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A STUDY ON CUSTOMER PREFERENCE TOWARDS ONLINE PAYMENT APPS (APPLICATIONS) IN MADURAI CITY

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ABSTRACT

The study finds out that Online payment user's awareness spread among the people due to Government policy of demonetization and the usage of various online payment apps (applications). Online payment apps support the customer to transfer their payment with usage of their mobile phones in the easiest way. Online payment apps officers should frequently visit the customers and enquire about their requirements and problems they face. Online payment apps have to increase its advertising in television media to introduce the awareness to the general public. It is concluded that there will be a tremendous growth in adoption of online payment apps in upcoming years. Most of the online payment systems offers a secure means directly related to transfer credit/debit details for settlement in the existing financial systems.

A TREND ANALYSIS ON THE USE OF VARIOUS E-PAYMENT METHODS IN INDIA

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ABSTRACT

India is a growing country in terms of its Digital Payment System. For this purpose, various policy initiatives have been started and technological developments have been made by the Government. For example, Digital India Scheme, pushed people to use mobile and internet and they became means to increase the growth of digital payment. The demonetization and COVID-19 pandemic resulted in enormous growth in digital payments. The digital payments are more transparent in their nature and they help in growth and development of Indian economy. In recent scenario, the digital payment system has completely changed like digital wallets, UPI and BHIM apps, introduced for smoothing system of digital payments. The objective of this research paper is to study the growth and recent trends of digital payment system and its methods. Result reveals that digital payments are growing tremendously and UPI is the most used method of electronic payment system. In terms of growth, UPI is the first and IMPS is the second most growing means of digital payments.

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