**A STUDY ON THE ATTITUDE OF E-PAYMENT USERS IN**

**TIRUNELVELI DISTRICT**

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**ABSTRACT**

*Online payment is when the customer or buyer makes his payment transactions for the goods or services purchased with the use of the Internet – to be online. “This type of payment lowers the costs for businesses as the more payments made electronically (online or offline) the less they spend for paper and postage. Also, it helps on improving customer retention as he is more likely to return to the same e-commerce site where his or her information has already been entered and stored.” With online payment, it is not necessary for the payer to be in a long queue as payment is made in just a click of mouse. Additionally for example, almost all the banks have an online bill payment service where it is offered free of charge and is available all days of the week or 24/7. In this paper, I deal with discussing about the impact factor of online payment systems.*

**1.1. INTRODUCTION**

 Why people came up for online business? There are many reasons why we go for this type of business. For the seller or merchants, they can operate their business profitably 24/7 and reach the market across the world - geographical boundary is not a barrier anymore. It is not necessary for them to establish their shops physically in many places around the world which means anyone even small businesses can have their business online. While at customers’ end, it is more convenient where one can place his/her purchase orders in just a click of the mouse anytime of the day regardless of where one is standing. Another reason is transactions are even faster that transactions are done in just a few minutes. Payment transactions for these online businesses can be done either online or offline. However, nowadays the method of payment has become important and the possibility for online payment acceptance provides convenience to the customers. In this paper, I will be discussing about the impact factor of online payment systems.

**1.2. E-PAYMENT**

 E payment is a subset of an e –commerce transaction to include electronic payment for buying and selling goods or services offered through the internet. Generally we think of electronic payment are referring to online transactions on the internet, there are actually many forms of electronic payments.

**1.3. OBJECTIVES OF THE STUDY**

* To identify the factors motivating the e-payment users.
* To examine the problems in e-payment services.

**1.4. SCOPE OF THE STUDY**

 The study is an empirical study it is undertaken to highlight the opinion of the respondents regarding the e-payment activity. Though the study focuses on the opinion of the respondents regarding, different purpose of using the e-payment and the mode of payment used for e-payment. This study examines the factors which are influencing the users to opt for e-payment. In addition to this study also assesses the problems faced by the e-payment users and their level of satisfaction about the e-payment services.

**2. METHODOLOGY**

 The study is an empirical study based on primary data. Interview schedule was developed for this purpose. This chapter presents the type of data used, selection of samples, tools of analysis, period of study.

**2.1. PRIMARY DATA**

 Primary data were collected through interview schedule distributed to the users for the purpose of collecting the required data. The respondents were interviewed at their convenient time for the collection of data.

**2.2. SECONDARY DATA**

 Secondary source of data consists of the existing information collected by the researcher from different sources. The external sources include RBI Reports, magazines, research journals, websites of the e-payment activity and other internet sources. Hence, the researcher has collected the required secondary sources of data to understand the e-payment services.

**2.3. SELECTION OF THE SAMPLES**

 Selection of the sample is an important part of the research work. The convenient sampling method is used. 250 e-payment users were identified using convenient sampling method.

**2.4. TOOLS OF ANALYSIS**

 After having collected the primary data, the interview schedules were classified, arranged and master tables were prepared. Data were organized and tabulated for further analysis. The data were processed with the help of statistical package for social science (SPSS). The following tools are used to make the study more effective and meaningful, namely

* ANOVA
* T test
* Percentage analysis
* Garrett ranking

**2.5. PERIOD OF THE STUDY**

The study is carried out during the period December 2022 to May 2023.

**2.6. AREA OF SURVEY**

 The survey was conducted among e-payment users of Tirunelveli District.

**3.1. MODE OF PAYMENT FOR THE E-PAYMENT ACTIVITY**

E-payment users are using different modes of payments namely e-cash, e-banking, mobile banking, debit card, credit card, smart card, wallet, e-pay, paytm and candigi. In order to find out the frequent of using different modes of payments, the data have been collected from e-payment users and presented in the Table 3.1.

