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**USERS PERCEPTION TOWARDS DIGITAL PAYMENT WITH SPECIAL REFERENCE TO MELAPALAYAM,
TIRUNELVELI CITY**

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ABSTRACT

India is moving forward along the path of the most significant digital revolution, and in the coming years, the digital payment system will be an important milestone in a cashless economy. A digital payment system is an electronic environment that allows consumers to make electronic commerce transactions for their purchases, financial transactions, making bill payments like mobile bill, land line service etc. The present study is restricted to know the users thought that make them to use digital payment and the experience of the users who are living in Melapalayam, Tirunelveli city. The researcher has selected convenience sampling technique and the total number of sample was 47. The structured interview schedule was used to collect the relevant data. The suitable statistical tools are Percentage Analysis, Garrett Ranking and Chi Square Test applied for analysis and interpretation.

KEYWORDS

UPI, AEPS, USSD, E-WALLET, digital payment, perception, mobile banking.

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INTRODUCTION

A digital payment occurs when goods or services are purchased through the use of various electronic mediums. There is no use of cash or cheques in this type of payment method. In digital payments, payer and payee both use digital modes to send and receive money. The development of digital payments in India is expected to depend on digital payment service providers, an effective banking regulatory mechanism and consumer experience, as well as on factors driving the growth of digital payments in India. The digital payment system is gaining momentum, especially after demonetization in India. The Government of India has taken various steps to effectively use digital payment platforms to eliminate corruption and black money in the Indian economic system.

STATEMENT OF THE PROBLEM

Digital payment is used in various sector due to hard cash in supply. With the technology advancement and adoption in each sector digital payment gave a different approach to the currency handling. In the modern world smart phones are functioning as leather wallets. There is no need to carry hard cash while using digital payment. Since digital payment is used a lot now a days it is required to know the users perceptions so the present study will contribute in this regard and focuses to know the users preference, awareness, experience, benefits and risks faced by the users regarding the digital payment of Melapalayam, Tirunelveli city.

OBJECTIVES OF THE STUDY

1. To know about user's awareness towards digital payment.
2. To study the user's perception on adoption of digital mode of payment.
3. To know the users, purpose of using digital payment.
4. To know the impact of demographic factors on adoption of digital mode of payment.
5. To know the problems faced by users in using digital payment.

METHODOLOGY

This section describes the methodology which includes research design, collection of data, constructions of questionnaire and framework of analysis.

DATA PROCESSING AND STATISTICAL TOOLS USED

In this study Descriptive research and analytical design was implemented where the data source is primary and secondary. Self-administered questionnaire was implemented. The size of the sample used for this research was 50 out of which only 47 questionnaires were found fit to be used constituting 94 percent response rate. Moreover, convenience sampling method was utilized to collect the relevant data. The tabular analysis was done both manually and also with the 'Statistical Package for Social Science (SPSS)'. In analysing data, simple statistical techniques such as percentage, chi square test, garrett ranking technique were used to deduce the association among variables, in order to reach conclusions.

COLLECTION OF DATA

The study is based on both primary and secondary data. Primary data has been collected from the entrepreneurs through a structured questionnaire. After proper classification and tabulation of the collected data, suitable statistical tools and techniques have been applied for analysis and interpretation. The secondary data

were also collected from various leading journals, magazines, standard newspaper and books. Some of the information has been gathered from authorized web source.

CONSTRUCTION OF INTERVIEW SCHEDULE

Questionnaire is constructed relating the user's personal information, their perception, factors and problems faced by the users while using digital payments.

FRAME WORK OF ANALYSIS

After completion of the data collection, the filled up interview schedules were edited. A master table was prepared to sum up all the information contained in the interview schedules. With the help of the master table, classification table were prepared which were taken directly for analysis. Version 21.0 of Statistical Package for Social Science (SPSS) was used to analyse the data. The collected data was analysed by using appropriate statistical tools like percentage, garret ranking techniques, chi square test for arriving at conclusions.

LIMITATIONS OF THE STUDY

This study is mainly based on the data given by the respondents which may not be Cent percent correct besides some of the other limitations are:

1. This study was carried out only among the user's perceptions towards digital payment in Melapalayam, Tirunelveli city.
2. The sample size was restricted to 47 respondents due to time constraints.
3. The sample was taken on the basis of convenience; therefore, the shortcomings of the convenience sampling may also be present in this study.

