

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT

I
J
R
C
M



A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories

Indexed & Listed at:

Ulrich's Periodicals Directory ©, ProQuest, U.S.A., Cabell's Directories of Publishing Opportunities, U.S.A., Google Scholar,
Indian Citation Index (ICI), J-Gate, India [link of the same is duly available at Infibnet of University Grants Commission (U.G.C.)],
Index Copernicus Publishers Panel, Poland with IC Value of 5.09 (2012) & number of libraries all around the world.

Circulated all over the world & Google has verified that scholars of more than 6575 Cities in 197 countries/territories are visiting our journal on regular basis.

Ground Floor, Building No. 1041-C-1, Devi Bhawan Bazar, JAGADHRI – 135 003, Yamunanagar, Haryana, INDIA

<http://ijrcm.org.in/>

CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	ISLAMIC FINANCE – CHALLENGING TIMES: A STUDY ON GROWTH AND SCUFFLE <i>VIVEK JOSHI</i>	1
2.	AN EMPIRICAL STUDY OF CONSUMER PERSPECTIVE ON CSR <i>Dr. ADARSH ARORA</i>	9
3.	SERVICE QUALITY: TANGIBLE FACTORS AND CUSTOMER SATISFACTION OF ORGANISED RETAIL OUTLETS IN BENGALURU <i>Dr. DINESH KUMAR C</i>	21
4.	A STUDY ON ATTITUDE AND PREFERENCE OF VARIOUS ONLINE PAYMENT APPLICATION OF CUSTOMER'S IN COVID-19 SITUATION, IN THE LOCALITY OF EDATHUA <i>LIPSON LONAPPAN</i>	28
5.	INVESTIGATING CUSTOMER SATISFACTION ON E-BANKING SERVICES IN ADDIS ABABA, ETHIOPIA <i>MOHAMMED NEGASH</i>	31
	REQUEST FOR FEEDBACK & DISCLAIMER	35

FOUNDER PATRON**Late Sh. RAM BHAJAN AGGARWAL**

Former State Minister for Home & Tourism, Government of Haryana
 Former Vice-President, Dadri Education Society, Charkhi Dadri
 Former President, Chinar Syntex Ltd. (Textile Mills), Bhiwani

CO-ORDINATOR**Dr. BHAVET**

Former Faculty, Shree Ram Institute of Engineering & Technology, Urjani

ADVISOR**Prof. S. L. MAHANDRU**

Principal (Retd.), Maharaja Agrasen College, Jagadhri

EDITOR**Dr. PARVEEN KUMAR**

Professor, Department of Computer Science, NIMS University, Jaipur

CO-EDITOR**Dr. A. SASI KUMAR**

Professor, Vels Institute of Science, Technology & Advanced Studies (Deemed to be University), Pallavaram

EDITORIAL ADVISORY BOARD**Dr. S. P. TIWARI**

Head, Department of Economics & Rural Development, Dr. Ram Manohar Lohia Avadh University, Faizabad

Dr. CHRISTIAN EHIUBUCHE

Professor of Global Business/Management, Larry L Luing School of Business, Berkeley College, USA

Dr. SIKANDER KUMAR

Vice Chancellor, Himachal Pradesh University, Shimla, Himachal Pradesh

Dr. JOSÉ G. VARGAS-HERNÁNDEZ

Research Professor, University Center for Economic & Managerial Sciences, University of Guadalajara, Guadalajara, Mexico

Dr. TEGUH WIDODO

Dean, Faculty of Applied Science, Telkom University, Bandung Technoplex, Jl. Telekomunikasi, Indonesia

Dr. M. S. SENAM RAJU

Professor, School of Management Studies, I.G.N.O.U., New Delhi

Dr. A SAJEEVAN RAO

Professor & Director, Accurate Institute of Advanced Management, Greater Noida

Dr. D. S. CHAUBEY

Professor & Dean (Research & Studies), Uttarakhand University, Dehradun

Dr. CLIFFORD OBIYO OFURUM

Professor of Accounting & Finance, Faculty of Management Sciences, University of Port Harcourt, Nigeria

