**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 did people start an internet business? We choose this form of business for a variety of reasons. Sellers and merchants may now operate their businesses profitably around the clock and reach markets all over the world - geographical boundaries are no longer an impediment. It is not essential for them to open physical stores in various locations throughout the world, which implies that anyone, including tiny firms, can conduct business online. Customers will find it more convenient to place their purchase orders with a single click of the mouse at any time of day, regardless of where they are standing. I will discuss the impact factor of online payment systems in this paper.

**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 determine the elements that motivate e-payment users.
* To investigate the issues with e-payment services.

**1.4. SCOPE OF THE STUDY**

 The study is an empirical study that is being conducted to emphasise the respondents' opinions on e-payment activities. Though the study focuses on the respondents' opinions on the various purposes of adopting e-payment and the mechanism of payment used for e-payment. This study investigates the factors that influence users to choose e-payment. This study also examines the challenges encountered by e-payment users as well as their level of satisfaction with e-payment services.

**2. METHODOLOGY**

 The research is an empirical investigation based on primary data. A timetable of interviews was created for this purpose. This chapter describes the sort of data used, sample selection, analysis techniques, and study period.

**2.1. PRIMARY DATA**

 Primary data were acquired using an interview schedule sent to consumers with the goal of gathering the necessary information. For data collection, respondents were interviewed at their convenience.

**2.2. SECONDARY DATA**

 The existing knowledge gathered by the researcher from various sources constitutes the secondary source of data. External sources include RBI Reports, publications, research journals, e-payment activity websites, and other internet sources. As a result, the researcher has gathered the necessary secondary data sources to comprehend e-payment services.

**2.3. SELECTION OF THE SAMPLES**

 The sample selection process is an important aspect of the research process. The most convenient sampling method is employed. A straightforward sampling strategy was used to identify 250 e-payment consumers.

**2.4. TOOLS OF ANALYSIS**

 Following the collection of primary data, the interview schedules were categorised, organised, and master tables were created. Data was organised and tabulated for subsequent examination. The data was analysed using the statistical software for social science (SPSS). To make the study more effective and meaningful, the following tools are used:

* 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**

In addition to cost savings, the e-payment system provided improved customer service, improved working capital, increased operational efficiencies and cycle times, processing efficiencies, and enhanced compliance with organisational policies and procedures. This opportunity for e-payment operation raises various levels of risk for marketing. Over 10 years of Internet marketing research has revealed a number of significant conclusions. Based on our analysis of these facts, it is apparent that the Internet is becoming increasingly essential in the sphere of e-payment.People are becoming aware of the importance of quantifying the collaborative effects of e-payment. The analysis demonstrates that the population were not informed or educated. They are unfamiliar with electronic payments. The research is based on a survey.The respondent must answer the questions on their own. Some people agree with our points of view. However, some folks are dissatisfied with us. According to this study, online e-payment allows for wider client reach. Because the internet is virtual, it is simple to collect feedback. Customer loyalty can be acquired. Banks can provide personal attention to customers while simultaneously providing quality service.