

GRATIFICATION TOWARDS MOBILE PAYMENT USERS IN COIMBATORE DISTRICT

R. Sindhuja

Assistant Professor,

Department of Business Administration,

Nallamuthu Gounder Mahalingam College, Pollachi, India.

T. Manikandan

Assistant Professor,

Department of Business Administration,

Nallamuthu Gounder Mahalingam College, Pollachi, India.

ABSTRACT:

The development of present day progress relies upon payments. Frameworks of instalment have generously changed after some time, from the Stone Age trade framework, through to coins and to virtual instalment. Advanced payments allude to electronic buyer transactions, which incorporate payments for merchandise and enterprises that are made over the web, versatile payments at point-of-deal (PoS) by means of cell phone (applications), and distributed exchanges between private clients. Right now endeavour has been made to contemplate the consumer loyalty level of the individuals who are utilizing E-PAYMENT APPS. This article tries to comprehend the elements of E-Payment App by examining different elements like the valuing, shopper conduct, piece of the overall industry, income models, application comfort, and so on.

Keywords: Wallets, payment, Satisfaction, Security, Google pay, paytm.

INTRODUCTION:

The current period is going into another pace in instalment framework by utilizing advanced wallets loaded up with coupons and offers, In this current the present busiest world individuals don't have their opportunity to sit and loosen up then in what manner can do their own works like to energize their telephones, to take care of power tab, protection or to shop and so on. So to make individuals calm new application has been presented for example Pay tm or pay you cash. The current research paper is concentrating on the effect of these new advanced instalment frameworks on clients and issues experienced assuming any.

Portable correspondence permits transmission of voice and sight and sound information through a PC or a cell phone without having associated with any physical or fixed

SUGGESTION:

In the article it is suggested that the awareness towards the mobile payment applications are in lower usage towards female, the application launchers and the government initiatives have to be taken for creating the awareness and the importance of using the payment applications.

CONCLUSION:

Mobile Payment utilization mindfulness as spread among the individuals in India because of government approach of demonetization and this as strongly initiated the utilization of Payment apps. Payment apps bolster their clients to move their payments with the use of their cell phones in the least demanding manner. Payment apps officials ought to much of the time visit the clients and enquire about their necessities and issues they face. Payment apps need to build its promoting in TV media so as to expand the attention to the overall population. Payment apps administrations may likewise present a few deals advancement exercises, for example, money limits, less administration charges and blessing and so forth. It very well may be reasoned that they will be a colossal development in selection of Payment apps in the prospective years.

Client administrations make it one of a kind from other versatile wallets. Right now, portable wallet administration is progressively gainful to the general public to lessen the expense and time advanced with making the exchanges actually by heading off to their separate banks.

REFERENCE:

- ✎ Pawan kalyani (2016), "An empirical study about the awareness of paperless currency transaction like e-wallet using ICT in the youth of india". Journal of engineering and information technology (JMETI) Volum-3, issue-3, ISSN:2394-8124 www.imeit.com Email: editor merit@ out took comijmeit@outlook.com.
- ✎ Naincy prajapati (2017), "A study on impact of demonetization on online transactions", International journal for innovative research in multidisciplinary field. Emailnaincyprajapati@ gamil.com
- ✎ Dr.Senthil. M (2019), " A Study on customer satisfaction towards paytm users in Dharmapuri District", International Journal of Scientific Research and Review, ISSN NO: 2279-543X

- ✎ Chen, L. and Nath, R. (2004) ‘A framework for mobile business applications’, *Int. J. Mobile Communications*, Vol. 2, No. 4, pp.368–381.
- ✎ Cho, Y. (2009). A cross-cultural comparison analysis of customer attitudes toward mobile phone services in the U.S. and Korea. *International Business & Economics Research Journal*, h, 8(4), 13-25.
- ✎ Renjan. R, KamalAnju (2019), “ Perception of Smartphone users Towards Mobile Payment System an Empirical Study”, *International Journal of Recent Technology and Engineering (IJRTE)* ISSN: 2277-3878, Volume-8, Issue-1, May 2019
- ✎ Saviour F (2019), “A Study on Customer Satisfaction of Mobile Wallet Services Provided by Paytm”, *International Journal of Engineering and Management Research*, e-ISSN: 2250-0758 | p-ISSN: 2394-6962 Volume- 9, Issue-1.
- ✎ Kousaridas, A., Parissis, G., and Apostolopoulos, T. An open financial services architecture based on the use of intelligent mobile devices. *Electronic Commerce Research and Applications*, 7, 2008, 232–246.
- ✎ Guan, S., and Hua, F.A multi-agent architecture for electronic payment. *International Journal of Information Technology and Decision Making*, 2, 3, 2003, 497–522.
- ✎ Poonam Painuly & Shalu Rathi. (2016), “Mobile wallet: An upcoming mode of business transactions”. *International Journal in Management and Social Science*, 4, 356- 363.