Dr. KAUP MOHAMED

Dean & Managing Director, London American City College/ICBEST, United Arab Emirates

Dr. VIRENDRA KUMAR SHRIVASTAVA

Director, Asia Pacific Institute of Information Technology, Panipat

Dr. MIKE AMUHAYA IRAVO

Principal, Jomo Kenyatta University of Agriculture & Tech., Westlands Campus, Nairobi-Kenya

Dr. SYED TABASSUM SULTANA

Principal, Matrusri Institute of Post Graduate Studies, Hyderabad

Dr. BOYINA RUPINI

Director, School of ITS, Indira Gandhi National Open University, New Delhi

Dr. NEPOMUCENO TIU

Chief Librarian & Professor, Lyceum of the Philippines University, Laguna, Philippines

Dr. SANJIV MITTAL

Professor & Dean, University School of Management Studies, GGS Indraprastha University, Delhi

Dr. RAJENDER GUPTA

Convener, Board of Studies in Economics, University of Jammu, Jammu

Dr. SHIB SHANKAR ROY

Professor, Department of Marketing, University of Rajshahi, Rajshahi, Bangladesh

Dr. SRINIVAS MADISHETTI

Professor, School of Business, Mzumbe University, Tanzania

Dr. NAWAB ALI KHAN

Professor & Dean, Faculty of Commerce, Aligarh Muslim University, Aligarh, U.P.

MUDENDA COLLINS

Head, Operations & Supply Chain, School of Business, The Copperbelt University, Zambia

Dr. EGWAKHE A. JOHNSON

Professor & Director, Babcock Centre for Executive Development, Babcock University, Nigeria

Dr. A. SURYANARAYANA

Professor, Department of Business Management, Osmania University, Hyderabad

P. SARVAHARANA

Asst. Registrar, Indian Institute of Technology (IIT), Madras

Dr. MURAT DARÇIN

Associate Dean, Gendarmerie and Coast Guard Academy, Ankara, Turkey

Dr. ABHAY BANSAL

Head, Department of Information Technology, Amity School of Engg. & Tech., Amity University, Noida

Dr. YOUNOS VAKIL ALROAIA

Head of International Center, DOS in Management, Semnan Branch, Islamic Azad University, Semnan, Iran

WILLIAM NKOMO

Asst. Head of the Department, Faculty of Computing, Botho University, Francistown, Botswana

Dr. JAYASHREE SHANTARAM PATIL (DAKE)

Faculty in Economics, KPB Hinduja College of Commerce, Mumbai

SHASHI KHURANA

Associate Professor, S. M. S. Khalsa Lubana Girls College, Barara, Ambala

Dr. SEOW TA WEEA

Associate Professor, Universiti Tun Hussein Onn Malaysia, Parit Raja, Malaysia

Dr. OKAN VELI ŞAFAKLI

Professor & Dean, European University of Lefke, Lefke, Cyprus

Dr. MOHENDER KUMAR GUPTA

Associate Professor, Government College, Hodal

Dr. BORIS MILOVIC

Associate Professor, Faculty of Sport, Union Nikola Tesla University, Belgrade, Serbia

Dr. LALIT KUMAR

Course Director, Faculty of Financial Management, Haryana Institute of Public Administration, Gurugram

Dr. MOHAMMAD TALHA

Associate Professor, Department of Accounting & MIS, College of Industrial Management, King Fahd University of Petroleum & Minerals, Dhahran, Saudi Arabia

Dr. V. SELVAM

Associate Professor, SSL, VIT University, Vellore

Dr. IQBAL THONSE HAWALDAR

Associate Professor, College of Business Administration, Kingdom University, Bahrain

Dr. PARDEEP AHLAWAT

Associate Professor, Institute of Management Studies & Research, Maharshi Dayanand University, Rohtak

Dr. ALEXANDER MOSESOV

Associate Professor, Kazakh-British Technical University (KBTU), Almaty, Kazakhstan

Dr. ASHOK KUMAR CHAUHAN

Reader, Department of Economics, Kurukshetra University, Kurukshetra

Dr. BHAVET

Former Faculty, Shree Ram Institute of Engineering & Technology, Urjani

YU-BING WANG

Faculty, department of Marketing, Feng Chia University, Taichung, Taiwan

SURJEET SINGH

Faculty, Department of Computer Science, G. M. N. (P.G.) College, Ambala Cantt.