**Table 3.1**

**Mode of payment for the e-payment activity**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Particulars** | **Always** | **Frequently** | **Sometimes** | **Rarely** | **Never** | **Total** |
| E-cash | 115(46) | 16(6.4) | 20(8) | 49(19.6) | 50(20) | 250(100) |
| **E-Banking:**Internet banking | 56(22.4) | 60(24) | 69(27.6) | 32(12.8) | 33(13.2) | 250(100) |
| Mobile banking | 81(32.4) | 35(14) | 46(18.4) | 34(13.6) | 54(21.6) | 250(100) |
| Debit card | 33(13.2) | 62(24.8) | 83(33.2) | 36(14.4) | 36(14.4) | 250(100) |
| Credit card | 109(43.6) | 28(11.2) | 39(15.6) | 42(16.8) | 32(12.8) | 250(100) |
| Smart card | 33(13.2) | 21(8.4) | 65(26) | 36(14.4) | 95(38) | 250(100) |
| Wallet | 61(24.4) | 24(9.6) | 41(16.4) | 47(18.8) | 77(30.8) | 250(100) |
| E- pay | 41(16.4) | 18(7.2) | 42(16.8) | 40(16) | 109(43.6) | 250(100) |
| Paytm | 68(27.2) | 28(11.2) | 33(13.2) | 47(18.8) | 74(29.6) | 250(100) |
| Candigi | 40(16) | 17(6.8) | 40(16) | 55(22) | 98(39.2) | 250(100) |
| Others | 44(17.6) | 17(6.8) | 40(16) | 56(22.4) | 93(37.2) | 250(100) |

Source: Primary data

Parentheses indicate percentage

 Table 3.1 shows that 46 per cent of the respondents are always using e-cash, 43.6 per cent of the respondents are always using credit card, 32.4 per cent of the respondents are always using mobile banking, 24.8 per cent of the respondents are frequently using debit card, 24 per cent of the respondents are frequently using internet banking, 33.2 per cent of the respondents are sometimes using debit card, 22 per cent of the respondents are rarely using candigi and 43.6 per cent of the respondents are never using e-pay.

**4.1. PURPOSE OF USING E-PAYMENT**

E-payment users used many e-payment services namely e-ticket, e-recharge, electricity bill, telephone bill, e-shopping, banking transactions, fuel/petrol, government exam fees. In order to find out which e-payment services are mostly used by the e-payment users, Garret ranking analysis was made. The result of garret ranking analysis is presented in the Table 4.1.

**Table 4.1**

**Purposes of using e-payment**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Sl. No** | **Purposes** | **Total Score** | **Average Score** | **Rank** |
| 1. | E-Ticket | 15193 | 60.77 | II |
| 2. | E-Recharge | 13875 | 55.50 | IV |
| 3. | Electricity bill | 15125 | 60.50 | III |
| 4. | Telephone bill | 13148 | 52.59 | VI |
| 5. | E-shopping | 15784 | 63.14 | I |
| 6. | Banking transactions | 13258 | 53.03 | V |
| 7. | Fuel / petrol | 9844 | 39.38 | IX |
| 8. | Government exam fees | 10246 | 40.98 | VIII |
| 9. | Any other fees | 11316 | 45.26 | VII |
| 10. | Other expenses | 9692 | 38.77 | X |

Source: Primary data

 It is clear from the Table 4.1 that majority of the respondents had given the first rank to e-shopping. The table exhibits that the sample respondents had given second rank to e-ticket. The table further shows that the sample respondents had given the third rank to electricity bill. It is further clear from the table that the sample respondents had given the last rank to other expenses.

**5. Factors motivating to use e-payment among different demographic profile of e-payment users**

Factors motivating to use e-payment among different demographic profile of e-payment users namely sex, age, marital status, qualification, place of residence, occupation, family system, size of the family and family income have been analysed with the help of ANOVA and ‘t’ test and presented below.

**5.1. Factors motivating to use e-payment and Sex Group**

 E-payment users of different sex groups have different factors motivating to use e-payment. In order to find out the significant difference in factors motivating to use e-payment among different sex groups of e-payment users, ‘t’ test is attempted with the null hypothesis as, **“There is no significant difference in factors motivating to use e-payment among different sex group of e-payment users”.** The result of ‘t’ test for factors motivating to use e-payment among different sex group of e-payment users is presented in Table 5.1.

