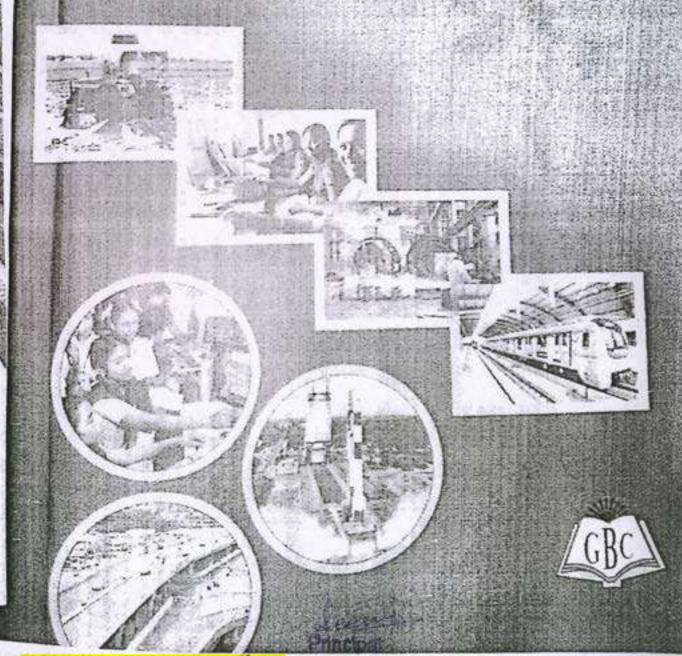
## Aspects of Development Indian Models

Deeptima Shukla Devina Shukla



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## An Analysis of Digital Payments and Its Effect on E-commerce in India

Akanksha Ganda\*

Digital Payments and E-Commerce

Digital payment, also called electronic payment, is a way of payment which is made through digital modes. In this, payer and payee both use digital modes to send and receive money. No hard cash is involved in the digital payments. All the transactions are completed online. Ecommerce success is largely attributed to the phenomenal growth of various digital payment technologies such as card payments, electronic fund transfers, payment gateways, ePayments, smart cards, mobile money wallets etc. Pivotal to embracing such new age payment systems are the people, technologies, and processes that have together created vast, robust and dependable networks and seamless systems that guarantee herculean transactional volumes at breakneck speed, and with dependable security and counter-checks built around them. E-commerce platforms have spawned millions of small entrepreneurs who can now potentially access a global marketplace. Payment of utility expenses can be done at a click instead of standing in long queues. When payments are instant, they can also reduce the risks associated with possible defaults. Digital payments help remove friction in transferring money and make it a background activity. While payments have traditionally been