Dr. TITUS AMODU UMORU

Professor, Kwara State University, Kwara State, Nigeria

Dr. RAJESH MODI

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

Dr. SAMBHAVNA

Faculty, I.I.T.M., Delhi

Dr. THAMPOE MANAGALESWARAN

Faculty, Vavuniya Campus, University of Jaffna, Sri Lanka

Dr. SHIVAKUMAR DEENE

Faculty, Dept. of Commerce, School of Business Studies, Central University of Karnataka, Gulbarga

SURAJ GAUDEL

BBA Program Coordinator, LA GRANDEE International College, Simalchaur - 8, Pokhara, Nepal

FORMER TECHNICAL ADVISOR

AMITA

FINANCIAL ADVISORS

DICKEN GOYAL

Advocate & Tax Adviser, Panchkula

NEENA

Investment Consultant, Chambaghat, Solan, Himachal Pradesh

LEGAL ADVISORS

JITENDER S. CHAHAL

Advocate, Punjab & Haryana High Court, Chandigarh U.T.

CHANDER BHUSHAN SHARMA

Advocate & Consultant, District Courts, Yamunanagar at Jagadhri

SUPERINTENDENT

SURENDER KUMAR POONIA

CALL FOR MANUSCRIPTS

We invite unpublished novel, original, empirical and high quality research work pertaining to the recent developments & practices in the areas of Computer Science & Applications; Commerce; Business; Finance; Marketing; Human Resource Management; General Management; Banking; Economics; Tourism Administration & Management; Education; Law; Library & Information Science; Defence & Strategic Studies; Electronic Science; Corporate Governance; Industrial Relations; and emerging paradigms in allied subjects like Accounting; Accounting Information Systems; Accounting Theory & Practice; Auditing; Behavioral Accounting; Behavioral Economics; Corporate Finance; Cost Accounting; Econometrics; Economic Development; Economic History; Financial Institutions & Markets; Financial Services; Fiscal Policy; Government & Non Profit Accounting; Industrial Organization; International Economics & Trade; International Finance; Macro Economics; Micro Economics; Rural Economics; Co-operation; Demography; Development Planning; Development Studies; Applied Economics; Development Economics; Business Economics; Monetary Policy; Public Policy Economics; Real Estate; Regional Economics; Political Science; Continuing Education; Labour Welfare; Philosophy; Psychology; Sociology; Tax Accounting; Advertising & Promotion Management; Management Information Systems (MIS); Business Law; Public Responsibility & Ethics; Communication; Direct Marketing; E-Commerce; Global Business; Health Care Administration; Labour Relations & Human Resource Management; Marketing Research; Marketing Theory & Applications; Non-Profit Organizations; Office Administration/Management; Operations Research/Statistics; Organizational Behavior & Theory; Organizational Development; Production/Operations; International Relations; Human Rights & Duties; Public Administration; Population Studies; Purchasing/Materials Management; Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism & Hospitality; Transportation Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Discrete Structures; Internet; Management Information Systems; Modeling & Simulation; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems; Programming Languages; Robotics; Symbolic & Formal Logic; Web Design and emerging paradigms in allied subjects.

Anybody can submit the **soft copy** of unpublished novel; original; empirical and high quality **research work/manuscript** **anytime** in **M.S. Word format** after preparing the same as per our **GUIDELINES FOR SUBMISSION**; at our email address i.e. infoijrcm@gmail.com or online by clicking the link **online submission** as given on our website ([FOR ONLINE SUBMISSION, CLICK HERE](#)).

GUIDELINES FOR SUBMISSION OF MANUSCRIPT

1. **COVERING LETTER FOR SUBMISSION:**

DATED: _____

THE EDITOR

IJRCM

Subject: SUBMISSION OF MANUSCRIPT IN THE AREA OF _____.

