

International Journal of Cultural Studies and Social Sciences

ISSN : 2347 - 4777

CERTIFICATE OF PUBLICATION

This is to certify that the article entitled

AWARENESS ON E-SAFETY TOWARDS ONLINE TRANSACTION IN POLLACHI TALUK

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Published in

International Journal of Cultural Studies and Social Sciences

ISSN **2347-4777** with IF=7.138

Vol-20, Issue-01, No.57, January - June: 2024

Double-Blind, Peer Reviewed, Refereed & Open Access, UGC CARE Listed Journal



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**AWARENESS ON E-SAFETY TOWARDS ONLINE TRANSACTION IN POLLACHI
TALUK**

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Abstract

E-safety towards online transaction is a recent phenomenon in electronic commerce and it definitely going to be the future of transaction in the world. Digital payment the customer and Banker or both can use the digital modes to send and receive money. It is also called electronic payment. There is no need for have hard cash for every transaction involved in the digital transactions. All the transactions are done only through online payments. It is convenient way to make payments. The objectives of the studies are: To effectively address the level of awareness about online transaction in e-safety, the problems faced during online transaction, to find the hindrance that effecting the online process and resolving its successful. This study is based on both primary data and secondary data which is collected from the consumers to find out awareness and satisfaction about digital payments. There are 125 respondents were taken for this study using convenience sampling method. The study concluded that the security must be included to avoid fake website and id capturing all our activities. The firewall protections have to done in all.

Key words:

E-Safety -Online banking- Payment

Introduction

Online transaction security refers to the provision of rules, regulations and security measures to protect customer or partner privacy, data and transactions. In other words, online transaction security refers to the security of transactions of the customer, seller or customer. The most common threats are worms, Trojans, viruses, phishing, pharming, spoofing, and man-in- the-middle, denial of service attacks, transaction poisoning, and spamming. All these malicious activities lead to unauthorized access, theft and fraud or online transaction security refers to the security of transactions of the customer, seller or customer. It is true that online shopping is becoming more popular due to its convenience and low cost. Many online bank accounts offer security features such as limiting the amount you can withdraw from your account in a day and stopping charges to credit cards at international online or offline stores and these are great safeguards in case your banking details are stolen. Online transactions from any reputable vendor are data protected in transit by firewalls and regular system scans. Consumers are empowered to add additional layers of security to online transactions. For security they can create strong passwords, sign up for identity theft protection services and keep their anti-virus software up-to-date when transacting online.

Online payments are clearly the way of the future, but security concerns remain a barrier to its growth. Security is still one of the main reasons why people don't want to use online transactions or do less than they can. In this digital age, every people should be aware of every danger and every problem they can face through cyber-attacks. Because it can happen quickly by clicking on an email link. The rate of online payment fraud is increasing at an alarming rate and it continues to increase. It is necessary to create general awareness among people about online security and fraud. Prevention is always better than cure. An aware customer and equally trained employee can be considered as one of the key points to reduce fraud.

OBJECTIVE OF THE STUDY

The present study aims to assess e-security in online transaction and unauthorized websites. In this regard, the following objectives are formulated for the purpose of the study.

- ✓ To find out the level of awareness about online transaction in e-safety.
- ✓ To solve the problems faced during online transactions.
- ✓ To find the hindrance that affecting the online process and resolving it successfully.

Review of literature

Dr. C. Mallesha (2021) in this study “A study on perception towards online payment systems among urban and rural customers”. The present study focuses on urban and rural customers perception towards e-payment system used in current business world. The main objective are to study the various modes of online payment system among the respondents. The data were collected among 60 through random sampling methods. The result put together gives us an important that rural people needed more awareness and training on usage to fill the gap between rural and urban. **KOK- Wai Chew et.al (2011)** in this study made on “review of E-commerce issues: consumer’s perception on security and privacy”. This paper examines the perception and awareness of security from the consumer standpoint especially in recent e-business processes that facilitate transfer of payment via electronic system such as e-wallet, credit card and e-cash and the mindset of users can be changed to suit this new on-line culture. Data were collected from secondary. Finally the paper concluded that there should be more literature to educate consumers and being awareness to them. **Anum memon et-al (2020)** in this study “Awareness and reason towards slow adoption of E-payment system: study of Hyderabad”. The research aimed to analysis the customer awareness and lack of adoption of E-payment system in Hyderabad marketplace. The data were collected from 350 respondents through questionnaire method. This study found that system credibility, facilitating conditions, perceived ease of use and perceived usefulness are most important factors that affect to the customers awareness and slow adoption of E-payment system. **Letizia Jaccheri et.al (2021)** in this study entitled “cyber security awareness for children: A systematic literature review”. This paper aims to summarize the current findings on cyber security awareness research for children and help guide future studies. The secondary data used for this study. The data were collected from review of literature on cyber security awareness for children, analyzing 56 peer-reviewed studies that report in depth on various cyber security risks and awareness raising approaches. The finding of this study that list of cyber security risks for children, a list of commonly used approaches to theories for raising cyber security awareness among children and a list of factors that researchers have considered when evaluating cyber security awareness approaches and solutions. **Monirul Islam Paval et.al (2022)** In this study entitled “customer satisfaction with digital wallet services: an analysis of security factors”. The study aimed to determine an efficient framework that caters to the security and consumers satisfaction for digital wallet system. The statistical tools are Graphical tool and empirical model are used. The data were collected from 300 respondents through a using questionnaire .The results suggested that many respondents agreed that the stated security factors influences their satisfaction when using digital wallet. **Galgotias et.al (2022)** the made on study entitled “Best security practices for online transaction”. The main objective of study is to explore, analyse the best security techniques used by banks and financial institutions to provide the best protection to both banks and consumers. The data were collected from primary source and secondary source. The data were collected from 38 members through questionnaire. The statistical tools used are chart method. The finding of the study that security measures people prefer while doing these online transactions so that they can protect themselves from any security issues.

