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USER AWARENESS ON DIGITAL APPLICATION APPS	**KEY WORDS:**

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ABSTRACT

Digital payments are the trend of the day. In a mixed economy like ours, this is a great boon for all the users around the world. Digital payment system is completely changing the traditional system of making and receiving payment throughout the world. It saves time, energy and resources. The present study is conducted among users of digital application in Coimbatore city, to analyse the awareness level and the problems faced by them by using digital payment systems in their life. The purpose of this research is to investigate customer experiences with mobile payments. Further research is recommended to examine customer experience with mobile payments in more details, with different consumer groups.

1.1 INTRODUCTION:

Now-a-days world is becoming digitalized in every field and one of the best example of this is various countries in the world are moving towards becoming a cashless society. A cashless society is the one which doesn't use cash for any of its transaction instead all the transactions are done digitally. Digital payment system helps everyone to save time and energy and is more convenient for instant money transfers all across the world. Digital payment is defined as a process whereby money is transferred through a mobile device from the payer to the receiver. Online Transactions and security of E-transactions online transaction is a payment method in which the transfer of fund or money happens online over electronic fund transfer.

Statement Of Problem

The study focuses on the different modes of Digital Payment System (DPS). It is preferred by most of the Customer as an easy payment mechanism, inspite of the risks involved which need due attention from users side. The present study is therefore undertaken to identify the awareness and purpose of usage of digital payment systems in Coimbatore city.

Objectives Of The Study

1. To identify awareness of respondents in handling digital payment apps.
2. To analyse the problems faced by respondents in using digital payments.

Scope Of Study

The scope of study is entitled "user awareness on digital application apps". The study will be able to reveal the preferences, needs, perception of the consumers regarding the usage of digital payment applications.

Limitations Of The Study

1. The study is limited to Coimbatore city so the findings cannot be generalized.
2. The findings of the study are entirely based on primary data. So, the results are subject to limitations of primary data.
3. With only 142 samples selected from cities cannot be considered as a complete representation of the population of the country.

Research Methodology

Research methodology is a systematic way to solve the research problem. Research methodology also explains how to conduct a research, how to find the information and how to present the data.

Sources Of Data:

I) Primary Data:

Primary data was collected from different people to get their opinion and information for the research topic in Coimbatore city through structured questionnaires and personal interviews.

II) Secondary Data:

Secondary data was collected from external sources like websites, reviews literature and books.

Sample Design:

In this study the sample were collected from 142 respondents from Coimbatore city under random sampling method. Statistical tool applied: Frequency analysis

Data Interpretation And Analysis
Simple Percentage Analysis:

Simple Percentage Analysis refers to a special kind of rates, Percentage are used in making comparison between two or more series of data. A percentage is used to determine relationship between the series.

Table – 1 Demographic profile of 142 respondents

Factors	Options	No.of. respondents	Percentage
Gender	Male	68	47.9
	female	74	52.1
Age	Below 18	6	4.2
	18 – 22	115	81
	23 – 27	13	9.2
	28 – 32	1	0.7
	Above 32	7	4.9
Marital status	Married	16	11.3
	Unmarried	126	88.7
Occupation	Students	96	67.6
	Private employee	15	10.6
	Home maker	5	3.5
	Businessmen	5	3.5
	Farmer	21	14.8

Interpretation:

From the above table, it is observed that majority (52.1%) of the total respondents are female and majority (81%) of them are grouped under 18 – 22 years of age. It is observed that majority (88.7%) of the respondents are unmarried and grouped under students category. It is observed that most (40.1%) of the total respondents earn below Rs15000/- as their monthly income.

Table - 2 To Identify Awareness of Respondents in Handling Digital Payment Apps.