(e.g. Finance/Mkt./HRM/General Mgt./Engineering/Economics/Computer/IT/ Education/Psychology/Law/Math/other, please specify)

DEAR SIR/MADAM

Please find my submission of manuscript titled ' _____ ' for likely publication in one of your journals.

I hereby affirm that the contents of this manuscript are original. Furthermore, it has neither been published anywhere in any language fully or partly, nor it is under review for publication elsewhere.

I affirm that all the co-authors of this manuscript have seen the submitted version of the manuscript and have agreed to inclusion of their names as co-authors.

Also, if my/our manuscript is accepted, I agree to comply with the formalities as given on the website of the journal. The Journal has discretion to publish our contribution in any of its journals.

NAME OF CORRESPONDING AUTHOR	:
Designation/Post*	:
Institution/College/University with full address & Pin Code	:
Residential address with Pin Code	:
Mobile Number (s) with country ISD code	:
Is WhatsApp or Viber active on your above noted Mobile Number (Yes/No)	:
Landline Number (s) with country ISD code	:
E-mail Address	:
Alternate E-mail Address	:
Nationality	:

* i.e. Alumnus (Male Alumni), Alumna (Female Alumni), Student, Research Scholar (M. Phil), Research Scholar (Ph. D.), JRF, Research Assistant, Assistant Lecturer, Lecturer, Senior Lecturer, Junior Assistant Professor, Assistant Professor, Senior Assistant Professor, Co-ordinator, Reader, Associate Professor, Professor, Head, Vice-Principal, Dy. Director, Principal, Director, Dean, President, Vice Chancellor, Industry Designation etc. **The qualification of author is not acceptable for the purpose.**

NOTES:

- a) The whole manuscript has to be in **ONE MS WORD FILE** only, which will start from the covering letter, inside the manuscript. ***pdf. version is liable to be rejected without any consideration.***
 - b) The sender is required to mention the following in the **SUBJECT COLUMN of the mail:**
New Manuscript for Review in the area of (e.g. Finance/Marketing/HRM/General Mgt./Engineering/Economics/Computer/IT/ Education/Psychology/Law/Math/other, please specify)
 - c) There is no need to give any text in the body of the mail, except the cases where the author wishes to give any **specific message** w.r.t. to the manuscript.
 - d) The total size of the file containing the manuscript is expected to be below **1000 KB**.
 - e) Only the **Abstract will not be considered for review** and the author is required to submit the **complete manuscript** in the first instance.
 - f) **The journal gives acknowledgement w.r.t. the receipt of every email within twenty-four hours** and in case of non-receipt of acknowledgment from the journal, w.r.t. the submission of the manuscript, within two days of its submission, the corresponding author is required to demand for the same by sending a separate mail to the journal.
 - g) The author (s) name or details should not appear anywhere on the body of the manuscript, except on the covering letter and the cover page of the manuscript, in the manner as mentioned in the guidelines.
2. **MANUSCRIPT TITLE:** The title of the paper should be typed in **bold letters, centered and fully capitalised**.
 3. **AUTHOR NAME (S) & AFFILIATIONS:** Author (s) name, designation, affiliation (s), address, mobile/landline number (s), and email/alternate email address should be given underneath the title.
 4. **ACKNOWLEDGMENTS:** Acknowledgements can be given to reviewers, guides, funding institutions, etc., if any.
 5. **ABSTRACT:** Abstract should be in **fully Italic printing**, ranging between **150 to 300 words**. The abstract must be informative and elucidating the background, aims, methods, results & conclusion in a **SINGLE PARA**. **Abbreviations must be mentioned in full.**
 6. **KEYWORDS:** Abstract must be followed by a list of keywords, subject to the maximum of **five**. These should be arranged in alphabetic order separated by commas and full stop at the end. All words of the keywords, including the first one should be in small letters, except special words e.g. name of the Countries, abbreviations etc.
 7. **JEL CODE:** Provide the appropriate Journal of Economic Literature Classification System code (s). JEL codes are available at www.aea-web.org/econlit/jelCodes.php. However, mentioning of JEL Code is not mandatory.
 8. **MANUSCRIPT:** Manuscript must be in **BRITISH ENGLISH** prepared on a standard A4 size **PORTRAIT SETTING PAPER**. **It should be free from any errors i.e. grammatical, spelling or punctuation. It must be thoroughly edited at your end.**
 9. **HEADINGS:** All the headings must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
 10. **SUB-HEADINGS:** All the sub-headings must be bold-faced, aligned left and fully capitalised.
 11. **MAIN TEXT:**