**Table 5.1**

**Factors motivating to use e-payment among different sex group of e-payment users**

|  |  |  |  |
| --- | --- | --- | --- |
| **Sl. No** | **Factors** | **Sex Group (Mean Score among the Respondents)** | **T Statistics** |
| **Male** | **Female** |
| 1. | Privacy | 3.9310 | 4.1685 | 1.298NS |
| 2. | Security | 3.2241 | 2.9326 | 2.380NS |
| 3. | Easy access | 3.9655 | 3.4944 | 2.429NS |
| 4. | Time saving | 3.2414 | 2.8708 | 4.064\* |
| 5. | Immediate confirmation | 3.7759 | 3.2809 | 2.681\* |
| 6. | Pride & Image | 2.8793 | 2.6180 | 2.639\* |
| 7. | Availability of 24 \*7 | 3.9483 | 3.3539 | 5.833\* |
| 8. | Accepting the small payment | 3.1552 | 2.6742 | 4.252\* |

Source: Primary data

\*Significant at five per cent level

NS: Not Significant

 From the above table, it is understood that easy access and availability of 24\*7 are the important factors motivating to use e-payment among the male e-payment users as their mean scores are 3.9655 and 3.9483 respectively. It is further understood that privacy and easy access are the important factors motivating to use e-payment among the female e-payment users as their mean scores are 4.1685 and 3.4944respectively.Table shows that the significant difference in factors motivating to use e-payment among the different gender group of e-payment users are identified in the case of time saving, immediate confirmation, pride and image, availability of 24 \*7 and accepting the small payment since the respective “t” statistics is significant at 5 per cent level**,** the null hypothesis is rejected.

**5.2. Factors motivating to use e-payment and Age Group**

 E-payment users of different age groups have different factors motivating to use e-payment. In order to find out the significant difference in factors motivating to use e-payment among different age groups of e-payment users, ‘ANOVA’ test is attempted with the null hypothesis as, **“There is no significant difference in factors motivating to use e-payment among different age group of e-payment users”.** The result of ‘ANOVA’ test for factors motivating to use e-payment among different age group of e-payment users is presented in Table 5.2.

**Table 5.2**

**Factors motivating to use e-payment among different age group of e-payment users**

|  |  |  |  |
| --- | --- | --- | --- |
| **Sl. No** | **Factors** | **Age (Mean Score among the Respondents)** | **F Statistics** |
| Below 20 | 21 to 30 | 31 to 40 | Above 40 |
| 1. | Privacy | 4.0769 | 4.3425 | 3.4286 | 3.8000 | 6.924\* |
| 2. | Security | 2.7692 | 3.0890 | 2.7890 | 3.4000 | 2.160NS |
| 3. | Easy access | 3.3462 | 3.8729 | 3.1905 | 3.0000 | 3.959\* |
| 4. | Time saving | 3.2115 | 2.8630 | 2.7619 | 2.9000 | 1.177NS |
| 5. | Immediate confirmation | 3.3269 | 3.6644 | 2.8333 | 2.8000 | 4.191\* |
| 6. | Pride & Image | 3.0769 | 2.7534 | 1.9762 | 3.4000 | 8.400\* |
| 7. | Availability of 24 \*7 | 3.4423 | 3.8562 | 2.5952 | 3.6000 | 8.535\* |
| 8. | Accepting the small payment | 2.7885 | 3.0342 | 1.9286 | 3.9000 | 9.406\* |

