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A Study on Utilisation of Online Payment System Among Rural Merchants in Dharmapuri Region

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ABSTRACT

Online payment system is use for rural area merchants. They are all pushed to after demonetization using online payment system .They had no awareness and knowledge about using online payment. Now days they are routinely adopted by using online payment system. This study is to know the level of awareness and knowledge among the online payment system using to rural area merchants in Dharmapuri region. A study was conducted by the data was collected through questionnaire and site visitation. The primary data was collected by through questionnaires were given to the rural area merchants those are using all using online payment system in our shops. The collected data was analyzed using the percentage analysis, chi square test and ANOVA test. It was found that the demographic variables of using online payment system. Finally found the degree of utilization among rural area merchants in dharmapuri region.

Keywords : Credit Card, Debit Card, Smart Card, E-Money, Electronic Fund Transfer, Mobile Banking

I. INTRODUCTION

1.1 E-Commerce And E-Business

E-Commerce is the procurement and vending of things and facilities, or the spreading of moneys or records, over an online network, chiefly the internet. These business dealings occur either as business to business (b2b), business to consumer (b2c), consumer to consumer (c2c) and consumer to business (c2b). The terms e-commerce are regularly used interchangeably.

E-Business is the behavior of business procedures on the internet. These online business procedures include procurement and vending crops, provides and facilities; servicing consumers; processing payment; handling manufacture control; cooperating with business collaborators; distribution knowledge; passing automated worker facilities; employing and more.

Demonetization is an essential monetarist step in which a money unit's status as a legal tender is confirmed unacceptable. This is frequently done whenever there is a change of national money, exchanging the old unit with a new one. Such a step, for example India, Europe and Singapore.

1.2 Online Payment System

E-commerce sites use online payment, where online payment refers to paperless fiscal transactions. Online payment has transformed the business dispensation by lessening the paperwork, transaction costs, and employees cost. Being user friendly and less time-consuming than manual dispensation, it helps business organization to enlarge its market reach/development.

Listed below are some of the modes of online payments:

- Credit Card
- Debit Card
- Smart Card
- E-Money
- Electronic Fund transfer
- Mobile Banking

1.2.1 Credit Card

Payment using credit card is one of most public mode of online payment. Credit card is a small plastic card with a unique number fixed with an account. It has a magnetic strip embedded in it that is used to study the credit card via card readers. When a purchaser procurements a product via credit card, the credit card issuer bank pays on behalf of the purchaser and the buyer has a sometime period after which he/she can pay the credit card bill. It is regularly in the credit card monthly payment cycleExample: Visa or MasterCard.

1.2.2 Debit Card

Debit card, like credit card, is a small plastic card with a unique number mapped with the bank account number. It is needed to have a bank account before receiving a debit card from the bank. The major modification between a debit card and a credit card is that in case of payment through debit card, the amount gets subtracted from the card's bank account immediately and there should be adequate balance in the bank account for the transaction to get finished; whereas in case of a credit card transaction, there is no such obligation. Debit cards free the customer to carry cash and cheques. Even merchants accept a debit card readily. Having a constraint on the amount that can be withdrawn in a day using a debit card helps the purchaser to keep verify on his/her expenditure.

1.2.3 Smart Card

Smart card is again parallel to a credit card or a debit card in appearance, but it has a small microprocessor chip entrenched in it. It has the capability to store a customer's work-related and/or individual information. Smart cards are also used to store money and the amount gets subtracted after every transaction. Smart cards can only be accessed using a PIN that every customer is allocated with. Smart cards are secure, as they store information in encoded format and are less luxurious /delivers quicker dispensation. Mondex and Visa Cash cards are examples of smart cards.

1.2.4 E-Money

E-Money transactions refer to condition where payment is finish over the network and the amount gets transferred from one financial body to another financial body without any engagement of a middleman. E-money transactions are quicker, appropriate, and saves a lot of time. Online payments done via credit cards, debit cards, or smart cards are examples of e-money transactions. Another popular example is e-cash. In case of e-cash, both purchaser and merchant have to sign up with the bank or company delivering e-cash.

1.2.5 Electronic Fund Transfer

It is a very popular online payment method to exchange the money from one bank account to another bank account. Accounts can be in the same bank or various banks. Fund transfer can be done using ATM (Automated Teller Machine) or using a computer. Nowadays, internet-based EFT is receiving popular. In this case, a purchaser uses the website delivered by the bank, logs in to the bank's website and registers another bank account. He/she then places a request to transfer certain amount to that account. Purchaser bank transfers the amount to other account if it is in the same bank, otherwise the exchange request is promoted to an ACH (Automated Clearing House) to transfer the amount to other account and the amount is subtracted from the purchaser's account. Once the amount is transferred to other account, the purchaser is notified of the fund transfer by the bank.

1.2.6 Mobile Banking

Mobile banking comes in as a part of the banks creativity to offer multiple channels banking offering practicality for its purchaser. A versatile multifunctional, free maintenance that is reachable and accessible on the display of mobile phone. Mobile phones are playing great role in Indian banking- both straight and unconventional. They are being used both as banking and other channels.

(Kalakota, 1996) (H. ALBERT NAPILER, 2011)

Process of Online Payment System

Steps	Description
1	Bank issues and activates a credit card to the customer on his/her request.
2	The customer presents the credit card information to the merchant site or to the merchant from whom he/she wants to purchase a product/service.

3	Merchant validates the customer's identity by asking for approval from the card brand company.
4	Card brand company authenticates the credit card and pays the transaction by credit. Merchant keeps the sales slip.
5	Merchant submits the sales slip to acquirer banks and gets the service charges paid to him/her.
6	Acquirer bank requests the card brand Company to clear the credit amount and gets the payment.
7	Now the card brand company asks to clear the amount from the issuer bank and the amount gets transferred to the card brand company.

1.4 Statement of the Problem

In recent year, demonstrations have been implemented. Due to this , rural area merchants no awareness and no knowledge about online transaction. They were pushed into completion for the usage of online payment system. The study deals with this problem and to motivate the merchants to use online payment.

1.5 Objectives of the Study

- ✓ To know about merchant awareness and knowledge about online payment system.
- ✓ To identify the factors this is influencing the merchants for the use of online payment system.
- ✓ To study problems and opportunities in the use of online payment system.
- ✓ To analysis the degree of use of online payment system by the merchants.
- ✓ To suggest strategy for the merchants in improvement of online payment system.

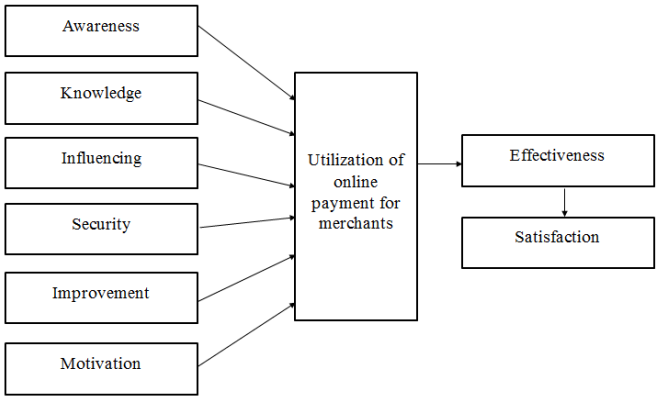
1.6 Need of the Study

The need of the study is able to access the online payment system regularly in rural area merchant in dharmapuri region. Some of the merchant still are not aware and not have knowledge about online payment system. So these will help to improve their attention towards the online payment system.

1.7 Scope of the Study

This study will be useful in knowing the level of utilization among rural area merchant and thereby helps in improving the online payment system.

1.8 Project Framework



1.9 Benefits of Online Payment System

- Its use to low cost of time.
- Its reduce queues.
- Its use to reduce change problem.
- It can be use fast and ease to transaction.
- It highly secured.
- It is portable.

II. REVIEW OF LITERATURE

(Jiaqin Yang, 2005) "This paper discussescurrent trend and enlargement of online-banking for small and community banks in rural areas through a case study. The applications of online-banking of several local banks in rural areas areconsidered and observed. The exploration objective is to investigate the trends and level of frequency of online banking focusing on some developing disputes and contests".

(Pawar, Jan 2017) "E-Commerce market is surprisingly rising throughout the world. Due to growth in online transaction, Debit or Credit card fraud and personal information security are major concerns for customers, merchants and banks. This paper presents a new evolution for offering limited communication only that is necessary for fund transfer during online shopping thereby preservating the customer data, improving customer self-assurance and avoiding identity robbery. A novel family of graphical password systems built on top of CAPTCHA (Completely Automated Public

Turing test to tell Computers and Humans Apart) technology. It addresses a number of security problems altogether, such as online estimating outbreaks. The method uses blend of application of CAPTCHA and visual cryptography for this purpose".

(Venkateswaran2, 2014)"A rapid growth in E-Commerce market is seen in current time throughout the world. With ever growing admiration of online shopping, Debit or Credit card fraud and personal information security are major concerns for customers, merchants and banks specifically in the case of CNP (Card Not Present). This paper presents a new method for offering limited report only that is essential for cash move during online shopping thereby protection customer data and collective customer self-assurance and preventing identity theft. The method uses shared application of steganography and visual cryptography for this purpose".

(Banphot Vatanasombuta, 2008)"The propagation of the Internet has not only permitted businesses to suggestion their harvests and facilities through web-based applications, but it has also damaged their talent to retain their clienteles. It has decreased search costs, opened up obstacles to entry, and weakened particularity of firms. Actual holding of customers allows firms to grow in size and acceptance, thereby collective their profitability. We extended Obligation–Trust theory, a probability –confirmation model, and technology approval theory to improve a model of IS protraction purpose of consumers of web-based applications. Connection promise and trust were found to be central to IS protraction purpose. Also, perceived authorization influenced relationship aptitude, while perceived safety influenced trust. Our findings thus reinforced old-style purpose factors, importance the role of trust as a tougher forecaster of purpose than commitment but, contradicting findings from marketing research, trust was found to be a tougher forecaster of holding in the e-commerce context".