THE MAIN TEXT SHOULD FOLLOW THE FOLLOWING SEQUENCE:**INTRODUCTION****REVIEW OF LITERATURE****NEED/IMPORTANCE OF THE STUDY****STATEMENT OF THE PROBLEM****OBJECTIVES****HYPOTHESIS (ES)****RESEARCH METHODOLOGY****RESULTS & DISCUSSION****FINDINGS****RECOMMENDATIONS/SUGGESTIONS****CONCLUSIONS****LIMITATIONS****SCOPE FOR FURTHER RESEARCH****REFERENCES****APPENDIX/ANNEXURE****The manuscript should preferably be in 2000 to 5000 WORDS, But the limits can vary depending on the nature of the manuscript.**

12. **FIGURES & TABLES:** These should be simple, crystal **CLEAR, centered, separately numbered** & self-explained, and the **titles must be above the table/figure. Sources of data should be mentioned below the table/figure. It should be ensured that the tables/figures are referred to from the main text.**
13. **EQUATIONS/FORMULAE:** These should be consecutively numbered in parenthesis, left aligned with equation/formulae number placed at the right. The equation editor provided with standard versions of Microsoft Word may be utilised. If any other equation editor is utilised, author must confirm that these equations may be viewed and edited in versions of Microsoft Office that does not have the editor.
14. **ACRONYMS:** These should not be used in the abstract. The use of acronyms is elsewhere is acceptable. Acronyms should be defined on its first use in each section e.g. Reserve Bank of India (RBI). Acronyms should be redefined on first use in subsequent sections.
15. **REFERENCES:** The list of all references should be alphabetically arranged. **The author (s) should mention only the actually utilised references in the preparation of manuscript** and they may follow Harvard Style of Referencing. **Also check to ensure that everything that you are including in the reference section is duly cited in the paper.** The author (s) are supposed to follow the references as per the following:
- All works cited in the text (including sources for tables and figures) should be listed alphabetically.
 - Use (ed.) for one editor, and (ed.s) for multiple editors.
 - When listing two or more works by one author, use --- (20xx), such as after Kohl (1997), use --- (2001), etc., in chronologically ascending order.
 - Indicate (opening and closing) page numbers for articles in journals and for chapters in books.
 - The title of books and journals should be in italic printing. Double quotation marks are used for titles of journal articles, book chapters, dissertations, reports, working papers, unpublished material, etc.
 - For titles in a language other than English, provide an English translation in parenthesis.
 - **Headers, footers, endnotes and footnotes should not be used in the document.** However, **you can mention short notes to elucidate some specific point**, which may be placed in number orders before the references.

PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:

BOOKS

- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.
- Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio" Ohio State University, Nigeria.

CONTRIBUTIONS TO BOOKS

- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

JOURNAL AND OTHER ARTICLES

- Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

CONFERENCE PAPERS

- Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19–23

UNPUBLISHED DISSERTATIONS

- Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

ONLINE RESOURCES

- Always indicate the date that the source was accessed, as online resources are frequently updated or removed.

WEBSITES

- Garg, Bhavet (2011): Towards a New Gas Policy, Political Weekly, Viewed on January 01, 2012 <http://epw.in/user/viewabstract.jsp>

A STUDY ON ATTITUDE AND PREFERENCE OF VARIOUS ONLINE PAYMENT APPLICATION OF CUSTOMER'S IN COVID-19 SITUATION, IN THE LOCALITY OF EDATHUA

LIPSON LONAPPAN
GUEST LECTURER
DEPARTMENT OF COMMERCE
ST. ALOYSIUS COLLEGE EDATHUA
ALAPUZHA

ABSTRACT

Covid-19 has made changes to all the areas of human life from health care to education and shopping to work life. All are utilizing the possibilities of online mode to avoid physical contact and ensuring social distancing. Banking one of the most important servicing sector for any country. Even in this pandemic time banks need to work for smooth function of our health care system. People can avail online mode for making transaction. But this is not actually seen across banks people are not utilizing online mode by a great extent. Even though it shows a ray of hope in increase in online mode of banking in covid-19.