Source: Primary data

\*Significant at five per cent level

NS: Not Significant

 From the above table, it is understood that privacy and availability of 24\*7 are the important factors motivating to use e-payment amongthe e-payment users who are in the age group of below 20 years as their mean scores are 4.0769 and 3.4423 respectively. It is further understood that privacy and easy access are the important factors motivating to use e-payment amongthe e-payment users who are in the age group of 21 to 30 years as their mean scores are 4.3425 and 3.8729 respectively. It is clear from table that privacy and easy access are the important factors motivating to use e-payment among the e-payment users who are in the age group of 31 to 40 years as their mean scores are 3.4286 and 3.1905 respectively. It is further clear from table that accepting the small payment and privacy are the important factors motivating to use e-payment among the e-payment users who are in the age group of above 40 years as their mean scores are 3.9000 and 3.8000 respectively. Table shows that the significant difference in factors motivating to use e-payment among the different age group of e-payment users are identified in the case of privacy, easy access, immediate confirmation, pride and image, availability of 24\*7 and accepting the small payment since the respective “F” statistics is significant at 5 per cent level**,** the null hypothesis is rejected.

**6. Problems faced in e-payment among different demographic profile of e-payment users**

**6.1 Problems faced in e-payment and Sex Group**

 E-payment users of different sex groups face problems in e-payment at different level. In order to find out the significant difference in problems faced in e-payment among different sex groups of e-payment users, ‘t’ test is attempted with the null hypothesis as, **“There is no significant difference in problems faced in e-payment among different sex group of e-payment users”.** The result of ‘t’ test for problems faced in e-payment among different sex group of e-payment users is presented in Table 6.1.

**Table 6.1**

**Problems faced in e-payment among different sex group of e-payment users**

|  |  |  |  |
| --- | --- | --- | --- |
| **Sl. No** | **Problems** | **Sex (Mean Score among the Respondents)** | **T Statistics** |
| **Male** | **Female** |
| 1. | Lack of security | 3.7069 | 4.0449 | 3.316\* |
| 2. | Lack of awareness about e-payment websites | 3.2586 | 3.0787 | 0.798NS |
| 3. | Lack of trust | 3.5000 | 3.5843 | 0.107NS |
| 4. | Problems relating to apps. | 3.2931 | 2.9101 | 15.618\* |
| 5. | Problems of registration | 3.9655 | 3.7247 | 2.903\* |
| 6. | Problems relating to refund of money | 2.9655 | 3.0618 | 3.222\* |
| 7. | System hangover | 3.2759 | 3.7360 | 6.894\* |
| 8. | Slow internet speed | 2.9828 | 2.9607 | 0.240NS |

Source: Primary data

\*Significant at five per cent level

NS: Not Significant

 From the above table, it is understood that problems of registration and lack of security are the important problems faced in e-payment among the male e-payment users as their mean scores are 3.9655 and 3.7069 respectively. It is further understood that lack of security and system hangover are the important problems faced in e-payment among the female e-payment users as their mean scores are 4.0449 and 3.7360respectively. Table shows that the significant difference in problems faced in e-payment among the different sex group of e-payment users are identified in the case of lack of security, problems relating to apps., problems of registration, problems relating to refund of money and system hangover since the respective “T” statistics is significant at 5 per cent level**,** the null hypothesis is rejected.

**6.2 Problems faced in e-payment and Age Group**

 E-payment users of different age groups face problems in e-payment at different level. In order to find out the significant difference in problems faced in e-payment among different age groups of e-payment users, ‘ANOVA’ test is attempted with the null hypothesis as, **“There is no significant difference in problems faced in e-payment among different age group of e-payment users”.** The result of ‘ANOVA’ test for problems faced in e-payment among different age group of e-payment users is presented in Table 6.2.

**Table 6.2**

**Problems faced in e-payment among different age group of e-payment users**

|  |  |  |  |
| --- | --- | --- | --- |
| **Sl. No** | **Problems** | **Age (Mean Score among the Respondents)** | **F Statistics** |
| Below 20 | 21 to 30 | 31 to 40 | Above 40 |
| 1. | Lack of security | 4.1731 | 4.1849 | 3.3095 | 3.2000 | 7.813\* |
| 2. | Lack of awareness about e-payment websites | 2.9038 | 3.0479 | 3.5952 | 3.0000 | 2.966\* |
| 3. | Lack of trust | 4.0192 | 3.6301 | 3.0714 | 2.4000 | 6.892\* |
| 4. | Problems relating to apps. | 3.0577 | 3.1712 | 2.8810 | 3.3000 | 0.625NS |
| 5. | Problems of registration | 4.1538 | 3.7877 | 2.9048 | 4.4000 | 8.351\* |
| 6. | Problems relating to refund of money | 3.4231 | 3.0205 | 2.9245 | 3.1000 | 1.545NS |
| 7. | System hangover | 3.8269 | 3.6849 | 2.8810 | 3.3500 | 5.015\* |
| 8. | Slow internet speed | 2.6346 | 3.1390 | 2.7143 | 2.9000 | 2.405NS |

