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Astudyonimpactofe-Paymentononlineshopping Behaviour Inkumbakonam

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ABSTRACT
Marketing is a dynamic business function that involves identifying, anticipating, and fulfilling customer needs profitably. It plays a crucial role in connecting businesses with their target audience, ensuring that products and services reach the right consumers at the right time. Marketing is not just about selling; it encompasses a broad range ofactivities, includingmarketresearch,productdevelopment,branding,pricing,promotion,distribution, and customer relationship management.
Keywords:E- payment,Onlineshopping,Consumerbehavior, Digitalpayment, UPI.

INTRODUCTION

The primarygoalof marketing is to create value for customers, ensuring their needs and desires are met while simultaneously generating revenue for businesses. A strong marketingstrategynotonlybuildsbrandawarenessbut alsofosterscustomertrust,loyalty, and-long-termrelationships.Additionally, marketingaidsinsegmentingtheaudiencebased onde-mographics, interests, and purchasing behavior, allowing businessestotarget specific groups more efficiently.

Electronic payment has become animportant partofonlineshopping.UPI,mobile banking, cards and digital wallets allow consumers to complete transactions quickly and conveniently. The growth ofonline shopping has increased the importance ofsafe, reliable and easy-to-use payment systems. E-payment can influence purchase frequency, spending patterns, preferred shopping platformsand
perceptions of convenience and security. This study focuses on consumers in Kumbakonamandexaminestheironlineshopping behaviour inrelationtopayment.

STATEMENTOFTHEPROBLEM

The growth of e-payment has changed online shopping by providing speed andconvenience. However, consumers may face concerns about security, privacy, transaction delays and payment failures. The studytherefore examines how e-payment affectspurchasingdecisions,spendinghabitsand shoppingbehaviour inKumbakonam.

OBJECTIVESOFTHESTUDY

- Toanalysethekeyfactorsinfluencing adoptionofe-paymentsystems.
- Toexaminechangesinconsumer behaviourduetoe-payment usage,including purch-asefrequency and spending habits.
- Toevaluatetheadaptationofonline businessestoe-payment systemsandthe challenge-sassociated with their use.

SCOPEOFTHE STUDY

The study covers consumers and businesses connected with online shopping in Kumbakonam. It considers payment preferences, usage patterns, convenience, security concerns and changes in shopping behaviour.

LIMITATIONSOFTHESTUDY

Thefindingsarelimitedto Kumbakonamandmaynotrepresentotherregions.Digital literacy and individual preferences may influence e-payment adoption.

RESEARCHMETHODOLOGY

The study follows a descriptive research design. Kumbakonamis the study area. Stratified random sampling was used and the sample consists of 50 respondents.

Primarydatawerecollectedthroughastructuredquestionnaireus ingGoogleForms. Secondary information was obtained frompublished research articles, industry reports, government publications, e-commerce studies and relevant websites.

AdditionalNote:Thestudyconsidersconvenience,security,reli abilityandconsumer usage patterns as important dimensions of e-payment in online shopping.

REVIEWOFLITERATURE

Hsu etal(2019)

Thisstudyexploredthe impact ofmobilepayment system-sonconsumerbehavior,finding that mobile payment systems can increase consumer loyalty and retention.Hsu et al examined howmobilepayment systemsenhancedtheconv-enienceoftheonline shopping experience**.**

Nguyen&Simkin(2018)

Emphasizedthegrowing importance of Aland machine learning infrauddetectionwithin e-payment systems. Al systems were able to analyze vast amounts of transaction data in real time, identifying suspicious activities and reducing fraud risks.

Catalini&Gans(2017)

Blockchain for E-Payments: The study examined how blockchain technology, which underpins cryptocurrencies like Bitcoin, could be applied to e-commerce and online payment systems. Blockchain offers a way to process payments without the need for intermediariessuchas-banksorpayment processors,whichcanreducetransactioncosts and increase transaction speed.

Sladeetal(2016)

This study explored the impact of e-payment systems on online shopping behavior, finding that e-payment systems can increase consumer trust and loyalty. Slade et al,conductedresearchontheimpactofe-payment systemsononlineshopping behavior.

Narayananet al(2015)

Growth of Cryptocurrencies: Cryptocurrencies such as Bitcoin began to be examined in 2015asalternativepayment methodsforonlineshopping.Studiesanalyzedtheirpotential to disrupt traditional e-payment systems, focusing on decentralized payments and their appeal in international transactions (Narayanan et al., 2015). However, issues like volatility and limited adoption remained barriers to widespread use.

PROFILEOFTHESTUDY

E-PAYMENTANDONLINESHOPPING

E-payment refers to the electronic transfer of money for goods and services. In online shopping,consumers-canuseUPI,debit orcredit cards,mobilebankinganddigital-wallets. These methods reduce dependence on cash and make online transactions convenient.

