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(71)Name of Applicant :

1)Brainware University, Kolkata

Address of Applicant :398, Ramkrishnapur Rd, Near Jagadighata Market, Barasat, Kolkata, West Bengal 700125 -----

Name of Applicant : NA

Address of Applicant : NA

(72)Name of Inventor :

1)Dr. Soumen Saha

Address of Applicant :Associate Professor, Department of Commerce, Brainware University, 398, Ramkrishnapur Rd, Near Jagadighata Market, Barasat, Kolkata, West Bengal 700125 -----

2)Mr. Abhijit Chatterjee

Address of Applicant :Assistant Professor, Department of Commerce and Business Administration, Meerut Institute of Technology, National Highway 58, Meerut Bypass Road, Baral, Partapur, Meerut, Uttar Pradesh, Pin - 250 103 -----

3)Mr. Nitin Garg

Address of Applicant :Assistant Professor, Department of Management, APS College of Education, Vill-Julheda, Bhooni Chowk, Sardhana Road, Meerut, U.P. 250 001 -----

(57) Abstract :

[025] The present invention discloses a system for efficient fintech adoption by the customers with non-technical background. In the present invention, a control stage characterised by a preference for cash transactions; a first stage characterised by payment card use out of necessity or in a limited context; a second stage characterised by payment card use in an incidental context; a third stage characterised by payment card use to build a foundation; a fourth stage characterised by payment card use to form a habit; and a fifth stage characterised by payment card use as a preferred method of payment. Further, the establishing a list of merchant types associated with the first, second, third, fourth, and fifth phases; establishing a list of merchant types associated with a cardholder"s use of their card. Accompanied Drawing [FIGS. 1-2]

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