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## A study on perception of students towards the use of digital payment

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### Abstract

In the past few years, the concept of online payment has increased as there is a progressive growth in the use of mobile phones and internet in India. The online payment has helped people to do transaction globally. Present paper aim is to study on agriculture students about their perception towards digital payment. This attempt made us to realize the importance of online payment in today's life and about the students that what they think about it, are they happy in doing it or transferring from cash to cashless were convenient or not. Data was collected through google form and 72 respondents have filled the google form in which majority of the respondents are using digital payment. Majority of the respondents (70.8%) have positive perception towards digital payment.

**Keywords:** Digital payment, students, perception

### Introduction

A digital payment system is an electronic environment that allows consumers to make electronic commerce transactions for their purchases, financial transactions, making bill payments like mobile bill, land line service etc. The development of digital payments in India is expected to depend on digital payment service providers, an effective banking Regulatory mechanism and consumer experience, as well as on factors driving the growth of digital payments in India. According to Singh, (2018) <sup>[5]</sup> majority of respondents (37.5%) were agree that they face slight fear in using online payment followed by 19.4% who disagree to the fact. "Going Cashless, Future India". Announcement of demonetization by PM Narendra Modi on 8<sup>th</sup> November 2016, created use growth opportunities of digital payment in India. Demonetization has presented a unique platform for adoption of digital payment. Handling cash cannot be a path towards development. (Panday, 2020) <sup>[4]</sup>. Use of digital payment, allows a quick and direct purchase over the phone or through any electronic media. Today is the time of being cashless and the revolution of digital payment worldwide has created huge opportunity for easy and safe transaction all over. This paperless and cashless path is the future of our economy. There are number of facilitators which are leading to the growth of digital payment and these facilitators are include penetration of internet connectivity on smart phones, one touch payment etc. (Mann, 2018) <sup>[3]</sup>. Digital transfers using app has brought behavioural changes and helped in the adoption of digital payment. These all are creating positive atmosphere for growth of digital payment in India. Kalakota and Whinstone (1997) <sup>[2]</sup>, sees digital payment as a financial exchange that takes place online between the seller and the buyer. Bamasak, in Saudi Arabia found that there is bright future for mobile payment. Mobile payment transactions, security were the great concern to the mobile phone user. In this study the major concerns for the consumers is security and privacy which affects the adoption of digital payment solutions. Dennis (2004) <sup>[1]</sup> defines electronic payments as a form of financial commitment that involves the buyer and the seller facilitated via use of electronic communications.

Payments constituted by the Ministry of Finance, Department of Economic Affairs has recommended for the medium term strategy for accelerating growth of Digital Payments. However, many of the digital payment methods are not popular among the common people and people are not comfortable to use them for their day-today's transactions. There is less awareness among the people about different types of digital payment methods. There is also a myth among them that overspending is possible when we use the digital payment nodes and banks deduct high transaction cost for the digital payment operations.

Hence, literacy about the digital payments has become a necessity keeping these points in mind the objective of study towards digital payment is to know about the awareness level among young students of Pantnagar (BSc. Agri.) and their freedom in using it.

**Research Methodology**

Total 72 students from College of Agriculture were selected for data collection. Data was collected through Questionnaire. Descriptive research design was used. Data was analysis through proper statistical tool.

**Results and Discussion**

**Table 1:** Socio-Economic characteristics of respondents

S. No.	Category	Number	Percentage
1.	Year		
	1 <sup>st</sup>	23	31.5
	2 <sup>nd</sup>	05	6.9
	3 <sup>rd</sup>	16	21.9
	4 <sup>th</sup>	28	39.7
2.	Sex		
	Male	16	23.3
	Female	55	76.7
3.	Place of residence		
	Hosteller	51	72.6
	Localite	20	27.4
4.	Family background		
	Rural	18	24.7
	Semi rural	21	30.1
	Urban	32	45.2
5.	Digital payment through		
	Smartphone	68	97.6
	Laptop	02	1.4
	Tablet	01	01
6	Bank account used		
	Self	68	94.5
	Parents	4	5.5
	Guardian	0	0
7	Time of use		
	<1 year	24	33.3
	2-3 Year	22	29.2
	>3 Year	26	37.5
8	How frequent you use		
	Mostly	55	77.8
	Sometimes	12	16.7
	Rarely	5	5.5
9	Shifting from cash to cashless		
	Convenient	63	88.6
	Non convenient	9	11.4
10	User interface		
	Google pay	50	70.8
	Phone pay	13	18.1
	Paytm	7	9.7
	Others	2	1.4

The results of Socio-Economic characteristics of respondents is given as follows:

**Year:** Respondents were from different years in which maximum number of respondents (39.7%) belonged to final year followed by 1<sup>st</sup> year (31.5%), then 3<sup>rd</sup> year (21.9%) then 2<sup>nd</sup> year (6.9%).

**Sex:** It has been defined as the state of being male or female in relation to the social and cultural roles that are considered appropriate for men and women in which majority of respondents (76.7%) belonged to female, followed by male

(33.3%).