(Abeer Musa, 2015)"This paper inspects the issues that affect the purchasers' purpose in adjusting Mobile Payment Device technology in a low-cost. Unified Theory of Approval and Use of Knowledge Model is engaged as evolving the basis for the suggested exploration model. A questionnaire survey is used as a tool to gather the data. Research results reveal that preparation probability, community motivation, and seeming communication safety have straight important assets on purchaser's behavioral purpose to adapt the MPD. It is also originate that power probability has indirect effect on purpose through presentation expectation. Demographic factors such as gender, age, and self-reported knowledge about MPD reasonable the relationship between behavioral intention to adopt MPD and the predicting variables. Inferences for consultants and investigators are discussed".

(**Neha Shorff, M. B, 2015**) "The world is altering at an astounding amount and technology is measured to be the key driver for these modifications around us. An examination of knowledge and its uses show that it has allowed in almost every feature of our life. Many movements are managed electronically due to the receiving of information technology (IT) at home as well as at work place. Slowly but progressively, the Indian purchaser is shifting towards the online banking. The ATM and the Net transactions are becoming trendy. But the consumers clear on one thing that he wants online-banking to be humble and the banking sector is similar its steps to the march of knowledge. E-banking or Online banking is a basic term for the distribution of banking facilities and goods through the electronic channels such as the telephone, the internet, the cell phone etc. The government of India passed the IT Act, 2000, which delivers legal appreciation to online transactions and other means of electronic commerce. The RBI has been organizing to promotion themself as controller and controller of the technologically directed financial system.

(Babatunde Ojetunde∗)"A payment system in a disaster area is essential for people to buy necessities such as groceries, clothing, and medical supplies. However, existing payment systems require the needed communication infrastructures (like wired networks and cellular networks) to enable transactions, so that these systems cannot be relied on in disaster areas, where these communication infrastructures may be destroyed. In this paper, we propose a mobile payment system, adopting infrastructure less mobile adhoc networks (MANETs), which allow users to shop in disaster areas while providing secure transactions. Specifically, we propose an endorsement-based scheme to guarantee each transaction and a scheme to provide monitoring based on location information, and thus achieve transaction validity and reliability. Our mobile payment system can also prevent collusion between

two parties and reset and recover attacks by any user. Security is ensured by using location-based mutual monitoring by nearby users, avoiding thereby double spending in the system".

(Tero Pikkarainen, 2004) Advances in online banking technology have created novel ways of using daily banking affairs, especially via the online banking channel. The acceptance of online banking services has been rapid in many parts of the world, and in the leading e-banking countries the number of e-banking contracts has exceeded 50 percent. Inspects online banking approval in the light of the outdated technology acceptance model, which isleveraged into the online environment. On the general of a focus group meeting with bankingspecialists, TAM literature and online banking studies, we develop a model indicating onlinebanking getting among private banking consumers in Finland. The model was tested with a survey sample (n¼268). The findings of the study signpost that apparent usefulness and information on online banking on the Web site were the main factors influencing online-banking receiving.

(Liang, 2014)The availability of social media and 4G Mobile Internet services boosts ecommerce markets. The online payment systems are an integral part of e-commerce. It becomes the growing need for online shopping and transaction to use secure and minimum cost third-party payment systems. In this paper, we present an online purchase system of BulaPay that is capable of integrating common e-commerce frameworks and shopping cart systems. Using a set of Web services and simple HTML as its interfaces, BulaPay supports finished payment transactions for a business process in a worldwide way. BulaPay not only enables consumers and shop owners to carry out their daily business on the Internet, but also provides them secure, flexible, reliable, and efficient services. This paper analyzed an overview of the BulaPay system. The comparisons of our system to the existing third party payment systems are given.

(Roland Rieke∗†, Fraud Detection in Mobile Payments Utilizing Process Behavior Analysis, 2013) Generally, fraud risk implies any intentional dishonesty made for financial gain. In this paper, we consider this risk in the field of services which support transactions with electronic money. Specifically, we apply a tool for prognostic security analysis at runtime which observes process behavior with respect to transactions within a money transfer service and tries to match it with expected behavior given by a process model. We evaluate the applicability of the proposed approach and provide measurements on computational and recognition performance of the tool – Predictive Security Analyzer – produced using real operational and simulated logs. The goal of the experiments is to detect misuse patterns reflecting a given money laundering scheme in synthetic process behavior based on properties captured from real world transaction events.

III. RESEARCH METHODOLGY

3.1 Research Design

A reach design is to represent a way how to approach our research and condition for collection and analysis of the data to combine relevance to the research purpose. The research design is the conceptual structure with in which research is conducted; it constitutes the blueprint for the collection, measurement and analysis of data.

The Descriptive Research design is used in the study.

3.1.1 Descriptive Method

The descriptive research is concerned with describing the characteristics of a particular individual or of a group. It is also concerned with specific predictions with narration of facts and characteristic concerning individual, group and situation. This research is completely based on the description of factors that lead to the users' decision making process. No influence on researcher's opinion over this study. The design is rigid and the design must make enough provisions for protection against bias and must maximize reliability.

3.2 Source of Data Collection

The data was collected from both primary and secondary source.

Primary Data

The primary data are those which are collected for the first time and thus happens to be original in character. The primary data was collected through the structured

questionnaire from the respondents of rural area merchants in dharmapuri region. In this study, the primary data is collected through a structured questionnaire.

Secondary Data

The secondary data are those which have already been collected by someone else and which have already been passed through statistical process.

For this study, the secondary data are collected from various journals, websites, research thesis and projects.

3.3 Scaling Technique

Likert scales have been used. Likert scales are developed by utilizing the item analysis approach wherein a particular item is evaluated on the basis of how well it discriminates between those persons whose total score is high and those whose score is low. Those statements or items that best meet this sort of discrimination test are included in the final settlement.

3.4 Questionnaire Design

The structured questionnaire was used to collect the data from the respondents of who are all using online payment system in rural area merchant

3.5 Sampling Frame

A sampling frame is a set of information used to identify a sample population for a statistical study. A sampling frame includes a numerical identifier for each individual, plus other identifying information about characteristics of the individuals, to aid in analysis and allow for division into further frames for more in-depth analysis.

3.5.1 Sampling Technique

A sample design is a definite plan for obtaining a sample from a given population. It refers to the technique or the procedure the researcher would adopt in selecting items for the sample. Sample designs may as well lay down the number of items to be included in the ample i.e. the size of the sample. Sample designs determined before data are collected. There are many sample deigns from which a researcher can choose. Some designs are relatively more precise and easier to apply than others.

To obtain the representative sample, Census method is used in this study.

3.5.2 Sample Size

The sample size taken for the main study is 173. The sample size is arrived to 123 since it is Census method of data collection.

3.5.3 Area of the study

The online payment system was used in rural area merchants dharmpuri region.

3.5.4 Survey Design

For the proposed study, structured questionnaire was used as a research instrument. A structured questionnaire was prepared based on the objectives of the study. Then the questionnaire was given in selected villages namely arasampatti, karimangalam, palacode, kambainallur, kadathur, bommidi, laligam, irumathur region and the data was collected by field survey method.

3.6 Pilot study

The pilot study was conducted prior to the main study. The structured questionnaire was given to the respondents at one village namely Arasampatti. The data was collected through Questionnaire and site visitation. The questionnaires were given to using online payment in our shops. A sample of 30 was taken to test the validity and reliability of the questionnaire.

Factor Analysis

Table 3.3.1 : Validity check

Rotated Component Matrix[a]

	Component		
	1	2	3
service quality is excellent	.811	.211	-.050
service quality is high	.801	.201	.227
service provider	.749	-.131	-.341
use of ops very fast & time saving	.706	.264	-.050
faced diffcultes using ops	-.306	-.745	.161
benfits of using ops u & ur customer	-.132	.699	.037
discount providing using ops	.497	.642	.131
satisfied after using ops	.449	.609	-.064
charges and tax ops	-.030	-.063	.962

Extraction Method: Principal Component Analysis.
Rotation Method: Varimax with Kaiser Normalization.
a. Rotation converged in 6 iterations.

Factor analysis was used to identify the dimensions and reduce the number of variables. It is used to check the validity of the questionnaire.

Table 3.3.2 : Reliability Check

Reliability Statistics

Cronbach's Alpha	N of Items
.732	30

Reliability check was done to check the reliability of the questionnaire. Cronbach's Alpha value is 0.732 which means the questionnaire is highly reliable.

After the validity and reliability check, few questions were removed from the questionnaire and few needed questions were added after conducting the pilot study through data collection from the field visit and issue of questionnaire.

3.7 Statistical Tools Used

For the purpose of analysis and interpretation, the data collected from the questionnaires were taken into consideration and analyzed using the following.

- Percentage Analysis
- Chi square
- ANOVA

3.8 Limitations of The Study

-
- The study was focused by only the rural area merchants, who are using online payment system. The study deals with the rural area in dharmpuri region. The data was collected only opinion of the rural merchants.

IV. DATA ANALYSIS AND INTERPRETATION

4.1 Percentage Analysis

Table 4.1.1 : Nature of Business

nature

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	retalier	84	48.6	48.6	48.6
	whole seller	46	26.6	26.6	75.1
	dealer	29	16.8	16.8	91.9
	others	14	8.1	8.1	100.0
	Total	173	100.0	100.0	

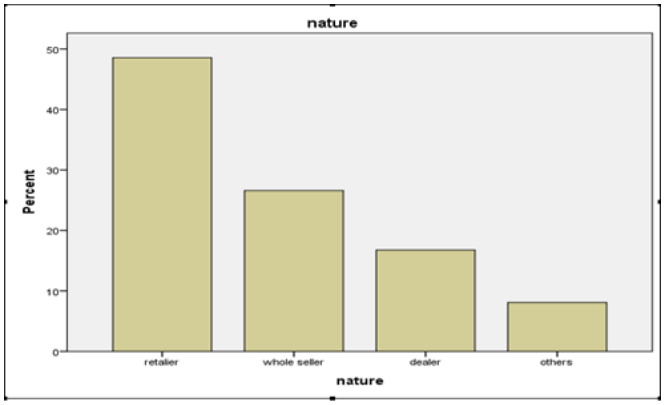


Chart 4.1.1.1 : Nature of Business

Interpretation
From the table 4.1.1, it is inferred that 48.6% of the respondents are from the retailer, 26.6% are from whole seller, 16.8% are from dealer and 8.1% of the respondents are from the others.

