

# IGNOU MCOM Project Synopsis Sample

**Course Code:** MCOP-001

**Programme:** Master of Commerce (M.Com)

**Student Name:** [Your Full Name]

**Enrollment Number:** [XXXXXXXXXX]

**Regional Centre:** [Your Regional Centre Name]

**Study Centre:** [Your Study Centre Name]

**Mobile/Email:** [Your Contact Details]

**Title of the Project:**

**“A Study on the Impact of Digital Payment Systems on Customer Satisfaction in Urban Retail Stores”**

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## 1. Introduction

The growth of digital payment systems such as UPI, mobile wallets, and QR-based platforms has transformed the retail payment landscape in India. This study explores how these systems influence customer satisfaction in urban retail settings. The project aims to assess adoption drivers, perceived convenience, trust, and the challenges faced by both consumers and retailers.

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## 2. Rationale of the Study

Digital payments offer faster, cashless transactions, but their success depends on user satisfaction and continued usage. With rising competition among service providers and growing expectations of tech-savvy customers, understanding satisfaction metrics is crucial for long-term digital payment adoption in retail. This project will fill the knowledge gap in user experience in Tier-1 city stores.

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## 3. Objectives of the Study

- To examine the key factors influencing adoption of digital payments by urban consumers.
- To evaluate the level of customer satisfaction with different digital payment methods.
- To assess the challenges faced by customers and retailers during digital transactions.
- To suggest improvements to enhance customer experience and trust in digital payments.

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## 4. Research Methodology

- **Research Type:** Descriptive, cross-sectional

- **Sampling Method:** Convenience sampling
- **Sample Size:** 100 respondents (retail customers across 5 stores)
- **Data Collection:** Primary data through structured questionnaire; secondary data from industry reports and research articles
- **Data Analysis Tools:** Percentage analysis, bar charts, satisfaction index

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## 5. Hypotheses (if any)

*H1:* There is a significant relationship between ease of use and customer satisfaction.

*H2:* Trust in digital platforms positively impacts continued usage in retail environments.

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## 6. Expected Contribution of the Study

The study will assist retailers and fintech providers in enhancing digital transaction processes. Insights from the study may guide policy-level interventions for improving user trust, grievance redressal, and digital literacy.

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## 7. Proposed Chapter Scheme

1. **Introduction**
2. **Review of Literature**
3. **Research Methodology**
4. **Data Analysis and Interpretation**
5. **Findings and Recommendations**
6. **Conclusions and Limitations**

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## 8. Bibliography (Sample Format - APA Style)

- Kapoor, A. (2021). *Digital Payments in India: Adoption and Trends*. Journal of FinTech Studies.
- Reserve Bank of India. (2022). *Annual Report on Payment Systems*.
- Singh, R. (2020). *Consumer Behavior in E-Wallet Adoption*. Commerce Review.

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## 9. Annexures to Submit

- Annexure I (IGNOU Proposal Submission Form) – signed by student and supervisor
- Supervisor's Detailed Bio-data – signed and dated
- Synopsis Document (this document)

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