KEYWORDS

Covid-19, online banking, social distancing,

JEL CODES

I81, G21, O30.

INTRODUCTION

The Covid-19 has spread all the nations in the world and it affects all the aspects of human life. Authorities are trying to reduce the spread rate of this virus by imposing various rules and regulations to curb the spread of the virus. Social distancing, mask compulsory in public places, sanitizer and soaps for people coming in public places even complete lock down for entire nation for a month. This is most challenging situation for any human being in the world because humans are social animals they regularly interact hundreds of people on a daily basis. In covid-19 time only basic human needs are allowed such as food medical treatment etc. In India people are tent to go for banks and other institution directly even though it takes a lot of time for availing such services. People are reluctant to use technology for reducing time and cost related to services. Even in this pandemic situation there people are using the technology to reduce social interaction or not. Banking sector has gone a lot to reduce conventional banking, there is a positive trend of using internet enabled banking services among youth in urban areas. After the demonetization and strong legal measures to reduce the cash transactions, rural and semi urban people are not going for the technology enabled services. In covid-19 time banks are closed for weeks, when opened for services it reduces the number of customers in bank at a time on the bases of area available, it also increases the time and cost associated for availing banking services. People are using cash transactions even when the news and information of spreading covid-19 from using ATMs and cash transactions. The study try to find whether there is any change in attitude towards cash transactions or they take any internet based online payment applications. It also focuses on the preference of various applications for banking transactions such as internet banking, Banks payment application other payment application which provided by other companies.

ONLINE PAYMENT APPLICATIONS

Following are the payment application under this study:

GOOGLE PAY

This is an online mobile application for the transferring of money from one bank to another it is owned and managed by the tech giant Google. This application can be used for any bank account and can be used to transfer money to any other banks. This application gives you additional cash benefit or discount coupon for every transactions depending upon the nature and amount spent. This allows more customers into this application and it can be used for different bank account in this single application. Google pay owned and managed by Google also increases the credibility of this application. Even though it provides lot of facilities for a normal customer it lacks some important services such as bank statement, debit card or credit card blocking etc.

PHONE PE

Phone pe is the first UPI based payment application in India. It is owned by the famous e-commerce brand Flipkart. This application allows to send or receive money and make payments of bills for various services and products. This application allows you to make payment easily without much more difficulties. Phone pe is an India based company headquarters in Bangalore Karnataka. It also increases the accessibility and adaptability of this application in information security issues.

PAYTM

Paytm is an online payment application company based on Noida Delhi, India. This application allows you to transfer money and make payments for different product and services. Its aggressive advertising efforts has a significant impact in the mind of people across the country. This application is also an India based application by that reason it increases the accessibility in general public.

ABOUT THE APPLICATIONS

Google pay, Phone and Paytm are not owned by any banks they are intermediaries between bank and customers. These application gives additional cash bonus and discount for their customers. This attracts more general people into these applications. These application is best for multiple account handling facilities customers are more comfortable with it. Even though it provides a lot of services to their customers some basic banking facilities are not provided by them. It can be used for most of the trades but not all. These are application owned by company which has no banking facilities so a customer needs to use these application needs a bank account in any bank to use this application. Basic banking services such as bank statements, loans, fixed deposit check book etc. can avail only through your bank itself or through their banking applications. Simply these application can be used making payment and sent or receive money each other.

FEDMOBILE

It is an application provided by the federal bank for their customers. It's a user friendly, time saving, secure application to do all the banking transaction for the federal bank customers across the globe. It allows user to monitor their account and make payments, fund transfer etc. federal bank is one of the prominent private sector bank India. It has a strong NRI customers especially from Middle East countries. Fed mobile application increases the credibility of customers because there is no intermediaries involved in online mode. The customers feel comfortable about security and safety of their banks transactions.