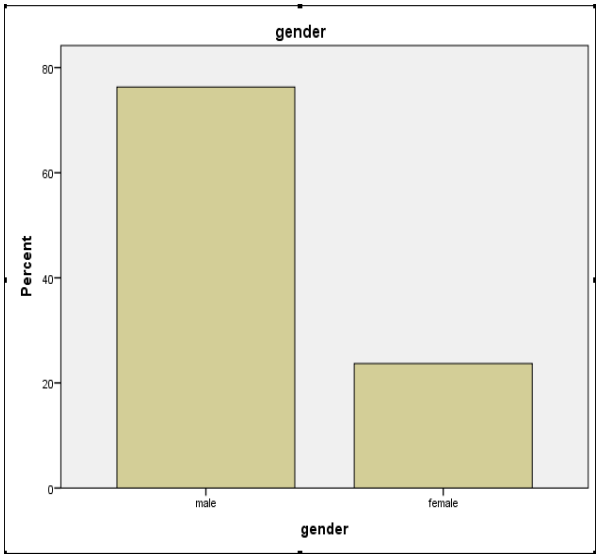
Inference
Majority 48.6% of the respondents are from the retailer.

Table 4.1.2 : Age

gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	male	132	76.3	76.3	76.3
	female	41	23.7	23.7	100.0
	Total	173	100.0	100.0	

Chart 4.1.1.2 : Age



Interpretation

From the table 4.1.2, it is inferred that 76.3% of the respondents are male and 23.7% of the respondents are female.

Inference

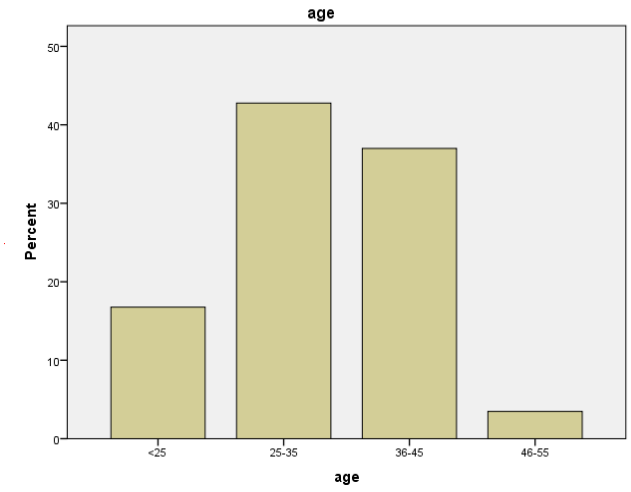
Majority 76.3% of the respondents are from the male.

Table 4.1.3 : Age

age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	<25	29	16.8	16.8	16.8
	26-35	74	42.8	42.8	59.5
	36-45	63	36.4	36.4	96.0
	46-55	7	4.0	4.0	100.0
	Total	173	100.0	100.0	

Chart 4.1.1.3 : Age



Interpretation

From the table 4.1.3, it is inferred that 16.8% of the respondents are from the <25yrs, 42.8% are from 26-35 yrs, 36.4% are from 36-45 and 4.0% of the respondents are from 46-55.

Inference

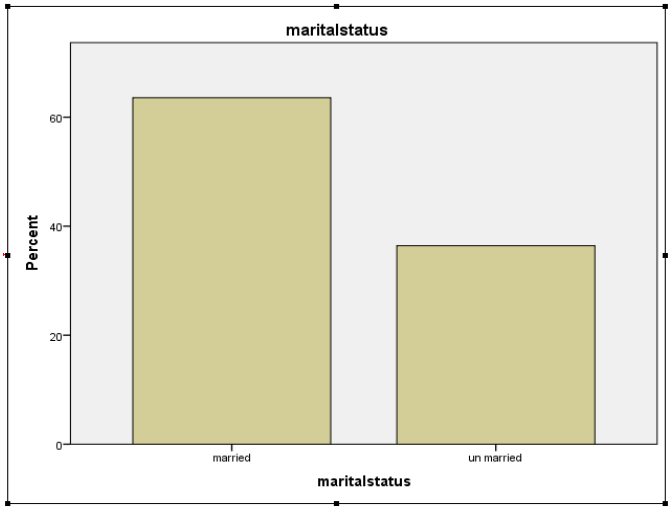
Majority 42.8% of the respondents are from the 26-35 yrs.

Table 4.1.4 : Marital Status

maritalstatus

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	married	110	63.6	63.6	63.6
	un married	63	36.4	36.4	100.0
	Total	173	100.0	100.0	

Chart 4.1.1.4 : Marital Status



Interpretation

From the table 4.1.4, it is inferred that 63.6% of the respondents are from married and 36.4% are from unmarried.

Inference

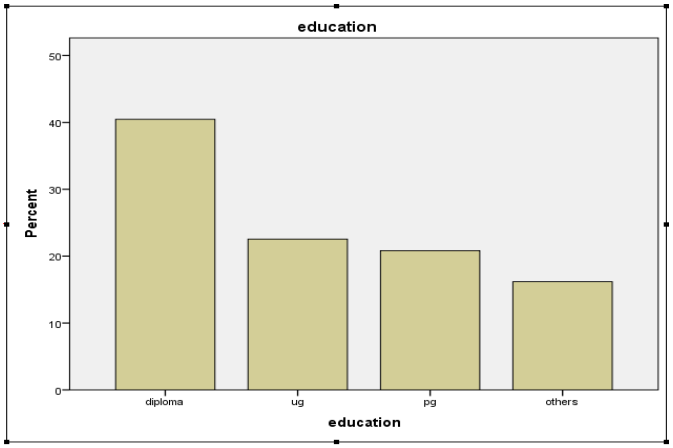
Majority 63.6% of the respondents are from married.

Table 4.1.5 : Education Qualification

education

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	diploma	70	40.5	40.5	40.5
	ug	39	22.5	22.5	63.0
	pg	36	20.8	20.8	83.8
	others	28	16.2	16.2	100.0
	Total	173	100.0	100.0	

Chart 4.1.1.5 : Education Qualification



Interpretation

From the table 4.1.5, it is inferred that 40.5% of the respondents are from the diploma, 22.5% are from whole ug, 20.8% are from pg and 16.2% of the respondents are from the others.

Inference

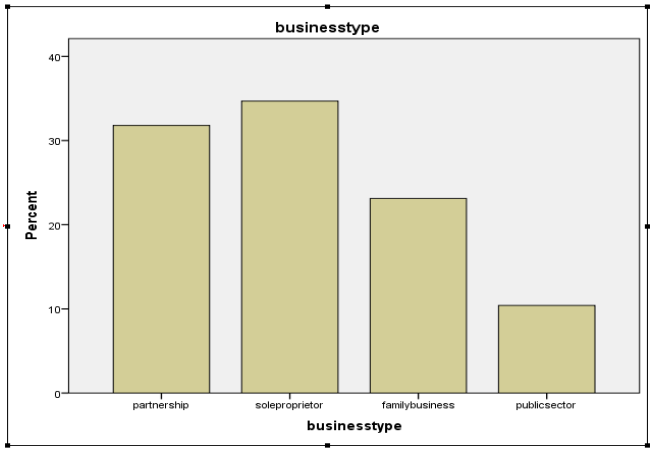
Majority 40.5% of the respondents are from the diploma.

Table 4.1.6 : Type of Business

businesstype

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	partnership	55	31.8	31.8	31.8
	soleproprietor	60	34.7	34.7	66.5
	familybusiness	40	23.1	23.1	89.6
	publicsector	18	10.4	10.4	100.0
	Total	173	100.0	100.0	

Chart 4.1.1.6 : Type of Business



Interpretation

From the table 4.1.6, it is inferred that 31.8% of the respondents are from the partnership, 34.7% are from sole proprietorship, 23.1% are from family business and 10.4% of the respondents are from the public sector.

Inference

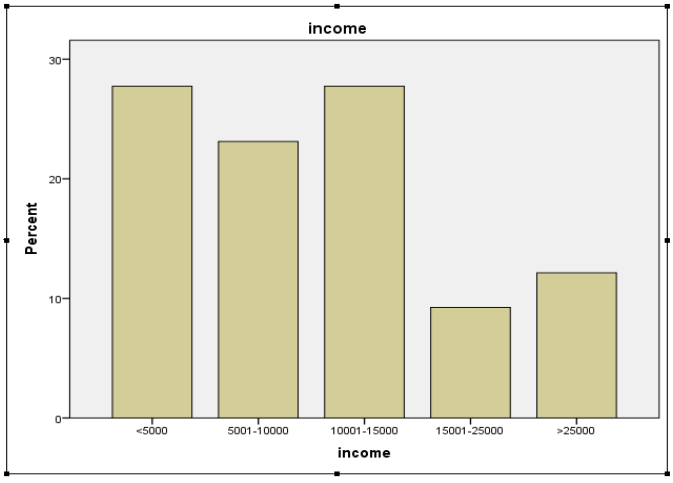
Majority 34.7% of the respondents are from the sole proprietorship.

Table 4.1.7 : Income Level

income

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	<5000	48	27.7	27.7	27.7
	5001-10000	40	23.1	23.1	50.9
	10001-15000	48	27.7	27.7	78.6
	15001-25000	16	9.2	9.2	87.9
	>25000	21	12.1	12.1	100.0
	Total	173	100.0	100.0	

Chart 4.1.1.7 : Income Level



Interpretation

From the table 4.1.7, it is inferred that 27.7% of the respondents are from the < rs5000, 23.1% are from rs 5001-10000, 27.7% are from 10001-15000, 9.2% of the respondents are from the rs 15001-25000 and 12.1% of the respondents are from the > rs 25000.

Inference

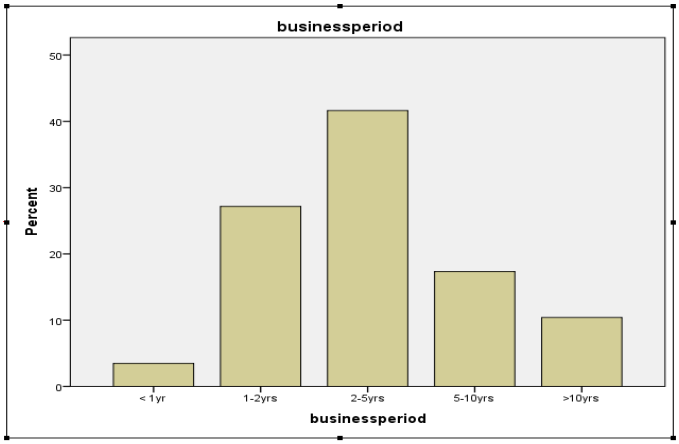
Majority 27.7% of the respondents are from the < rs5000 and rs10001-15000 income level for per week.