Source: Primary data

\*Significant at five per cent level

NS: Not Significant

 From the above table, it is understood that lack of security and problems of registration are the important problems faced in e-payment amongthe e-payment users who are in the age group of below 20 years as their mean scores are 4.1731 and 4.1538 respectively. It is further understood that lack of security and problems of registration are the important problems faced in e-payment amongthe e-payment users who are in the age group of 21 to 30 years as their mean scores are 4.1849 and 3.7877 respectively. It is clear from table that lack of awareness about e-payment websites and lack of security are the important problems faced in e-payment among the e-payment users who are in the age group of 31 to 40 years as their mean scores are 3.5952 and 3.3095 respectively. It is further clear from table that problems of registration and system hangover are the important problems faced in e-payment among the e-payment users who are in the age group of above 40 years as their mean scores are 4.4000 and 3.3500 respectively. Table shows that the significant difference in problems faced in e-payment among the different age group of e-payment users are identified in the case of lack of security, lack of awareness about e-payment websites, lack of trust, problems of registration and system hangover since the respective “F” statistics is significant at 5 per cent level**,** the null hypothesis is rejected.

**SUMMARY OF FINDINGS**

 By analyzing the data collected from the e-payment users the researcher has found out the following facts.

The majority of 46 per cent of the respondents are always using e-cash, 43.6 per cent of the respondents are always using credit card, 32.4 per cent of the respondents are always using mobile banking, 24.8 per cent of the respondents are frequently using debit card, 24 per cent of the respondents are frequently using internet banking, 33.2 per cent of the respondents are sometimes using debit card, 22 per cent of the respondents are rarely using candigi and 43.6 per cent of the respondents are never using e-pay.

The majority of the respondents had given the first rank to e-shopping. The table exhibits that the sample respondents had given second rank to e-ticket. The table further shows that the sample respondents had given the third rank to electricity bill. It is further clear from the table that the sample respondents had given the last rank to other expenses.

Significant difference in factors motivating to use e-payment among the different gender group of e-payment users are identified in the case of time saving, immediate confirmation, pride and image, availability of 24 \*7 and accepting the small payment

 Significant difference in factors motivating to use e-payment among the different age group of e-payment users are identified in the case of privacy, easy access, immediate confirmation, pride and image, availability of 24\*7 and accepting the small payment

 Significant difference in problems faced in e-payment among the different sex group of e-payment users are identified in the case of lack of security, problems relating to apps., problems of registration, problems relating to refund of money and system hangover

Significant difference in problems faced in e-payment among the different age group of e-payment users are identified in the case of lack of security, lack of awareness about e-payment websites, lack of trust, problems of registration and system hangover

**CONCLUSION**

E-payment system provided to cost reduction, reference was made to a number of other benefits, including improved customer service, improved working capital, increased operational efficiencies and cycle times, processing efficiencies and enhanced compliance to organizational policies and procedures. This opportunities e-payment operation increases different levels of risks for marketing. More than ten Years of Internet marketing research have yielded a set of important findings. Based on our review of these findings, it is clear that the Internet is playing a more and more important role in the field of e-payment .peoples are becoming aware of the need to measure the collaborative effects of e-payment The study reveals that the peoples were not aware and educated. They have not any knowledge of e-payment. The study is based on survey .The respondent have to answer the questions on their own. Some people satisfy with our views. But some peoples are not satisfies with us. This study states that Online e-payment provides greater reach to customers. Feedback can be obtained easily as internet is virtual in nature. Customer loyalty can be gain. Personal attention can be given by bank to customer also quality service can be served.