Factors	Opinion	No.of. respondents	Percentage
Period of using smart phone	3-6 years	95	67
	7-10 years	31	21.8
	11-15 years	6	4.2
	Above 15 years	10	7
Mode of Receiving cash	Cash	79	55.6
	Cheque	2	1.4
	Digital mode	61	43
Respondents population on sharing password and PIN number	Yes	116	81.7
	No	26	18.3
Frequency of changing password/PIN number	Once in a quarter	35	24.6
	Change only promoted by bank	24	17
	Once in a year	27	19
	Never changed	56	39.4
Measures taken to overcome theft calls	Changing PIN number	39	27.5
	Informing your respective banks	25	17.6
	Informing to police	27	19
	Block the number instantly	51	35.9

Interpretation:

From the above table, it is inferred that majority (67%) of the total respondents use smartphones between 3 – 6 years and majority of them use liquid cash to meet their day to day expenses. It is further observed that majority (57.7%) of the total respondents have faced problems in digital application. Most of them have never changed their password and PIN number. It is also observed that most (35.9%) of the respondents block the number instantly when they receive any theft calls.

Chi Square Analysis:

The chi square analysis is commonly used for testing relationship between categorical variables.

Table - 3 Table showing the relationship between gender and frequency of using digital application

O	E	O – E	(O – E)2
45	33.04	11.96	143.04
24	35.95	- 11.95	142.80
15	18.19	- 3.19	10.17
23	19.80	3.2	10.24
4	6.70	- 2.7	5.40
10	7.29	2.71	7.34
4	10.05	- 6.05	12.10
17	10.94	6.06	36.70
142	141.96	0.04	367.79

Calculation Of X^2

Chi-Square test= Observed – expected value
- **Expected value**
- = 367.79/141.96
- = 2.59

Degree of Freedom=(ROW - 1)*(COLUMN- 1)
- = (4 – 1)* (2 – 1)
- = 3
- **Calculated Value X^2 = 2.59**
- **Table Value = 7.81**

Hypothesis

Gender	Frequency Of Using Digital Application				Total
	Daily	Weekly	Monthly	occasionally	
Male	45	15	4	4	68
Female	24	23	10	17	74
Total	69	38	14	21	142

HO: There is no significant association between gender and frequency of using digital application
- Level of significance = 5% or 0.05
- Degree of freedom = 3
- Chi – square value X^2= 2.59
- Table value = 7.81

Interpretation

In the above analysis, the calculated value {2.59} is less than the table value {7.81} at level of 5% significance. Hence, null hypothesis is accepted, thus there is no significant association between gender and frequency of using digital application.

Table – 4 To analyse the problems faced by respondents in using digital payments.

Factors	Opinion	No.of respondents	Percentage
Nature of problem faced by respondents	Lengthy process	11	9.1
	Expensive procedure	9	7.4
	Server down	80	66.1
	Internet connectivity	14	11.6
	Theft call	7	5.8
Time taken to resolve the problem	Less than 1 hour	48	39.7
	1-3 hours	36	29.7
	3-5 hours	14	11.6
	More than 5 hours	23	19

Interpretation:

From the above table, it can be inferred that the main problem faced by the respondents is 'server down' issues while using the application. It is also inferred that problems faced most (39.7%) of the respondents while using digital application is resolved within one hour.

Findings

Majority of the respondents are youngsters pursing graduation. Most of them prefer liquid cash for many transaction in their daily life. But it is alarming to obscene that the young users of digital apps are not much concerned about safety in using digital application and they share password and PIN number to third parties and they are lest bothered to change their password and In number.

Suggestions
- It is essential to develop more user friendly and safe digital application to make population under all category irrespective of their age and education use them.
- An inbuilt mechanism shall be developed to prevent theft calls and protect users of digital application.
- More awareness campaigns should be conducted to impart awareness regarding safe usage of digital application and consequences of sharing password and PIN number to third parties.

CONCLUSION

The younger generation are comfortably and increasingly using cashless methods. Hence both public and private bank players are developing advanced technologies to make transactions still easier for them. But paper education should be imparted to them about safe handling of digital apps which they are not much concerned about. It shall be made mandatory that PIN number is automatically undergoing change once in 3 months. More alerts should be given on handling digital apps.

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