Table 4.1.8 : Period of Business

businessperiod

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	< 1yr	6	3.5	3.5	3.5
	1-2yrs	47	27.2	27.2	30.6
	2-5yrs	72	41.6	41.6	72.3
	5-10yrs	30	17.3	17.3	89.6
	>10yrs	18	10.4	10.4	100.0
	Total	173	100.0	100.0	

Chart 4.1.1.8 : Period of Business



Interpretation

From the table 4.1.8, it is inferred that 3.5% of the respondents are from the < 1yr, 27.2% are from 1-2yrs, 41.6% are from 2-5yrs, 17.3% of the respondents are from 5-10yrs and 10.4% of the respondents are from the >10yrs.

Inference

Majority 41.6% of the respondents are from the 2-5yrs doing period of business.

Table 4.1.9 : Customer Visiting

customer visting

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	up to 25	23	13.3	13.3	13.3
	26-50	58	33.5	33.5	46.8
	51-100	64	37.0	37.0	83.8
	101-150	11	6.4	6.4	90.2
	above 150	17	9.8	9.8	100.0
	Total	173	100.0	100.0	

Chart 4.1.1.9 : Customer Visiting

Interpretation

From the table 4.1.9, it is inferred that 13.3% of the respondents are from the up to 25, 35.5% are from whole 26-50, 37.0% are from 51-100, 6.4% are from 101-150 and 9.8% of the respondents are from above 150.

Inference

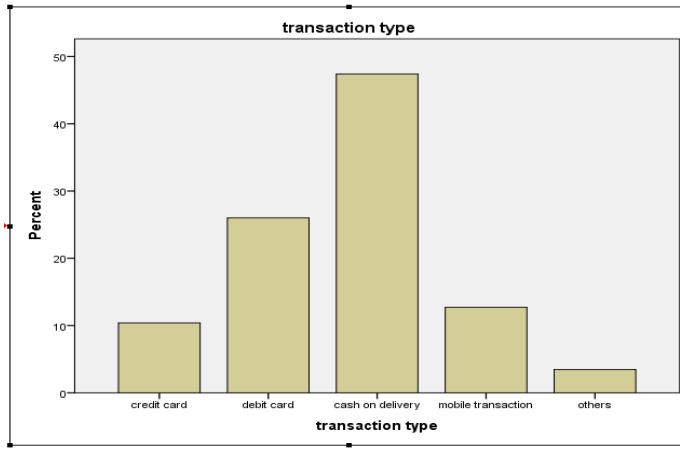
Majority 37.0% of the respondents are from the 51-100 customers are visiting per day.

Table 4.1.10 : Type Transaction

transaction type

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	credit card	18	10.4	10.4	10.4
	debit card	45	26.0	26.0	36.4
	cash on delivery	82	47.4	47.4	83.8
	mobile transaction	22	12.7	12.7	96.5
	others	6	3.5	3.5	100.0
	Total	173	100.0	100.0	

Chart 4.1.1.10 : Type Transaction



Interpretation

From the table 4.1.10, it is inferred that 10.4% of the respondents are from the credit card, 26.0% are from debit card, 47.4% are from cash on delivery, 12.7% are from mobile transaction and 3.5% of the respondents are from the others.

Inference

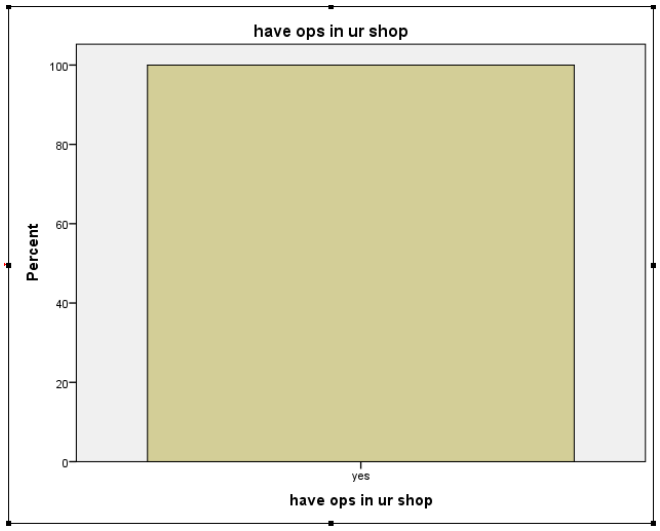
Majority 47.4% of the respondents are from the cash on delivery.

Table 4.1.11 : Using Online Payment In Your Shop

have ops in ur shop

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	173	100.0	100.0	100.0

Chart 4.1.1.11 : Using Online Payment In Your Shop



Interpretation

From the table 4.1.11, it is inferred that 100% of the respondents are from yes and 0% of respondents are from the no.

Inference

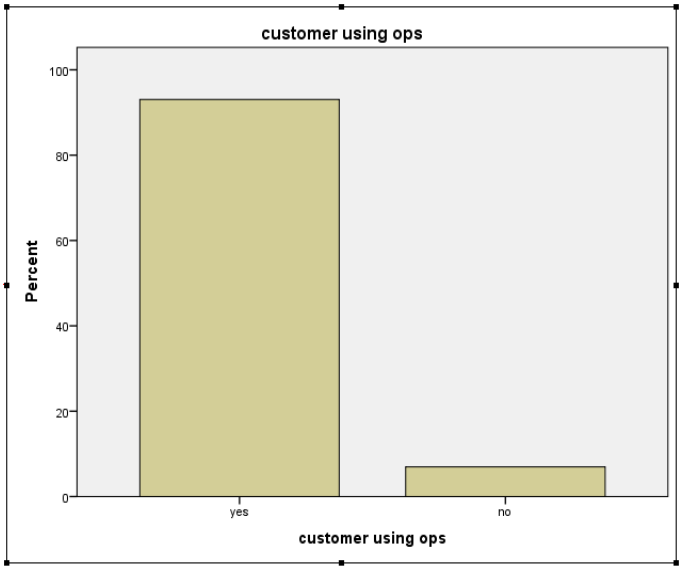
Majority 100% of the respondents are from yes using online payment in my shop.

Table 4.1.12 : Customer Are Using Online Payment

customer using ops

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	161	93.1	93.1	93.1
	no	12	6.9	6.9	100.0
	Total	173	100.0	100.0	

Chart 4.1.1.12 : Customer Are Using Online Payment



Interpretation

From the table 4.1.12, it is inferred that 93.1% of the respondents are from yes and 6.9% are from no.

Inference

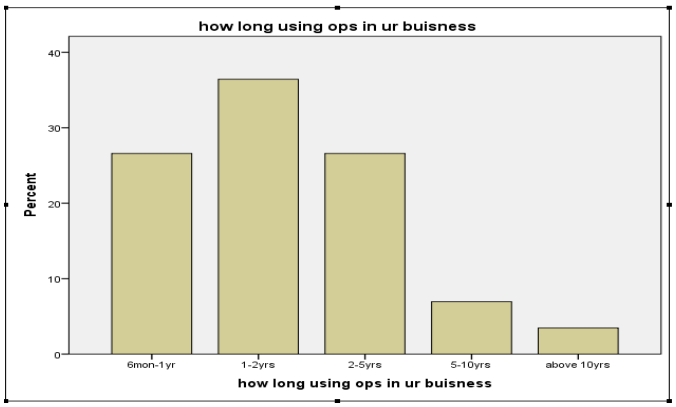
Majority 93.1% of the respondents are from yes my customers are using online payment.

Table 4.1.13 : Period of using Online Payment

how long using ops in ur buisness

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	6mon-1yr	46	26.6	26.6	26.6
	1-2yrs	63	36.4	36.4	63.0
	2-5yrs	46	26.6	26.6	89.6
	5-10yrs	12	6.9	6.9	96.5
	above 10yrs	6	3.5	3.5	100.0
	Total	173	100.0	100.0	

Chart 4.1.1.13 : Period of using Online Payment



Interpretation

From the table 4.1.13, it is inferred that 26.6% of the respondents are from the 6mts-1yr, 36.4% are from 1-2yrs, 26.6% are from 2-5yrs, 6.9% of the respondents are from the 5-10yrs and 3.5% of the respondents are from the above 10yrs.

Inference

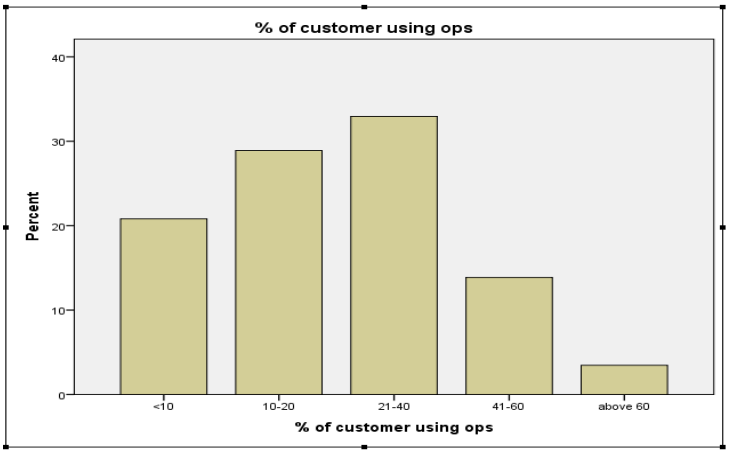
Majority 36.4% of the respondents are from the 1-2yrs.

Table 4.1.14 : % of customers are using online payment

% of customer using ops

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	<10	36	20.8	20.8	20.8
	10-20	50	28.9	28.9	49.7
	21-40	57	32.9	32.9	82.7
	41-60	24	13.9	13.9	96.5
	above 60	6	3.5	3.5	100.0
	Total	173	100.0	100.0	

Chart 4.1.1.14 : % of customers are using online payment



Interpretation

From the table 4.1.14, it is inferred that 20.8% of the respondents are from <10, 28.9% are from 10-20, 32.9% are from 21-40, 13.9% are from 41-60 and 3.5% of the respondents are from the above 60.

