3.2.1Number of papers in journals notified on UGC website during the year

Year	2023-24
No. of Research Papers Published	13

Title of paper	Name of the author/s	De par tm ent of the tea che r	Name of journal	Year of publi catio n	ISSN number	Link to the recognition in UGC enlistment of the Journal
Fostering Sustainable Economic Growth: Empowering Change through Green Finance and FinTech	Dr. Reeta Sontakey/Dr Sumantb Wachasuder	Co m me rce	Madhya Pradesh Journal of Social Sciences (A Biannual Journal of M.P Institute of Social Science Research, Ujjain)	2024	ISSN: 0973- 855X, Vol. 29, No.1, 2024	file:///C:/Users/hp/Download s/13.%20PAPER%2023-24.pdf
A STUDY ON CONSUMER PERCEPTION ON USING GREEN PRODUCTS IN NAGPUR CITY	Rahul Kale/ Reeta Sontakey	Co m me rce	IPE Journal of Management	2024	ISSN 2249- 9040	file:///C:/Users/hp/Download s/21.%20PAPER%2023-24.pdf

UNRAVELLING THE IMPACT: A COMPREHENSIVE REVIEW OF OCCUPATIONAL STRESS ON TEACHER PERFORMANCE	Shubhda Tapas/ Reeta Sontakey	Co m me rce	IPE Journal of Management	2024	ISSN 2249- 9040	file:///C:/Users/hp/Download s/22.%20PAPER%2023-24.pdf
EVALUATING THE FINANCIAL PERFORMANCE OF CHOSEN INDUSTRIES IN CONJUNCTION WITH SOLID WASTE MANAGEMENT	Vaibhav Dharmadhik ari/ Reeta Sontakey	Co m me rce	Humanities and Social Science Studies,	2024	ISSN 2319- 829X	file:///C:/Users/hp/Download s/23.%20PAPER%2023-24.pdf
A study on the awareness and attitude of online transaction.	Dr. Vinod Dongarwar	Eco no mic s	Sanshodhak		ISSN No. 2394- 5990	Offline
Consumer perception and knowledge of the cashless transaction.	Dr Vinod Dongarwar	Eco no mic s	Annals of the Bhandarkar Oriental Research Institute 2024 journal	2024		Offline
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MATHEMATICAL APPROACHES TO DATA PRIVACY AND CRYPTOGRAPHY	Dr. Medha Kanetkar/ Mrunmayee Kanetkar	Co m me rce	AFJBS	2024		https://www.afjbs.com/issue- content/mathematical- approaches-to-data-privacy- and-cryptography-5821

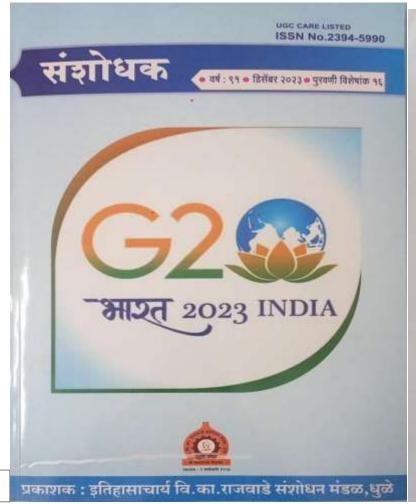
"A Detailed Study Of Crypto Currency Wallets In Crypto Currency"	Medha Kanetkar/ Mrunmayee kanetkar	Co m me rce	Journal of Namibian Studies, 38 S1 (2023): 960-969	2023	ISSN: 2197-5523 (online)	file:///C:/Users/hp/Download s/JNS%20-%2038%20- %20S1%20-%2062%20(2).pdf
Banning To Regulating: Unexpected Journey of Crypto Currencies in India"	Mrunmayee Kanetkar	Co m me rce	International Advance Journal of Engineering, Science and Management (IAJESM)	2024	, ISSN - 2393-8048	file:///C:/Users/hp/Download s/11-15%20(3).pdf
Understanding Effect of Study (State Board &CBSE Board) on Development of Self- Concept in Students with Respect to Gender	Dr. Jaya Golatkar	Psy chil ogy	Gender & Health Society	2024		-
Self Concept and Suicidal Ideation in Students: A Correlation Study"	Dr. Jaya Golatkar	Psy chil ogy	Social Science Journal for Advanced Research	2024	ISSN: 2583-0074	: https://ssjar.singhpublication. com
ROLE OF ARTIFICIAL INTELLIGENCE IN SPORTS	Dr. Nishant Tipte	Sp ort s	Annals of the Bhandarkar Oriental Research Institute	2024	ISSN: 0378-1143	file:///C:/Users/hp/Download s/3%20Role%20of%20Al%20i n%20Sports%20Feb%202024. pdf

