pp. 162-169). Ahmedabad: Himalaya Publishing House Pvt. Ltd.
- Saxena, M., & Vidani, J. N. (2023). MBA Chai Wala. In M. R. Dixit, S. Bist, & S. Shah, *Searching Alternativies* (pp. 22-32). Ahmedabad: Routledge - imprint of Taylor & Francis group.
- Singh, P. K., & Vidani, J. N. (2016, November). PROBLEMS AND PROSPECTS OF AGRICULTURE MARKETING IN INDIA. *International Multidisciplinary Journal Think Different*, 3(22), 9-16.
- Singh, P. K., Vidani, J. N., & Nagoria, V. S. (2016, July-September). Waste Management: Inspire Today for A Better Tomorrow. *Journal of Basic and Applied Engineering Research*, 3(10), 921-926.
- Sharma, S., & Vidani, C. J. (2023). To Study the Consumer Attitude Towards Purchase Intention of Online Courses on Udemy Using Co-Relation with Reference to English Speaking and Excel Among Gen-Z in Ahmedabad. *International Journal of Management Analytics (IJMA)*, 1(1), 193-212.
- Sharma, S., & Vidani, C. J. (2023). To Study the Consumer Attitude Towards Purchase Intention of Online Courses on Udemy Using Regression with Reference to English Speaking and Excel Among Gen-Z in Ahmedabad. *International Journal of Management Analytics (IJMA)*, 1(2), 213-234.
- Solanki, H. V., & Vidani, J. N. (2016, November). A NEW ERA OF E-VYAPAR IN 21ST CENTURY: A REVIEW APPROACH. *INTERNATIONAL JOURNAL OF MULTIDISCIPLINARY EDUCATIONAL RESEARCH*, 5(11(2)), 61-77.
- Solanki, N., & Vidani, J. N. (2016, January). THE STUDY LEGAL ASPECTS OF TRADE IN ETHIOPIA. *ZENITH International Journal of Multidisciplinary Research*, 6(1), 226-284.
- Sukhanandi, S., Tank, D., & Vidani, J. N. (2018). ANALYSIS OF THE IMPACT OF WORK LIFE BALANCE ON WORKING WOMEN LEADER IN INDIA. *National Conference 2018 on Leadership, Governance and Strategic Management: Key to Success* (pp. 77-80). Pune: D.Y.Patil University Press.
- Vasveliyya, M., & Vidani, J. (2019). A Study on Analyzing Gap between Expected and Actual Customer Satisfaction Regarding Royal Enfield's Features and

- Services. In P. Rijwani, S. Shome, & D. Danak (Ed.), BUSINESS, ECONOMY AND ENVIRONMENT: CORPORATE PERSPECTIVES (pp. 79-85). Ahmedabad: Himalaya Publishing House Pvt. Ltd.
- Vidani, J. N. (2015, December). "THE STUDY OF THE CONCEPTS OF PERSONALITY TRAITS, VALUES, SKILLS AND PERCEPTION OF DR.MANMOHANSINGH. The Indian Writer' s e - Journal, 1(1), 1-14.
- Vidani, J. N. (2015, Novemmber). Self Aid Group - A Preeminent way for Bucolic Female Empowerment. International Journal of Advance Engineering and Research Development, 2(11), 351-360.
- Vidani, J. N. (2015, December). THE STUDY OF INVESTMENT PATTERN OF THE PEOPLE OF BHAVNAGAR DISTRICT. The Indian Writer's e - Journal, 1(1), 1-26.
- Vidani, J. N. (2015, December). THE STUDY OF PESTLE ANALYSIS IN KERALA STATE. ZENITH International Journal of Multidisciplinary Research, 5(12), 33-50.
- Vidani, J. N. (2016, November). Fake Opportunities and Real Challenges of an Indian Women Entrepreneurs: A Review Approach. International Journal of Multidisciplinary Educational Research, 5(11(3)), 224-237.
- Vidani, J. N. (2016). IS ENTREPRENEURSHIP A GENDER BLIND (PART II). Indian Journal of Technical Education (IJTE) - Special Issue for ICWSTCSC-2016, 25-33.
- Vidani, J. N. (2016, December). Roles of a Bhartiya Nari Vyapari: A Case study review Approach. International Journal of Management, IT & Engineering, 6(12), 328-341.
- Vidani, J. N. (2016, September). Rural Women Entrepreneurship: "Nari Bani Vyapari". International Journal of Management and Research, 1, 208-213.
- Vidani, J. N. (2018). Export and Import Procedures (Vol. 1). Online: Educreation Publishing .