Inference

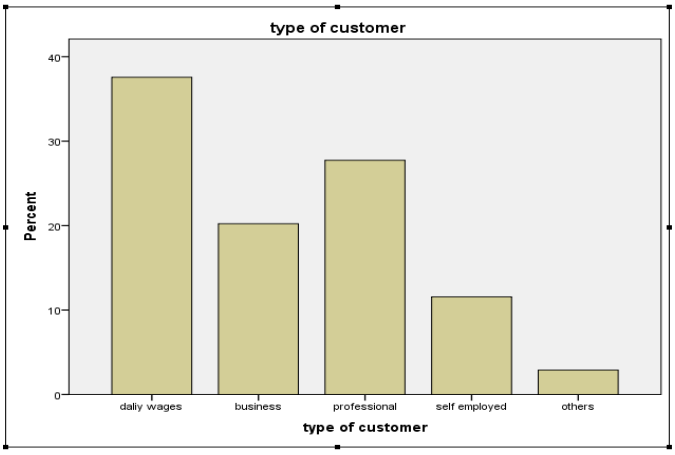
Majority 32.9% of the respondents are from the using online payment 21-40%.

Table 4.1.15 : Type of Customers

type of customer

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	daliy wages	65	37.6	37.6	37.6
	business	35	20.2	20.2	57.8
	professional	48	27.7	27.7	85.5
	self employed	20	11.6	11.6	97.1
	others	5	2.9	2.9	100.0
	Total	173	100.0	100.0	

Chart 4.1.1.15 : Type of Customers



Interpretation

From the table 4.1.15, it is inferred that 37.6% of the respondents are from the daily wages, 20.2% are from business, 27.7% are from professional, 11.6% are from self employed and 2.9% of the respondents are from the others.

Inference

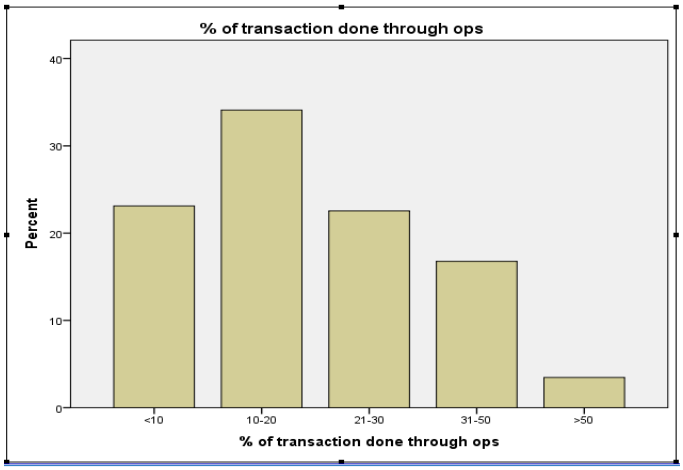
Majority 37.6% of the respondents are from the daily wages.

Table 4.1.16 : Transaction Through Online

% of transaction done through ops

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	<10	40	23.1	23.1	23.1
	10-20	59	34.1	34.1	57.2
	21-30	39	22.5	22.5	79.8
	31-50	29	16.8	16.8	96.5
	>50	6	3.5	3.5	100.0
	Total	173	100.0	100.0	

Chart 4.1.1.16 : Transaction Through Online



Interpretation

From the table 4.1.16, it is inferred that 23.1% of the respondents are from the <10, 34.1% are from 10-20, 22.5% are from 21-30, 16.8% are from 31-50 and 3.5% of the respondents are from >50.

Inference

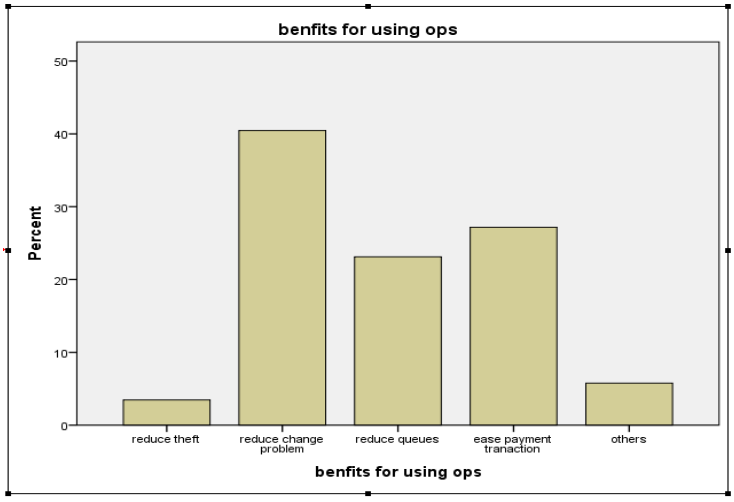
Majority 34.1% of the respondents are from the 10-20 percentage of transaction done through online payment.

Table 4.1.17 : Benefits for Using Online Payment

benfits for using ops

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	reduce theft	6	3.5	3.5	3.5
	reduce change problem	70	40.5	40.5	43.9
	reduce queues	40	23.1	23.1	67.1
	ease payment tranaction	47	27.2	27.2	94.2
	others	10	5.8	5.8	100.0
	Total	173	100.0	100.0	

Chart 4.1.1.17 : Benefits for Using Online Payment



Interpretation

From the table 4.1.17, it is inferred that 3.5% of the respondents are from the reduced theft, 40.5% are from reduced change problem, 23.1% are from reduced queues, 27.2% are from ease to transaction and 5.8% of the respondents are from the others.

Inference

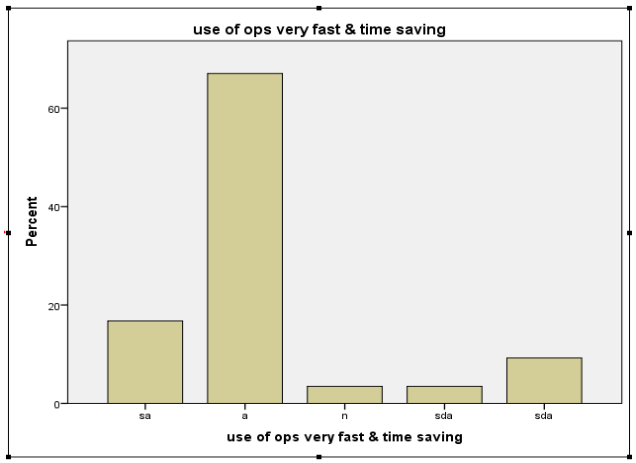
Majority 40.5% of the respondents are from the reduced change problem.

Table 4.1.18 : Use of Online Payment Very Fast and Time Saving

use of ops very fast & time saving

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	sa	29	16.8	16.8	16.8
	a	116	67.1	67.1	83.8
	n	6	3.5	3.5	87.3
	sda	6	3.5	3.5	90.8
	sda	16	9.2	9.2	100.0
	Total	173	100.0	100.0	

Chart 4.1.1.18 : Use of Online Payment Very Fast and Time Saving



Interpretation

From the table 4.1.18, it is inferred that 16.8% of the respondents are from the strongly agree, 67.1% are from agree, 3.5% are from neutral, 3.5% are from disagree and 9.2% of the respondents are from the strongly disagree.

Inference

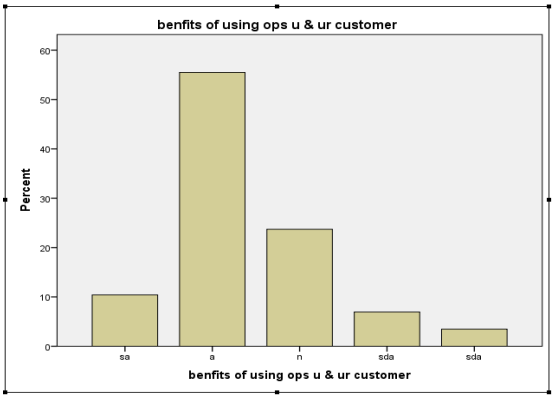
Majority 67.1% of the respondents are from the agree.

Table 4.1.19 : Benefits of Using Online Payment You And Your Customer

benfits of using ops u & ur customer

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	sa	18	10.4	10.4	10.4
	a	96	55.5	55.5	65.9
	n	41	23.7	23.7	89.6
	sda	12	6.9	6.9	96.5
	sda	6	3.5	3.5	100.0
	Total	173	100.0	100.0	

Chart 4.1.1.19 : Benefits of Using Online Payment You And Your Customer



Interpretation

From the table 4.1.19, it is inferred that 10.4% of the respondents are from the strongly agree, 55.5% are from agree, 23.7% are from neutral, 6.9% are from disagree and 3.5% of the respondents are from the strongly disagree.

Inference

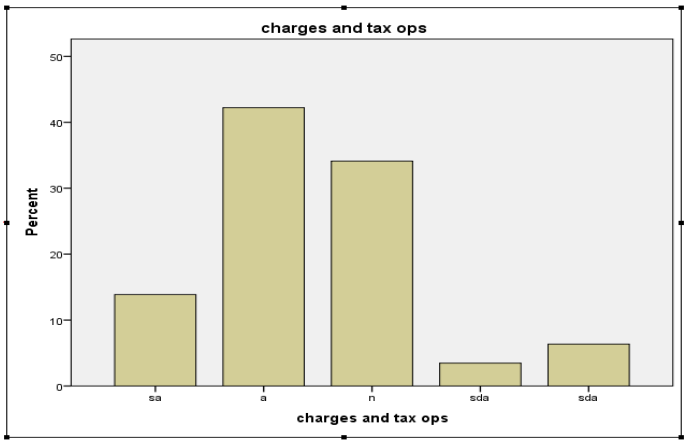
Majority 55.5% of the respondents are from the agree.

Table 4.1.20 : Charges and Tax for Using Online Payment

charges and tax ops

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	sa	24	13.9	13.9	13.9
	a	73	42.2	42.2	56.1
	n	59	34.1	34.1	90.2
	sda	6	3.5	3.5	93.6
	sda	11	6.4	6.4	100.0
	Total	173	100.0	100.0	

Chart 4.1.1.20 : Charges and Tax for Using Online Payment



Interpretation

From the table 4.1.20, it is inferred that 13.9% of the respondents are from the strongly agree, 42.2% are from agree, 34.1% are from neutral, 3.5% are from disagree and 6.4% of the respondents are from the strongly disagree.