YONO SBI

SBI the biggest bank in India in terms of customers and amount of loans given. Their online banking application is Yono. It is provided for the customers in SBI. It allows all the banking transactions and make payments. Using yono a customer can withdraw money from ATM without using ATM card. Yono application is secure reliable for SBI customers to do their transaction conveniently from anywhere as they wish.

CANDI

The mobile application for the Canara bank customers for making payment and availing all the banking services. Canara bank is one of the leading banking companies in India. Candi the mobile application was renamed from Can mobile. It allows customers of Canara Bank to transfer money and block the debit card of credit card etc. Candi mobile application try to enhance security of their banking application by utilising the security measures in internet.

ABOUT APPLICATIONS

Fedmobile, Yonosbi, Candi the three applications are provided by the respective banks itself. It can be used by only those who have bank account in their corresponding banks. These application are provided by bank itself the customers feel more secure and comfortable using this applications. Cash bonus or any discount is not generally seen while using this applications. Only these application can provide account related services to the customers such as account summary blocking of debit or credit card monitor your fixed deposit, applying for new cheque book etc.

STATEMENT OF THE PROBLEM

This covid-19 pandemic situation people are socially separated to reduce the spread of virus. Some services are need to change to online mode. Schools, colleges, banks, information technology professionals, payment of various bills etc. even if banks offer almost all service in online mode people are tend to go to banks for withdrawal and deposit of money, bank transfer to know the balance in bank account etc. Now a days almost everyone have a smart phone in their hand. Is it this smart phone is used to reduce people interaction with society? Most importantly physical banking transaction can be reduced to a great extent. This study focuses on whether any significant increase in use of online mode and the people preference of various payment application especially mobile applications.

OBJECTIVES OF THE STUDY

1. To find out the people using online payment mode.
2. To find any person choose online mode during covid-19 pandemic.
3. To find the preference among various payment applications.
4. To find out the satisfaction level of customers using online applications.

METHODOLOGY

The study is based on 100 respondents those who are either an account holder of federal bank, SBI or Canara bank. This study is limited to the geographical area of Edathua Alppuzha, Kerala India.

DATA ANALYSIS**TABLE NO. 1: PEOPLE USING ONLINE MODE BEFORE COVID-19 LOCK DOWN**

Particulars	No. of respondents
People using online mode	42
People not using online mode	58
Total	100

From the above table we can understand only 42 respondents using online mode in banking.

TABLE NO. 2: PEOPLE USING ONLINE MODE AFTER COVID-19 LOCK DOWN

Particulars	No. of respondents
People using online mode	60
People not using online mode	40
Total	100

From the above table it is inferred that after lock down 18 people join in online mode of banking due to covid-19 pandemic.

TABLE NO. 3: NUMBER OF PEOPLE FROM DIFFERENT BANKS

Banks	No. of respondents
Federal bank	26
SBI	31
Canara bank	43
Total	100

From the above table we know that majority of the respondents use Canara bank. Out of 100 respondents only 26 respondents are using federal bank.

TABLE NO. 4: NUMBER OF RESPONDENTS USING VARIOUS APPLICATIONS

Applications	No. of respondents
Google pay	41
Phone pe	22
Paytm	33
Fedmobile	14
Yonosbi	22
Candi	20

From the above table it is inferred that most of the people use Google pay for their online transactions. It is also know that people are using more than one applications for their online purpose.

TABLE NO. 5: SATISFACTION LEVEL OF CUSTOMERS USING APPLICATIONS

Applications	Satisfied	Not satisfied
Google pay	37	4
Phone pe	20	2
Paytm	27	6
Fedmobile	13	1
Yonosbi	20	2
Candi	11	9

It is inferred that most of the respondents are satisfied using online payment applications. Only in case of Candi the application provided by the canara bank for their customers is different. Out of 20 respondents using Candi 9 are dissatisfied.

FINDINGS

- Only forty two respondents are using online application before covid-19 lock down.
- There is an increase in number of respondents using online application after lock down.
- Majority of the respondents are using Canara bank.
- Out of 60 respondents using online application 41 are using Google pay.
- Majority of the respondents are satisfied by using various applications except in case of Candi mobile application is not much significant.