DIGITAL PAYMENT MODE

There are various digital payment modes available. They are as follows:

UNIFIED PAYMENTS INTERFACE (UPI)

Unified Payments Interface (UPI) is a system that powers multiple bank accounts into a single mobile application (of any participating bank), merging several banking features, seamless fund routing & merchant payments into one hood. It also caters to the "Peer to Peer" collect request which can be scheduled and paid as per requirement and convenience. Each Bank provides its own UPI App for Android, Windows and iOS mobile platform(s).

AADHAAR ENABLED PAYMENT SYSTEM (AEPS)

AEPS is an Aadhaar based digital payment mode. The term AEPS stands for Aadhaar Enabled Payment Service. Customer needs only his or her Aadhaar number to pay to any merchant. AEPS is a bank led model which allows online interoperable financial transaction at PoS (Point of Sale / Micro ATM) through the Business Correspondent (BC)/Bank Mitra of any bank using the Aadhaar authentication.

UNSTRUCTURED SUPPLEMENTARY SERVICE DATA (USSD)

USSD banking or *99# Banking is a mobile banking based digital payment mode. You do not need to have a smartphone or internet connection to use USSD banking. You can easily use it with any normal feature phone. USSD banking is as easy as checking your mobile balance.

BANKING CARDS (DEBIT/CREDIT/CASH/TRAVEL/OTHERS)

Banking cards offer consumers more security, convenience, and control than any other payment method. The wide variety of cards available – including credit, debit and prepaid – offers enormous flexibility, as well. These cards provide 2 factor authentication for secure payments e.g secure PIN and OTP. RuPay, Visa, MasterCard are some of the example of card payment systems. Payment cards give people the power to purchase items in stores, on the Internet, through mail-order catalogues and over the telephone. They save both customers and merchants' time and money, and thus enable them for ease of transaction.

E-Wallets

E-wallet or mobile wallet is the digital version of your physical wallet with more functionality. You can keep your money in an E-wallet and use it when needed. Use the E-wallets to recharge your phone, pay at various places and send money to your friends. If you have a smartphone and a stable internet connection, you can use E-wallets to make payments

MOBILE BANKING

Mobile banking is a service provided by a bank or other financial institution that allows its customers to conduct different types of financial transactions remotely using a mobile device such as a mobile phone or tablet. It uses software, usually called an app, provided by the banks or financial institution for the purpose. Each Bank provides its own mobile banking App for Android, Windows and iOS mobile platform(s).

ANALYSIS AND INTERPRETATION

It deals with analysis and interpretation of data collected through questionnaire. Data processing is essential for a scientific study and for ensuring that we have all relevant data for making comparisons and analysis due to the nature of the data, the following tools are applied.

TABLE 1: GENDER WISE CLASSIFICATION

S. No	Gender	No. of Respondents	Percentage
1	Male	27	57.45
2	Female	20	42.55
	Total	47	100.00

TABLE 2: AGE WISE CLASSIFICATION

S.No	Age	No. of Respondents	Percentage
1	Between 18 to 24	06	12.77
2	Between 25 to 35	25	53.19
3	Between 35 to 50	11	23.40
4	More than 50	05	10.64
	Total	47	100.00

TABLE 3: EDUCATIONAL QUALIFICATION

S. No	Qualification	No. of Respondents	Percentage
1	HSC	07	14.89
2	Degree	18	38.30
3	Diploma	08	17.02
4	Others	14	29.79
	Total	47	100.00

TABLE 4: OCCUPATION OF THE RESPONDENTS

S. No	Occupation	No. of Respondents	Percentage
1	Homemaker	05	10.64
2	Professional	13	27.66
3	Student	07	14.89
4	Employee (Govt./Pvt.)	16	34.04
5	Others	06	12.77
	Total	47	100.00

TABLE 5: MARITAL STATUS

S. No	Marital status	No. of Respondents	Percentage
1	Married	19	40.43
2	Unmarried	28	59.57
	Total	47	100.00

TABLE 6: TYPE OF FAMILY

S. No	Family Type	No. of Respondents	Percentage
1	Joint	18	38.30
2	Nuclear	29	61.70
	Total	47	100.00

TABLE 7: RESIDENTIAL STATUS

S. No	Area of residence	No. of respondents	Percentage
1	Rural	08	17.02
2	Urban	14	29.79
3	Semi -urban	25	53.19
	Total	47	100.00