Inference

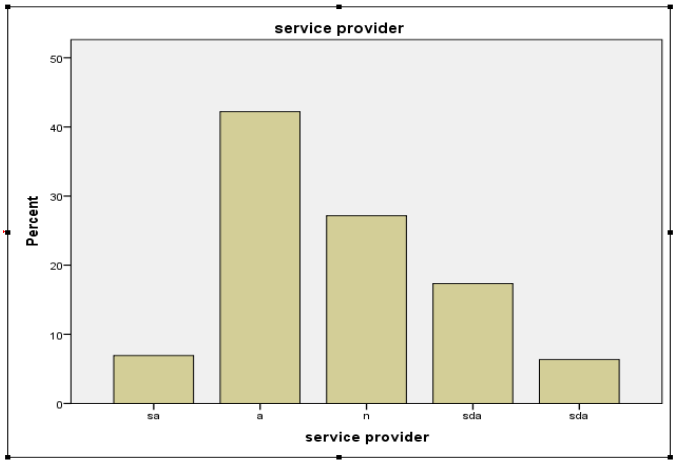
Majority 42.2% of the respondents are from the agree.

Table 4.1.21 : Rate the Service Provider

service provider

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	sa	12	6.9	6.9	6.9
	a	73	42.2	42.2	49.1
	n	47	27.2	27.2	76.3
	sda	30	17.3	17.3	93.6
	sda	11	6.4	6.4	100.0
	Total	173	100.0	100.0	

Chart 4.1.1.21 : Rate the Service Provider



Interpretation

From the table 4.1.21, it is inferred that 6.9% of the respondents are from the strongly agree, 42.2% are from agree, 27.3% are from neutral, 17.3% are from disagree and 6.4% of the respondents are from the strongly disagree.

Inference

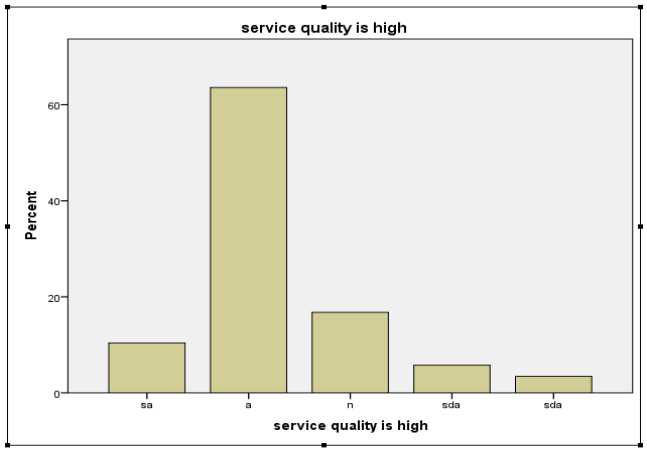
Majority 42.2% of the respondents are from the agree.

Table 4.1.22 : Service Quality High

service quality is high

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	sa	18	10.4	10.4	10.4
	a	110	63.6	63.6	74.0
	n	29	16.8	16.8	90.8
	sda	10	5.8	5.8	96.5
	sda	6	3.5	3.5	100.0
	Total	173	100.0	100.0	

Chart 4.1.1.22 : Service Quality High



Interpretation

From the table 4.1.22, it is inferred that 10.4% of the respondents are from the strongly agree, 63.6% are from agree, 16.8% are from neutral, 5.8% are from disagree and 3.5% of the respondents are from the strongly disagree.

Inference

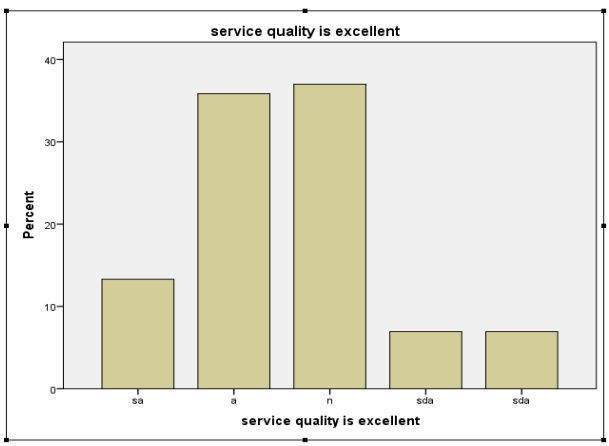
Majority 63.6% of the respondents are from the agree.

Table 4.1.23: Service Quality is Excellent

service quality is excellent

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	sa	23	13.3	13.3	13.3
	a	62	35.8	35.8	49.1
	n	64	37.0	37.0	86.1
	sda	12	6.9	6.9	93.1
	sda	12	6.9	6.9	100.0
	Total	173	100.0	100.0	

Chart 4.1.1.23 : Service Quality is Excellent



Interpretation

From the table 4.1.23, it is inferred that 13.3% of the respondents are from the strongly agree, 35.8% are from agree, 37.0% are from neutral, 6.9% are from disagree and 6.9% of the respondents are from the strongly disagree.

Inference

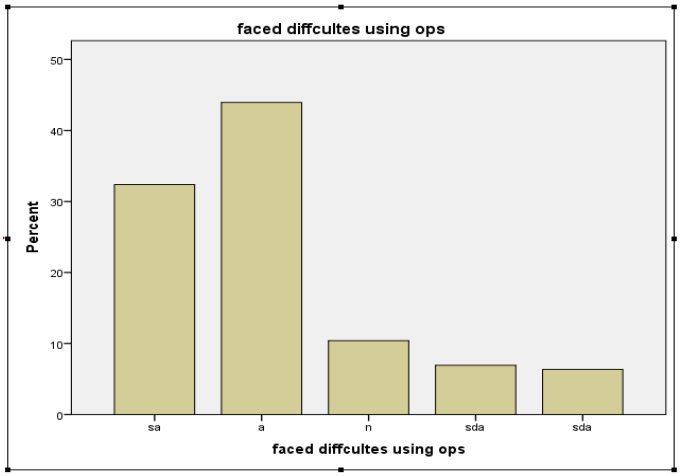
Majority 37.0% of the respondents are from the neutral.

Table 4.1.24 : Difficulty Faced Using Online Payment

faced diffcultes using ops

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	sa	56	32.4	32.4	32.4
	a	76	43.9	43.9	76.3
	n	18	10.4	10.4	86.7
	sda	12	6.9	6.9	93.6
	sda	11	6.4	6.4	100.0
	Total	173	100.0	100.0	

Chart 4.1.1.24 : Difficulty Faced Using Online Payment



Interpretation

From the table 4.1.24, it is inferred that 32.4% of the respondents are from the strongly agree, 43.9% are from agree, 10.4% are from neutral, 6.9% are from disagree and 6.4% of the respondents are from the strongly disagree.

Inference

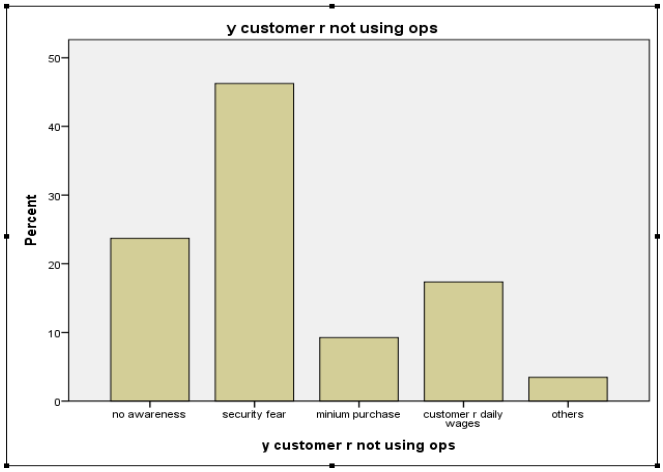
Majority 43.9% of the respondents are from the agree.

Table 4.1.25 : Customer Not Using Online Payment

y customer r not using ops

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	no awareness	41	23.7	23.7	23.7
	security fear	80	46.2	46.2	69.9
	minium purchase	16	9.2	9.2	79.2
	customer r daily wages	30	17.3	17.3	96.5
	others	6	3.5	3.5	100.0
	Total	173	100.0	100.0	

Chart 4.1.1.25 : Customer Not Using Online Payment



Interpretation

From the table 4.1.25, it is inferred that 23.7% of the respondents are from the no awareness, 46.2% are from security fear, 9.2% are from minimum purchase, 17.3% of the respondents are from customer are daily wages and 17.3% of the respondents are from the others.

Inference

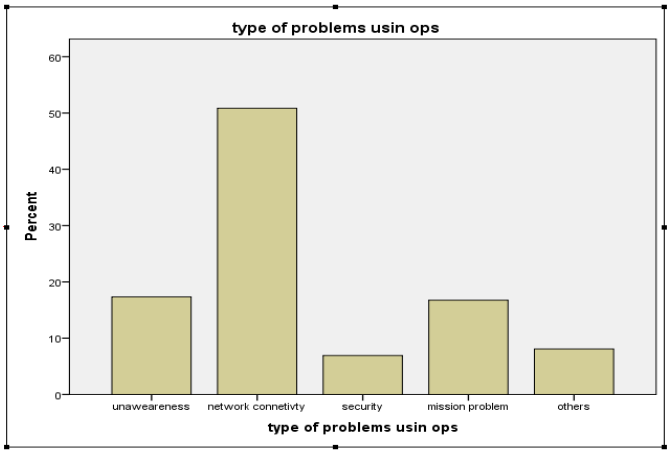
Majority 46.2% of the respondents are from the security fear.

Table 4.1.26 : Type of Problems to Using Online Payment

type of problems usin ops

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	unawareness	30	17.3	17.3	17.3
	network connetivty	88	50.9	50.9	68.2
	security	12	6.9	6.9	75.1
	mission problem	29	16.8	16.8	91.9
	others	14	8.1	8.1	100.0
	Total	173	100.0	100.0	

Chart 4.1.1.26 : Type of Problems to Using Online Payment



Interpretation

From the table 4.1.26, it is inferred that 17.3% of the respondents are from the unawareness, 50.9% are from network connectivity, 6.9% are from security, 16.8% of the respondents are from the mission problem and 8.1% of the respondents are from the others.