MAJORE-PAYMENTPLATFORMS

TheoriginalstudycoversPaytm,GooglePay,PhonePe, internet bankingandotherelectronic payment methods. These services support money transfers, bill payments and online purchases. UPI-basedtransactionsareparticularlyrelevantto-therespondentsinthisstudy.

KUMBAKONAM–BRIEFSTUDYAREAPROFILE

Kumbakonamis an important commercial centre in the Thanjavur region with varied retail and business activities. The study focuses on consumers in Kumbakonamto understand their online shopping and epayment practices.

ANALYSISANDINTERPRETATION

TABLE NO.1

Genderofrespondents

Gender	No.of Respondents	Percentage
Male	42	42
Female	58	58
	100	**100**

Interpretation:

Thetableshowsthat 58%ofthe respondentsarefemale42%are-maletherefore female respondents constitute the larger share of the sample.

TABLENO.2

E-Paymentmethod

E- payment method	No.of Respondents
UPI	65
Debitcard	15
Creditcard	8
MobileWallet	7
InternetBanking	5
Total	**100**

Interpretation

Thetableindicatesthat UPIisthemost frequentlyusedE-Paymenyt method, Accounting for 65% respondents.

TABLENO.3

Frequencyofonlineshopping

Onlineshopping frequency	No.of respondents	Percentage
Weekly	20	20
2-3timesamonth	35	35
Onceamonth	30	30
Occasinally	15	15
Total	**100**	**100**

Interpretation:

The results show that 35% ofrespondsnts shop online 2-3 times a month, followedby30%who shoponcea month.Thisindicatesthatonlineshopping isaregular activity for many respondents.

TABLENO.4

Major reasons for using e-payment

Reasons	No of respondents	Percentage
Convience	40	40
Fasttranscation	25	25
Security	10	20
Offers	5	10
Easytouse	20	5
Total	**100**	**100**

Interpretation:

The tablerevealsthatconvenienceisthe majorreasonforusinge-payment with 40% of respondents.

TABLENO.5

ImpactofE-paymentononlineshoppingbehavior

Levelofimpact	No.ofrespondents	Percentage
Highlyimpactful	75	75
Neutral	15	15
Lessimpactful	7	7
Notimpactful	3	3
Total	**100**	**100**

Interpretation:

Thetableshowsthat 75%ofrespondentsconsiderede-payment impactfulor highly impactful on their online shopping behavior.

FINDINGS,SUGGESTIONSANDCONCLUSION

FINDINGS

- Thestudyfoundthat 58%oftherespondentsarefemale,while42%aremale. Female respondents form the majority of the sample.
- UPI is the most commonly used e-payment method, preferred by 65% of respondents.Thisindicatesastrongpreferenceforconvenientdigitalpayment methods.
- 35%ofrespondentsshoponline2–3timesa month,showingthatonlineshopping is a regular activity among a considerable number of respondents.
- Convenience isthe majorreasonforusinge-payment,reportedby40%of respondents. Fast transactions and ease of use are also important factors.
- 75%ofrespondentsreportedthate-payment hasanimpactorhighimpactontheir online shopping beha-viour, indicating a positive association between e-payment facilities and online shopping activity.

SUGGESTIONS

- **E-payment** providersshouldstrengthensecurityandfraudprotection.
- Consumersshouldbeeducatedaboutsafeonlineshoppingandphishingrisks.
- Paymentplatformsshouldreducetransactionfailuresanddelays.
- Customersupportshouldrespondeffectivelytofailedtransactions,refundsand fraudcomplaints.
- Onlineshoppingapplicationscanprovidesuitableofferstoattractcustomers.
- Paymentplatformsshouldimprovesafety,convenienceandeaseofuse.

CONCLUSION

Thestudyconcludesthat e-payment plays animportantrole inonline shopping behaviourinKumbakonam.Digitalpayment methodsprovideconvenienceand supportfastertransactions.However,security,transactiondelaysandpayment-related problems remain concerns.

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QUESTIONNAIRE

ASTUDYONIMPACTOFE PAYMENTONONLINESHOPPINGBEHAVIOURIN KUMBAKONAM

1. **Age:**
   - 18-25
   - 25-30
   - 30-above
2. **Gender:**
   - Male
   - Female
3. **Educationqualification**
   - Schooling
   - Degree
   - Professional
   - Others
4. **Income**
   - Upto 10,000
   - 10,001-20,000
   - 20,001-30,000
   - Above30,000
5. **Howoftendoyou shop online?**
   - Daily
   - Weekly
   - Monthly
   - Rarely
6. **What typeofproductdoyouusuallybuyonline?**
   - Food
   - Clothing
   - Accessories
   - ElectronicItems
   - Others
7. **Whichonlineappdoyouusemostoften?**
   - Amazon
   - Meesho
   - Flipkart
   - Swiggy
   - Zomato
   - Others