CONCLUSION

Mankind is facing one of biggest health care issue in the known time. Social distancing is now legally enforced every field of daily life. Government and authorities are implementing all the possible ways to reduce social interaction in society. Online mode of education to online mode of consulting doctor and go on. Online or with the help of internet people are physically separated and yet they are interacted each other by means various applications. Even though online banking and internet banking is there for a long time it is not effectively utilized by the rural and semi urban people to a great extent. This pandemic situation most of the services are through online especially banking services. Banks are used by lot of people at a given time by employees, customers etc. currency notes may become a way to spread virus across people in the society. Best way to reduce use currency notes and physical bank visit in this covid-19 situation is the use of various online application at the comfort of home. Even in this extreme covid-19 situation people are not fully utilizing the possibility of online mode in their banking transactions. It may be the unawareness about technology or may be because concern about their money. This has to be changed for a better tomorrow for our nation and citizens.

SUGGESTION

Online applications are the best way to do banking transactions at the comfort of the home or office. It is better to conduct awareness about benefit of online applications especially for an age group above 50 years old. It is better to provide step by step instruction for availing online banking for their customers. Banks are advised to make their application more reliable user friendly secure by implementing all the possibilities of information technology. There is no way for queries related to online banking even if the channel for communication is there nobody knows clearly about it.

REFERENCES

1. Sana Khan and Shreya Jain (2018), "A study on usage of epayments for sustainable growth of online business", "IOSR Journal of Business and Management" (ISOR-JBM) e-ISSN :2278-487X, p-ISSN :2319-7668, PP 74-81
2. Karamjeet Kaur and Ashutosh Pathak (2015) "E payment system on E-commerce in India", "International Journal of Engineering Research and Applications", ISSN :2248-9622, Vol. 5 Issue 2 (Part-1) February 2015, PP 79-87

REQUEST FOR FEEDBACK

Dear Readers

At the very outset, International Journal of Research in Commerce, IT & Management (IJRCM) acknowledges & appreciates your efforts in showing interest in our present issue under your kind perusal.

I would like to request you to supply your critical comments and suggestions about the material published in this issue, as well as on the journal as a whole, on our e-mail infoijrcm@gmail.com for further improvements in the interest of research.

If you have any queries, please feel free to contact us on our e-mail infoijrcm@gmail.com.

I am sure that your feedback and deliberations would make future issues better – a result of our joint effort.

Looking forward to an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

Sd/-

Co-ordinator

DISCLAIMER

The information and opinions presented in the Journal reflect the views of the authors and not of the Journal or its Editorial Board or the Publishers/Editors. Publication does not constitute endorsement by the journal. Neither the Journal nor its publishers/Editors/Editorial Board nor anyone else involved in creating, producing or delivering the journal or the materials contained therein, assumes any liability or responsibility for the accuracy, completeness, or usefulness of any information provided in the journal, nor shall they be liable for any direct, indirect, incidental, special, consequential or punitive damages arising out of the use of information/material contained in the journal. The journal, neither its publishers/Editors/ Editorial Board, nor any other party involved in the preparation of material contained in the journal represents or warrants that the information contained herein is in every respect accurate or complete, and they are not responsible for any errors or omissions or for the results obtained from the use of such material. Readers are encouraged to confirm the information contained herein with other sources. The responsibility of the contents and the opinions expressed in this journal are exclusively of the author (s) concerned.

ABOUT THE JOURNAL

In this age of Commerce, Economics, Computer, I.T. & Management and cut throat competition, a group of intellectuals felt the need to have some platform, where young and budding managers and academicians could express their views and discuss the problems among their peers. This journal was conceived with this noble intention in view. This journal has been introduced to give an opportunity for expressing refined and innovative ideas in this field. It is our humble endeavour to provide a springboard to the upcoming specialists and give a chance to know about the latest in the sphere of research and knowledge. We have taken a small step and we hope that with the active co-operation of like-minded scholars, we shall be able to serve the society with our humble efforts.

Our Other Journals