Inference

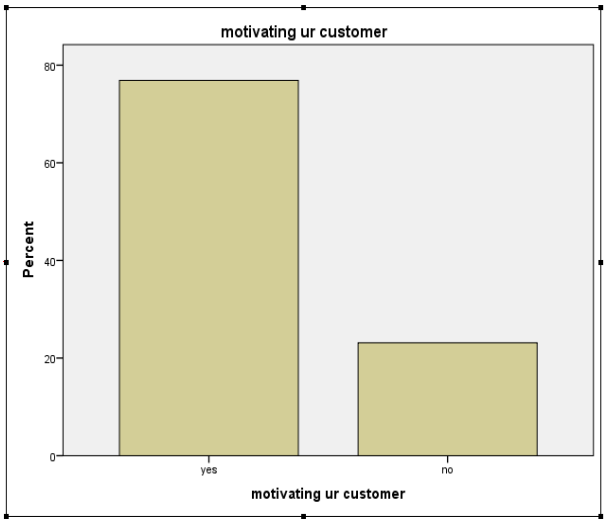
Majority 50.9% of the respondents are from the network connectivity.

Table 4.1.27 : Motivating Customer

motivating ur customer

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	133	76.9	76.9	76.9
	no	40	23.1	23.1	100.0
	Total	173	100.0	100.0	

Chart 4.1.1.27 : Motivating Customer



Interpretation

From the table 4.1.27, it is inferred that 76.9% of the respondents are from the yes and 23.1% of the respondents are from the no.

Inference

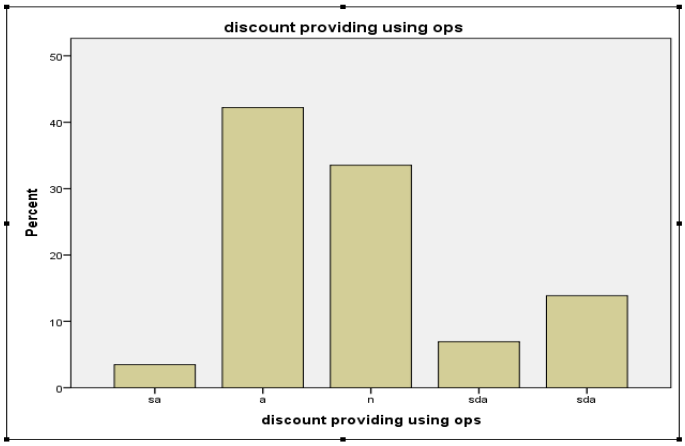
Majority 76.9% of the respondents are from the yes we are motivating our customer.

Table 4.1.28 : Discount Proving to using Online Payment

discount providing using ops

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	sa	6	3.5	3.5	3.5
	a	73	42.2	42.2	45.7
	n	58	33.5	33.5	79.2
	sda	12	6.9	6.9	86.1
	sda	24	13.9	13.9	100.0
	Total	173	100.0	100.0	

Chart 4.1.1.28 : Discount Proving to using Online Payment



Interpretation

From the table 4.1.28, it is inferred that 3.5% of the respondents are from the strongly agree, 42.2% are from agree, 33.5% are from neutral, 6.9% are from disagree and 13.9% of the respondents are from the strongly disagree.

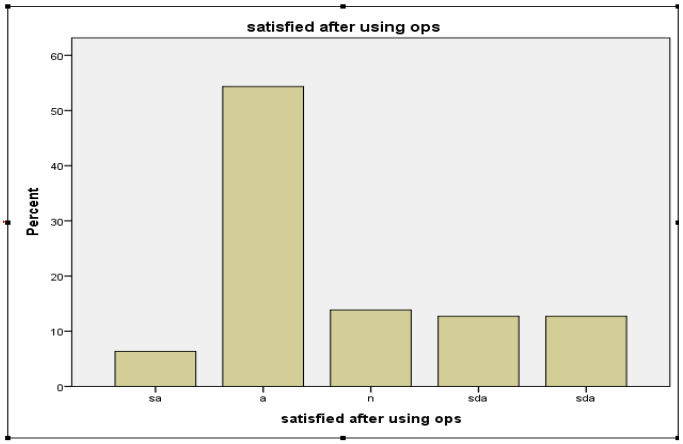
Inference

Majority 42.2% of the respondents are from the agree.

Table 4.1.29 : Satisfied after using Online Payment

satisfied after using ops					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	sa	11	6.4	6.4	6.4
	a	94	54.3	54.3	60.7
	n	24	13.9	13.9	74.6
	sda	22	12.7	12.7	87.3
	sda	22	12.7	12.7	100.0
	Total	173	100.0	100.0	

Chart 4.1.1.29 : Satisfied after using Online Payment



Interpretation

From the table 4.1.29, it is inferred that 6.4% of the respondents are from the strongly agree, 54.3% are from agree, 13.9% are from neutral, 12.7% are from disagree and 12.7% of the respondents are from the strongly disagree.

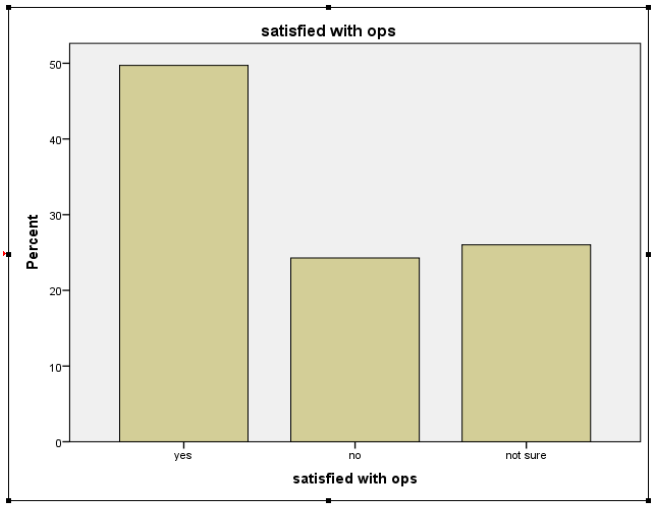
Inference

Majority 54.3% of the respondents are from the agree.

Table 4.1.30 : Satisfied with Online Payment

satisfied with ops					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	86	49.7	49.7	49.7
	no	42	24.3	24.3	74.0
	not sure	45	26.0	26.0	100.0
	Total	173	100.0	100.0	

Chart 4.1.1.30 : Satisfied with Online Payment



Interpretation

From the table 4.1.30, it is inferred that 49.7% of the respondents are from the yes, 24.3% are from no and 26.0% of the respondents are from not sure.

Inference

Majority 49.7% of the respondents are from the yes. We are satisfied with online payment system.

4.2 CHISQUARE ANALYSIS

4.2.1Hypothesis 1

- **H0** (null hypothesis): there is no significant association between the nature of business and motivation.
- **H1** (alternative hypothesis): there is significant association between the nature of business and motivation.

Table 4.2.1 : P Chi Square tests for Hypothesis 1

nature * motivating ur customer Crosstabulation				
Count				
		motivating ur customer		
		yes	no	Total
nature	retalier	54	30	84
	whole seller	40	6	46
	dealer	29	0	29
	others	10	4	14
Total		133	40	173

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	19.078[a]	3	.000
Likelihood Ratio	25.225	3	.000
Linear-by-Linear Association	8.428	1	.004
N of Valid Cases	173		

a. 1 cells (12.5%) have expected count less than 5. The minimum expected count is 3.24.

Interpretation

From the table 4.2.1, it is inferred that calculated value is 19.078 is greater than the tabulated value (7.815) with degrees of freedom 3. Hence H_o is rejected and H_1 is accepted. Therefore there is association between the nature of business and motivation.

Inference

Therefore there is association between the nature of business and motivation.

4.2.2 Hypothesis 2

- **H0** (null hypothesis): there is no significant association between the age and customer using online payment.
- **H1** (alternative hypothesis): there is significant association between the age and customer using online payment.

Table 4.2.2 : Chi Square tests for Hypothesis 2

age * % of customer using ops Crosstabulation

Count

		% of customer using ops					
		<10	10-20	21-40	41-60	above 60	Total
age	<25	6	12	5	0	6	29
	25-35	18	22	28	6	0	74
	36-45	12	16	23	12	0	63
	46-55	0	0	1	6	0	7
Total		36	50	57	24	6	173

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	72.399[a]	12	.000
Likelihood Ratio	57.916	12	.000
Linear-by-Linear Association	3.192	1	.074
N of Valid Cases	173		

a. 9 cells (45.0%) have expected count less than 5. The minimum expected count is .24.

Interpretation

From the table 4.2.2, it is inferred that calculated value (72.399) is greater than the tabulated value (21.026) with degrees of freedom 12. Hence H_o is rejected and H_1 is accepted. Therefore there is association between the age and customer using online payment.

Inference

Therefore there is association between the age and customer using online payment.

4.2.3 Hypothesis 3

H0 (null hypothesis): there is no significant association between the gender and customer visiting.

H1 (alternative hypothesis): there is significant association between the gender and customer visiting.

Table 4.2.3 : Chi Square tests for Hypothesis 3

gender * customer visting Crosstabulation

Count

		customer visting					
		up to 25	26-50	51-100	101-150	above 150	Total
gender	male	23	44	49	0	11	127
	female	0	14	15	11	6	46
Total		23	58	64	11	17	173

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	39.865[a]	4	.000
Likelihood Ratio	44.500	4	.000
Linear-by-Linear Association	14.862	1	.000
N of Valid Cases	173		

a. 2 cells (20.0%) have expected count less than 5. The minimum expected count is 2.92.

Interpretation

From the table 4.2.3, it is inferred that calculated value (39.865) is greater than the tabulated value (9.488) with degrees of freedom 4. Hence H_o is rejected and H_1 is accepted. Therefore there is association between the gender and customer visiting.

Inference

Therefore there is association between the gender and customer visiting.

4.2.4 Hypothesis 4

H0 (null hypothesis): there is no significant association between the income level and type of transaction.

H1 (alternative hypothesis): there is significant association between the income level and type of transaction.

Table 4.2.4 : Chi Square tests for Hypothesis 4

income * transaction type Crosstabulation

Count

		transaction type					
		credit card	debit card	cash on delivery	mobile transaction	others	Total
income	<5000	0	9	28	11	0	48
	5001-10000	1	18	16	5	0	40
	10001-15000	14	0	23	5	6	48
	15001-25000	2	0	13	1	0	16
	>25000	1	18	2	0	0	21
Total		18	45	82	22	6	173

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	111.137[a]	16	.000
Likelihood Ratio	120.990	16	.000
Linear-by-Linear Association	10.913	1	.001
N of Valid Cases	173		

a. 13 cells (52.0%) have expected count less than 5. The minimum expected count is .55.