TABLE 8: MONTHLY INCOME OF THE RESPONDENTS

S. No	Monthly Income (Rs)	No. of respondents	Percentage
1	Less than 10,000	10	21.28
2	10,001 to 30,000	15	31.91
3	30,001 to 50,000	13	27.66
4	More than 50,001	09	19.15
	Total	47	100.00

TABLE 9: PREFERENCE OF DIGITAL PAYMENT

S. NO	Preference of digital payment	No. of respondents	Percentage
1	Time saving	21	44.68
2	Ease of use	16	34.04
3	Security	10	21.28
	Total	47	100

TABLE 10: CHOICE OF DEVICE

S.No	Choice of device	No. of respondents	Percentage
1	Smart phone	26	55.32
2	Computer	14	29.79
3	Both	07	14.89
	Total	47	100

TABLE 11: RANKING OF DIGITAL PAYMENT

S.No	Ranking	No. of respondents	Percentage
1.	Excellent	13	27.66
2.	Good	15	31.91
3.	Fair	12	25.53
4.	Poor	07	14.89
	Total	47	100

TABLE 12: VICTIM OF DIGITAL PAYMENT

S. No	Victim of digital payment	No. of respondents	Percentage
1	Yes	14	29.79
2	No	33	70.21
	Total	47	100.00

TABLE 13: CHOICE OF UPI APP

S. No	Choice	No. of respondent	Percentage
1.	Google pay	21	44.68
2.	Phone Pe	11	23.40
3	Pay tm	10	21.28
4.	Others	5	10.64
	Total	47	100.00

TABLE 14: EXPERIENCE ON DIGITAL PAYMENT

S.No	Experience	No. of respondents	Percentage
1	Less than one year	06	12.77
2	2-4 years	25	53.19
3	5-9 years	09	19.15
4	Above 10 years	07	14.89
	Total	47	100.00

TABLE 15: AWARENESS REGARDING THE FUNCTIONALITY

S. No	Awareness	No. of Respondents	Percentage
1	Fully aware	17	36.17
2	Partially aware	21	44.68
3	Not aware	09	19.15
	Total	47	100.00

TABLE 16: OFFERS OF DIGITAL PAYMENT

S. No	Offers	No. of Respondents	Percentage
1	Available discount	15	31.91
2	Premium offers	09	19.15
3	Cash back	23	48.94
	Total	47	100.00

TABLE 17: RISKS ON DIGITAL PAYMENT

S. No	Risks	No. of Respondents	Percentage
1	Fraud	16	34.04
2	Low network	13	27.66
3	Fake	08	17.02
4	Unaware	10	21.28
	Total	47	100.00

TABLE 18: OPINION ABOUT PROMOTION OF DIGITAL PAYMENT

S. No	Promotes to next level	No. of respondents	Percentage
1	Yes	28	59.57
2	No	19	40.43
	Total	47	100.00

TABLE 19: PURPOSE OF USING DIGITAL PAYMENT

S. No	Purpose	No. of Respondents	Percentage
1	Money transfer	12	25.53
2	Recharge	10	21.28
3	Utility and bill payment	17	36.17
4	All the above	08	17.02
	Total	47	100.00

TABLE 20: INFORMATION ABOUT DIGITAL PAYMENT

S. No	Information source	No. of Respondents	Percentage
1	Social media	19	40.43
2	Friends	15	31.91
3	Magazine/Television	13	27.66
	Total	47	100.00

TABLE 21: REFERENCE ON DIGITAL PAYMENT

S. No	Refer	No. of Respondents	Percentage
1	Yes	28	59.57
2	No	19	40.43
	Total	47	100.00

TABLE 22: GARRETT RANKING METHOD

S. No	Benefit Factors	Mean Score	Rank
1	It saves my time and cost for using an electronic payment system.	55.66	3
2	Electronic payment system is convenient for me.	55.53	4
3	Speed of Electronic payment system flow is faster than traditional payment system.	57.45	1
4	The billing and transaction process are accurately handled.	55.30	5
5	I find that it is easier to conduct my financial transaction.	56.80	2

From the above table, the researcher had given first rank to speed of Electronic payment system flow with the Garrett mean score of 57.45, second rank was given to easiness of financial transaction with the Garrett mean score of 56.80, third rank was given to the benefit factor of time and cost saving of Electronic payment with the Garrett mean score of 55.66, fourth rank was given to the convenience of Electronic payment with the Garrett mean score of 55.53 and Fifth rank was given to the accurate handling of billing and transaction with the Garrett mean score of 55.30.