RESEARCH METHODOLOGY

Research means the systematic inquiry for facts about a phenomenon. Methodology is a way to analytically solve the research problems. It explains the various steps that are generally adopted by the researcher in studying the research problems along with the logic behind it.

➤ Sampling

The study is awareness on e-safety towards online transaction. Of the total 125 questionnaire, all are distributed and collected and are taken for analysis. Convenient sampling method is adopted to select the sample users.

➤ Data source

The data required for the study is primary in nature. Questionnaire method has been used for the collection of data. In this regard, a structured questionnaire was prepared and administered among the sample respondents. The secondary data have also been obtained from the books, journals and magazines.

➤ Frame work of Analysis

The present study is undertaken with a view to awareness on e-safety towards online transaction. In this regard statistical tools like Simple percentage, weighted average Rank and Chi-square test.

LIMITATION OF THE STUDY.

- The primary data is collected through questionnaire. So, all limitations to it are binded.
- This study is based on information of 125 respondents only. So this finding and suggestions of the study cannot extent to all cities.
- The study has been undertaken for six months only.
- Time was a limiting factor for the study, so data from sample may not reflect the whole.

RESULTS AND DISCUSSION

Demographic profile

- Majority 86 (68.8%) of the respondents are in the 15-25 age group members.
- Majority 66 (52.8%) of the respondents are female members.
- Majority 86 (68.8%) of the respondents are UG Graduate.
- Most 45 (36%) of the respondent's monthly income is up to 10001-20000.
- Majority 53 (42.4%) of the respondents are 2 earning members in family.
- Majority 63 (50.4%) of the respondents are 1 non-earning members in family.
- Majority 46 (35.94%) of the respondents are 22 earning members in family.
- Most 32 (25.6%) of the respondents are get information through notification message alerts
- Majority 94 (75.2%) of the respondents are responded (no) that ever lost money due to digital fraud.
- Majority 58 (46.4%) of the respondents are preferred Google pay are safest payment application.
- Most 47 (37.6%) of the respondents are agree that third party transfer system and entire online banking system are enough security.
- Majority 58 (46.4%) of the respondents are agree that E-banking is secured and safe.
- Majority 66 (52.8%) of the respondents are preferred SMS text password mostly for verification and authentication in E-banking
- Majority 60 (48%) respondents are preferred self-awareness in security are the security measures that could secure you against various kind of online banking attacks.

Chi square test

S.no	Variable	Remarks
1	Age	Chi-square depicts that there exists no association between age and satisfaction level of e-safety towards online transaction.
2	Gender	Chi-square depicts that there exist no association between gender and satisfaction level of e-safety towards online transaction.
3	Area	Chi-square depicts that there exist no association between area and Satisfaction level of e-safety towards online transaction.
4	Educational qualification	Chi-square depicts that there exist no association between educational qualification and satisfaction level of e-safety towards online transaction.
5	Occupation	Chi-square depicts that there exist no association between occupation and satisfaction level of e-safety towards online transaction.
6	Number of earning persons	Chi-square depicts that there exists association between number of earning Members and satisfaction level of using online ticket reservation.

SUGGESTIONS

- ✓ Building self-awareness on e-safety is important.
- ✓ Need punishment for fraudulent activities.
- ✓ Online transactions are needed to handle safely and securely.
- ✓ Keep payment information safe and convenient.
- ✓ Never save card details and download application from trusted sources.

CONCLUSION

E-safety measures should be strengthened in such way to ensure that anyone can use this mode of payment government should make the user friendly options to reach everyone will make use of it. The security must be included to avoid fake website and id capturing all our activities. The firewall protections have to done in all.

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