Interpretation

From the table 4.2.4, it is inferred that calculated value (111.137) is greater than the tabulated value (26.296) with degrees of freedom 16. Hence H_o is rejected and H_1 is accepted. Therefore there is association between the income level and type of transaction.

Inference

Therefore there is association between the income level and type of transaction.

4.2.5 Hypothesis 5

- **H0** (null hypothesis): there is no significant association between the type of business and type of transaction.
- **H1** (alternative hypothesis): there is significant association between the type of business and type of transaction.

Table 4.2.5 : Chi Square tests for Hypothesis 5

businesstype * transaction type Crosstabulation

Count

		transaction type					
		credit card	debit card	cash on delivery	mobile transaction	others	Total
businesstype	partnership	1	18	18	18	0	55
	soleproprietor	13	22	21	4	0	60
	familybusiness	3	4	27	0	6	40
	publicsector	1	1	16	0	0	18
Total		18	45	82	22	6	173

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	83.115[a]	12	.000
Likelihood Ratio	84.581	12	.000
Linear-by-Linear Association	.096	1	.757
N of Valid Cases	173		

a. 8 cells (40.0%) have expected count less than 5. The minimum expected count is .62.

Interpretation

From the table 4.2.5, it is inferred that calculated value (83.115) is greater than the tabulated value (21.026) with degrees of freedom 12. Hence H_o is rejected and H_1 is accepted. Therefore there is association between the type of business and type of transaction.

Inference

Therefore there is association between the type of business and type of transaction.

4.2.6 Hypothesis 6

H0 (null hypothesis): there is no significant association between the gender and motivation.

H1 (alternative hypothesis): there is significant association between the gender and motivation.

Table 4.2.6 : Chi Square tests for Hypothesis 6

gender * motivating ur customer Crosstabulation

Count

		motivating ur customer		
		yes	no	Total
gender	male	113	14	127
	female	20	26	46
Total		133	40	173

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	39.326[a]	1	.000		
Continuity Correction[b]	36.808	1	.000		
Likelihood Ratio	35.971	1	.000		
Fisher's Exact Test				.000	.000
Linear-by-Linear Association	39.099	1	.000		
N of Valid Cases	173				

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 10.64.

b. Computed only for a 2x2 table

Interpretation

From the table 4.2.6, it is inferred that calculated value (39.326) is greater than the tabulated value (3.841) with degrees of freedom 1. Hence H_o is rejected and H_1 is

accepted. Therefore there is association between the gender and motivation.

Inference

Therefore there is association between the gender and motivation.

4.2.7 Hypothesis 7

- **H0** (null hypothesis): there is no significant association between the gender and problem faced.
- **H1** (alternative hypothesis): there is significant association between the gender and problem faced.

Table 4.2.7 : Chi Square tests for Hypothesis 7

gender * faced diffcultes using ops Crosstabulation

Count

		faced diffcultes using ops					Total
		sa	a	n	sda	sda	
gender	male	29	70	6	12	10	127
	female	27	6	12	0	1	46
Total		56	76	18	12	11	173

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	47.907[a]	4	.000
Likelihood Ratio	51.222	4	.000
Linear-by-Linear Association	6.765	1	.009
N of Valid Cases	173		

a. 3 cells (30.0%) have expected count less than 5. The minimum expected count is 2.92.

Interpretation

From the table 4.2.7, it is inferred that calculated value (47.907) is greater than the tabulated value (9.488) with degrees of freedom 4. Hence H_o is rejected and H_1 is accepted. Therefore there is association between the gender and problem faced.

Inference

Therefore there is association between the gender and problem faced.

4.2.8 Hypothesis 8

- **H0** (null hypothesis): there is no significant association between the period of business and discount provider.
- **H1** (alternative hypothesis): there is significant association between the period of business and discount provider.

Table 4.2.8 : Chi Square tests for Hypothesis 8

businessperiod * discount providing using ops Crosstabulation

Count

		discount providing using ops					Total
		sa	a	n	sda	sda	
businessperiod	< 1yr	0	6	0	0	0	6
	1-2yrs	6	29	12	0	0	47
	2-5yrs	0	26	28	6	12	72
	5-10yrs	0	12	12	6	0	30
	>10yrs	0	0	6	0	12	18
Total		6	73	58	12	24	173

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	97.827[a]	16	.000
Likelihood Ratio	101.577	16	.000
Linear-by-Linear Association	45.584	1	.000
N of Valid Cases	173		

a. 15 cells (60.0%) have expected count less than 5. The minimum expected count is .21.

Interpretation

From the table 4.2.8, it is inferred that calculated value (97.827) is greater than the tabulated value (26.296) with degrees of freedom 16. Hence H_o is rejected and H_1 is accepted. Therefore there is association between the period of business and discount provider.

Inference

Therefore there is association between the period of business and discount provider.

4.4 ANOVA

Hypothesis 1

H_0: There is no significant difference between the educational qualification and type of transaction.

H_1: There is significant difference between the educational qualification and type of transaction.

Table 4.4.1 : ANOVA for Hypothesis 1

ANOVA

EDUCATION

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	16.625	11	1.511	1.444	.308
Within Groups	8.375	8	1.047		
Total	25.000	19			

Interpretation

From the table 4.4.1, it is inferred that Sig. value is .308 which is greater than the critical value 0.05. Hence Ho is accepted and H_1 is rejected. Therefore there is no significant difference between the educational qualification and type of transaction.

Inference

Therefore there is no significant difference between the educational qualification and type of transaction.

Hypothesis 2

H_0: There is no significant difference between the period of business and service quality is excellent.

H_1: There is significant difference between the period of business and service quality is excellent.

Table 4.4.2 :P ANOVA for Hypothesis 2

ANOVA

businessperiod

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	9.833	11	.894	.289	.977
Within Groups	40.167	13	3.090		
Total	50.000	24			

Interpretation

From the table 4.4.2, it is inferred that Sig. value is .977 which is greater than the critical value 0.05. Hence Ho is accepted and H_1 is rejected. Therefore there is no significant difference between the period of business and service quality is excellent.

Inference

Therefore there is no significant difference between the period of business and service quality is excellent.

Hypothesis 3

H_0: There is no significant difference between the income level and benefits of online payment system.

H_1: There is significant difference between the income level and benefits of online payment system.

Table Name: ANOVA for Hypothesis 3

Table 4.4.3

ANOVA

income

	Sum of Squares	df	Mean Square
Between Groups	37.125	17	2.184
Within Groups	12.875	7	1.839
Total	50.000	24	

Interpretation

From the table 4.4.3, it is inferred that Sig. value is .432 which is greater than the critical value 0.05. Hence Ho is accepted and H_1 is rejected. Therefore there is no significant difference between the income level and benefits of online payment system.

Inference

Therefore there is no significant difference between the income level and benefits of online payment system.

V. FINDINGS OF THE STUDY

5.1. Percentage Analysis

- ✓ Majority 48.6% of the respondents are from the retailer.
- ✓ Majority 76.3% of the respondents are from the male merchants.
- ✓ Majority 42.8% of the respondents are from the 26-35 yrs of age.
- ✓ Majority 63.6% of the respondents are from married.
- ✓ Majority 40.5% of the respondents are from the diploma in education qualification.
- ✓ Majority 34.7% of the respondents are from the sole proprietorship role the bussing.
- ✓ Majority 27.7% of the respondents are from the < rs5000 and rs10001-15000 income level for per week.
- ✓ Majority 41.6% of the respondents are from the 2-5yrs doing period of business.
- ✓ Majority 37.0% of the respondents are from the 51-100 customers are visiting per day.
- ✓ Majority 47.4% of the respondents are from the cash on delivery using to transaction type.
- ✓ Majority 100% of the respondents are from yes using online payment in merchant shop.
- ✓ Majority 93.1% of the respondents are from yes my customers are using online payment.

- ✓ Majority 36.4% of the respondents are from the 1-2yrs to use online payment.
- ✓ Majority 32.9% of the respondents are from the using online payment 21-40 percentages of customers.
- ✓ Majority 37.6% of the respondents are from the daily wages there using online payment.
- ✓ Majority 34.1% of the respondents are from the 10-20 percentage of transaction done through online payment.
- ✓ Majority 40.5% of the respondents are from the reduced change problem for benefits of online payment.
- ✓ Majority 67.1% of the respondents are from the agree to use online payment transaction is very fast and time saving.
- ✓ Majority 55.5% of the respondents are from the agree to use online payment gives benefited to merchant and customer.
- ✓ Majority 42.2% of the respondents are from the agree to the bank charges to use online payment.
- ✓ Majority 42.2% of the respondents are from the agree the service provided rate.
- ✓ Majority 63.6% of the respondents are from the agree to the service quality is high.
- ✓ Majority 37.0% of the respondents are from the neutral the service quality is excellent.
- ✓ Majority 43.9% of the respondents are from the agree to faced difficulties to use online payment.
- ✓ Majority 46.2% of the respondents are from the security fear these reason to customer are not use online payment.
- ✓ Majority 50.9% of the respondents are from the network connectivity the reason of faced problem to use online payment.
- ✓ Majority 76.9% of the respondents are from the yes the merchants are motivating our customer.
- ✓ Majority 42.2% of the respondents are from the agree to provided to discounts.
- ✓ Majority 54.3% of the respondents are from the agree to satisfied after using online payment.
- ✓ Majority 49.7% of the respondents are from the yes. The rural merchants are satisfied with online payment system.

5.2. Chi square Analysis

1.
- ✓ Therefore there is association between the nature of business and motivation.
- ✓ Therefore there is association between the age and customer using online payment.

2.
- ✓ Therefore there is association between the gender and customer visiting.
- ✓ Therefore there is association between the income level and type of transaction.
- ✓ Therefore there is association between the type of business and type of transaction.
- ✓ Therefore there is association between the gender and motivation.
- ✓ Therefore there is association between the gender and problem faced.
- ✓ Therefore there is association between the period of business and discount provider.

5.3. ANOVA

- ✓ Therefore there is no significant difference between the educational qualification and type of transaction.
- ✓ Therefore there is no significant difference between the period of business and service quality is excellent.
- ✓ Therefore there is no significant difference between the income level and benefits of online payment system.

VI.CONCLUSION

From the study can be concluded that the now online payment system is adopted in rural areas for the Dharmapuri region and it was found that the rural area merchants people have no awareness and knowledge of online payment and they had pushed to after demonetization. But now days the rural area merchants people are mostly used in an online payment system.

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