TABLE 23: OPINION ABOUT SECURITY

S. No	Security	No. of Respondents	Percentage
1	Yes	28	59.57
2	No	19	40.43
	Total	47	100.00

TABLE 24: USERS PERCEPTION OF DIGITAL PAYMENT

S. NO	Perception	No. of Respondents	Percentage
1	Increase	21	44.68
2	Decrease	16	34.04
3	No change	10	21.28
	Total	47	100.00

Hypothesis I

H₀ There is no significant difference between the gender and user’s perceptions towards digital payment.

TABLE 25

S.No	Gender	Opinion Level			Total
		Increase	Decrease	No Change	
1.	Male	13	8	7	28
2.	Female	8	6	5	19
	Total	21	14	12	47

Calculated value = 1.416

Table Value =5.99

Inference

Hence the calculated value (1.416) is less than the table value (5.99). So the null hypothesis should be accepted.

Conclusion

Hence there is no significant difference between the gender and user’s perceptions towards digital payment.

Hypothesis II

H₀ There is no significant difference between the monthly income and user’s perceptions towards digital payment.

TABLE 26

S.No	Monthly Income	Opinion Level			Total
		Increase	Decrease	No change	
1	Less than 10000	5	2	3	10
2	10001 to 30000	3	9	4	16
3	30001 to 50000	4	6	2	12
4	More than 50001	2	4	3	9
		14	21	12	47

Calculated value =12.01

Table value =12.59

Inference

Hence the calculated value (12.01) is less than the table value (12.59). So the null hypothesis is accepted.

Conclusion

Hence there is no significant difference between the gender and user perceptions towards digital payment.

FINDINGS

- Majority of the respondents are male.
- Majority of the respondents age are between 25 to 35.
- Majority of the respondent’s education qualification are upto degree.
- Majority of the respondents are Govt. or Private employees.
- Majority of the respondents are unmarried.
- Majority of the respondents are nuclear family.
- Majority of the respondents are living in semi-urban area.
- Majority of the respondent’s income lies between Rs. 10,001-30,000.
- Majority of the respondents prefer digital payment for time saving over other modes of payment.
- Majority of the respondents are using digital payment are using smart phone for digital payment.
- Majority of the respondents are ranking digital payment as good.
- Majority of the respondents are not victim of digital payment.
- Majority of the respondents use Google Pay app for digital payment.
- Majority of the respondents had enjoyed the digital payment for 2-4 years.
- Majority of the respondents are partially aware about the digital payment.
- Majority of the respondents think of cash back while using digital payment.
- Majority of the respondents feels the risk of fraud while using digital payment.
- Majority of the respondents says that digital payment promotes cashless payment to next level.
- Majority of the respondents use digital payment weekly.
- Majority of the respondents are using digital payment for the purpose of utility and bill payment.
- Majority of the respondents gets information about digital payment from social media.
- Majority of the respondents like to refer digital payment to their friends.
- Majority of the respondents gave first rank to speed of Electronic payment system flow faster than traditional payment system according to Garrett Ranking method.
- Majority of the respondents believe that the transactions of the digital payment are secured.
- Majority of the respondents thinks that the usage of the digital payment is increased.

SUGGESTIONS

- Digital payment can be made user friendly.
- Marketing and promotion programs can be conducted to create awareness among non-users.
- Discount offers and reward points on making digital payment can increase its popularity.
- Users can be educated about benefits of digital payments to motivate them to make more transactions using digital payment.

CONCLUSION

Demonetization has presented a unique platform for adoption of digital payment, as an alternative to cash for Indian users. With the increased penetration of internet connectivity and smart phones has led to an increase in number of digital payment users. Digital payment is getting more and more trendier among the users. Digital payment system should be strengthened to improve safety and security of financial transactions of users and make it user friendly. In addition, digital payment system should minimize risk associated with transactions of users and it must adopt appropriate measures to overcome undue delay in its processes.

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