- Vidani, J. N. (2018). MERGER AND AQUISITIONS: A CASE FROM INDIAN TELECOM SECTOR VODAFONE & IDEA. Compendium of Research Papers of National Conference 2018 on Leadership, Governance and Strategic Management: Key to Success (pp. 105-108). Pune: D.Y Patil University Press.
- Vidani, J. N. (2018). Overview of Opportunities and Challenges in Marketing Strategies of Ecopreneurs for their Eco-Prenrrial Products in the Markets of Saurashtra Region. In B. UNNY, D. N. BHATT, & D. S. BHATT (Ed.), Transformation Through Strategic and Technological Interventions (pp. 159-167). Ahmedabad: McGraw Hill Education (India) Private Limited.
- Vidani, J. N. (2019). INFLUENCER MARKETING: A NEW TREND. Nafional Conferenee on "Multidisciplinary Research in Socelal Seienes & Management Studies. 6, pp. 344-353. Pune: D.Y Patil Institute of Management Studies.
- Vidani, J. N. (2020). ROLE OF WOMEN IN AGRICULTURE SECTOR OF INDIA. In P. (. Mateen, WOMEN EMPOWERMENT & ECONOMIC DEVELOPMENT (pp. 32-47). Kanpur: International Publications.
- Vidani, J. N. (2022). Digital Marketing for Business in #hashtag era (Vol. 1). Delhi, India: Publishing Expert.

- Vidani, J. N., & Das, D. S. (2021, August). A Review on Evolution of Social Media Influencer Marketing: Reflection on Consumer Behaviour and Consumer's Decision-Making Process. *Turkish Online Journal of Qualitative Inquiry (TOJQI)*. Retrieved from <https://www.tojqi.net/index.php/journal/issue/view/51>
- Vidani, J. N., & Dholakia, A. (2020). An Introspective Study on Retail Sector The Current Scenario in Gujarat and India. In R. B. Chauhan, *Management and Innovation: Research Study* (pp. 1-15). Kanyakumari: Cape Comorin Publisher.
- Vidani, J. N., & Pathak, K. N. (2016). A SURVEY ON AWARENESS AND SATISFACTION LEVEL OF THE CONSUMERS OF ONLINE GIFTING WITH SPECIAL REFERENCE TO AHMADABAD CITY. *Governance in E-commerce: Contemporary Issues & Challenges* (pp. 121-135). Ahmedabad: GTU.
- Vidani, J. N., & Plaha, N. G. (2016, November). SWACHH BHARAT: CSR INITIATIVE BY INDIAN CORPORATES. *International Multidisciplinary Journal Think Different*, 3(22), 44-50.
- Vidani, J. N., & Plaha, N. G. (2017). AGRIPRENEURSHIP: A REINCARNATION OF INDIAN AGRICULTURAL SECTOR. *Proceedings of the International Conference on Enhancing Economic Productivity and Competitiveness through Financial and Monetary Reforms* (pp. 154-159). Ahmedabad: GTU.
- Vidani, J. N., & Singh, P. K. (2017). To study the effect of marketing on awareness and the use of contraceptive pills in the rural areas with special Reference to Ahmedabad District. *Services in Emerging Markets* (pp. 254-265). Ahmedabad: Emerald.
- Vidani, J. N., & Solanki, N. (2015, December). THE STUDY OF FUNDAMENTAL CONCEPTS OF MANAGEMENT FOCUSING ON POSDCORB ANALYSIS - PARLE INDIA PVT. LTD. *EXCEL International Journal of Multidisciplinary Management Studies*, 5(12), 45-56.
- Vidani, J. N., Chack, P. K., & Rathod, D. N. (2017, February). STARTUP INDIA: A CHALLENGING WAY OF THRONES. *National Conference on startup India: Boosting Entrepreneurship* (pp. 111-118). Pune: D. Y. Patil University Press.
- Vidani, J. N., Meghrajani, I., & Siddarth, D. (2023, May). Unleashing the Power of Influencer Marketing: A Study on Millennial Consumer Behaviour and its Key Antecedents. *JOURNAL OF EDUCATION: RABINDRA BHARATI UNIVERSITY*, XXV(6), 99-117.
- Vidani, J., Jacob, S., & Patel, M. (2019, July - September). MENTAL HEALTH START-UP: MOODCAFE. *Economic Challenger: An International Journal*, 21(84), 35-42.
- Vidani, J. N., Das, S., Meghrajani, I., & Singh, G. (2023, August). Influencer Marketing and Gendered Consumer Behavior: An Analysis of Clothing Purchases across Different Fashion Categories. *Sodhsamhita*, 137-157.
- Vidani, J., Das, S., Meghrajani, I., & Chaudasi, C. (2023). Unveiling the Influencer Appeal: A Gender-Centric Exploration of Social Media Follower Motivations. *Rabindra Bharati Journal of Philosophy*, 182-203.