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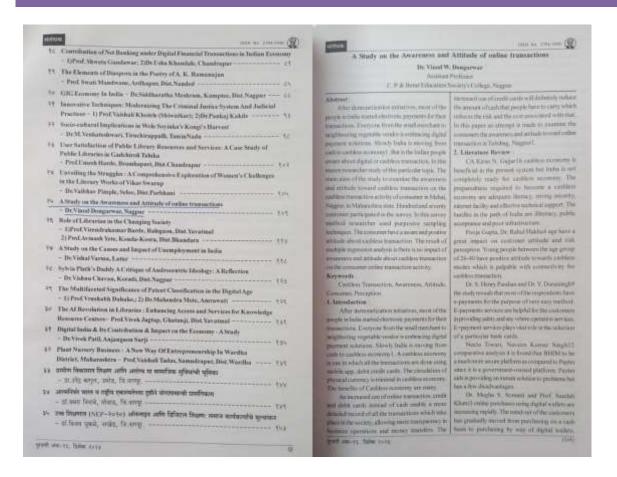


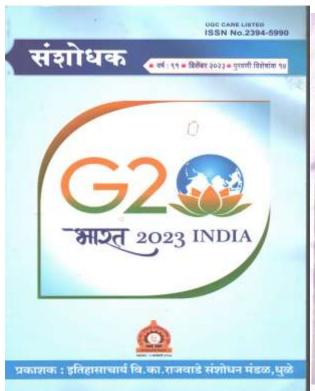
Dr. Viriod Dongarwar IQAC Co-ordinator C.P. & Berar Education Society's College, Nagpur

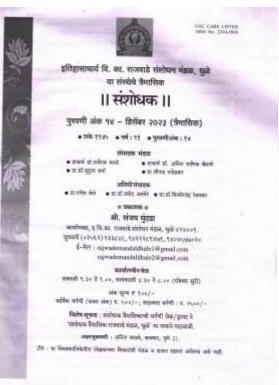
Dr. Dongarwar











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CONSUMERS PERCEPTION AND KNOWLEDGE OF THE CASHLESS TRANSACTION

Dr. Vined W. Dongarwar

Assistant Professor, C.P. & Berat Education Society's College, Nagpur

Abstract. After demonstration instatives, most of the people at India started electronic payments for their transactions. Everyone from the small murchant to neighbouring vegetable vendor is embracing digital payment solutions. Slowly India is moving from each to cashless economy! But it the Indian people aware about digital or cashless transaction. In this reason researcher study of this particular topic. The main aims of the study to examine the perception and knowledge toward cashless transaction on the cashless transaction activity of custamer in Mahal, Naggor, in Maharashira state Hundred and seventy customer puriscipated in the survey. In this survey method transaction and purpositive perception about cashless transaction. The result of multiple regression analysis is there is no impact of perception and knowledge about cashless transaction on the consumer online transaction activity.

Keywords: Cashless Transaction, Knowledge, Online, Consumer, Perception,

LINTRODUCTION

The increasing usage of the internet, amart phones and excessive initiatives taken by government hodies towards digital payment have led to the exponential growth of cashless payment companies in India. The cashless payment system in India was introduced under the flagship program of Digital India initiative by the Government of India. After demonetization initiatives, most of the people in India started electronic payments for their transactions. Everynne from the small merchant to neighbouring vegetable vendor is embracing digital payment solutions. Slowly India is moving from eash to eashless economy. A cashless economy is one in which all the transactions are done using mobile app, debit credit cards. The circulation of physical currency is minimal in cashless economy. The benefits of Cashless economy are many.

An increased use of online transaction, credit and debit cards instead of cash enable a more detailed second of all the transactions which take place in the society, allowing more transparency in business operations and enough transfers. The increased use of credit cards will definitely reduce the amount of cash that people have to carry which reduces the risk and the cost associated with that. In this paper an attempt is made to examine the consumers the perception and knowledge toward online transaction in Tulusibae, Nagpur²

2. LITERATURE REVIEW

CA Kinan N.Cajjar *cashless economy is beneficial in the present system but India is not completely ready for cashless economy. The preparedness required to become a cashless economy are adequate literacy, strong security, internet facility and effective technical support. The hardles in the path of India are illiteracy, public acceptance and poor infrastructure.

Poora Gopta, Dr. Rahul Haichu²age have a great impact on customer attitude and risk perception. Young people between the age group of 26-40 have positive attitude towards cashless modes which is palpable with connectivity for cashless transaction.

Dr. 5. Henry Pandian and Dr. V. Duraisingh the study reveals that most of the respondents have e-

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Dr. Medha Kanetkar