**Place of residence:** Majority of respondents (72.6%) were hosteller, followed by localite (27.4%).

**Family Background:** It has been defined as the background of students to which they belong. Majority of respondents (45.2%) lives in urban area, followed by (30.1%) semirural and then (24.7%) rural area.

**Digital payment:** A digital payment system is an electronic environment that allows consumers to make electronic commerce transactions for their purchases, financial transactions, making bill. Payments like mobile bill, land line service etc. Majority (98.6%) uses smartphone, (1.4%) uses laptop for doing online transaction.

**Bank account used:** It means which bank account respondents are using for digital payment. Majority (94.5%) uses self account, followed by parent’s account (5.5%).

**Time of use:** This means how much time respondents are using digital payment in which majority (37.5%) is using online payment from more than 3 years, then (33.3%) use <1 year.

**How frequent use:** Frequency is defined as how many times a day or a week respondents are using digital payment in which majority (77.8%) of respondent use most of the times.

**Shifting from cash to cashless:** This shows that the respondents feel it easy to shift or not. Majority 88.5% of respondent found it convenient while rest 11.4% found it non convenient.

**Table 2:** Perception towards digital payment

S. No	Statements	Agree	Somewhat agree	Disagree
1	Preferred digital payment	51 (71.8%)	20(20.8%)	1(1.4%)
2	Level of comfort	60(83.3%)	10(13.9%)	2(2.8%)
3	Technical skills has improved	46(63.9%)	20(27.5%)	6(8.3%)
4	Easy to access	59(81.4%)	12(17.1%)	1(1.5%)
5	Technical glitch is more	24(32.9%)	37(51.4%)	11(15.7%)
6	Comfortable as multiple account can be linked	43(61.4%)	21(30%)	8(8.6%)
7	Problem of language has reduced	41(57.7%)	15(22.5%)	6(19.7%)
8	Feel secure in doing transaction globally	38(54.9%)	25(36.6%)	9(8.5%)
9	Service charges are more	27(38.6%)	24(34.3%)	21(27.1%)
10	Feel less risk in doing large transaction	25(35.7%)	28(40%)	19(24.3%)
11	OTP password not shared	38(53.6%)	28(39.1%)	6(7.2%)
12	Payment cost are hidden from users	20(28.8%)	27(38.8%)	25(32.9%)
13	More promos and vouchers are available	38(53.6%)	25(36.2%)	9(10.1%)
14	Satisfied with the service	51(71.4%)	16(22.9%)	5(5.8%)

**Perception towards digital payment**

**1. Preference:** Preference basically tells us that respondents are using digital payment or not. Maximum

number the respondents (70.8%) were agree that they use digital payment whereas 27.8% were disagree.

2. **Level of comfort:** It is defines as the comfort you get when you are using digital payment. Maximum (83.3%) respondent found it comfortable while 13.9% found it uncomfortable.
3. **Technical skills improved:** While using digital payment somehow technical skills have improved of the respondents. Maximum 63.9% have agreed that their technical skills have improved while 27.5% found it a bit agrees.
4. **Easy to access:** using digital payment provide respondents an ease as most of the (81.4%) respondents found it easy to use, whereas 1.5% found it uneasy.
5. **Technical glitch:** Digital payment has more technical glitch as maximum number of the respondents slightly agree (51.4%) whereas (32.9%) who are slightly agree, (15.7%) disagree to the situation.
6. **Comfortable as multiple accounts can be linked:** Using digital payment is much more comfortable as majority (61.4%) of the people found it comfortable whereas (30%) respondents slightly agrees to the fact followed by 8.6% respondents who completely disagrees.
7. **Problem of language has reduced:** While using digital payment there is no language barrier as you can select any language in which you are comfortable and majority (57%) of respondents were agree that problem of language has reduced followed by (22.5%) who slightly agree whereas (19.7%) has completely disagree.
8. **I feel secure in doing transaction globally:** Digital payment is a way much more secure as majority (54.9%) of respondents were agree whereas (36.6%) are slightly agree followed by (8.5%) who are completely disagree.
9. **Services charges are more:** Services charges are the charges which is being deducted while we are using digital payment and majority (38.6%) of the respondents agree, followed by (34.3%) who are slightly agree whereas (27.1%) respondent completely disagree.
10. **Less risk in doing large transaction:** Digital payment provides less risk in doing large transaction as majority (35.7%) of respondents agree, (40%) slightly agree whereas (24.3%) completely disagree.
11. **OTP password not shared:** While using digital payment OTP password is only shared to your registered number majority (53.6%) of the respondents were agree that OTP password is not shared followed by (39.1%) who are slightly disagree whereas (7.2%) are completely disagree.
12. **Payment costs are hidden from the users:** Payment cost are not hidden from the users as majority (38.9%) of respondents slightly agree followed by (32.6%) disagree, (28.6%) of respondent completely agree.
13. **More promos and vouchers are provided while using digital payment:** Various digital payment interfaces provides some vouchers and promos as majority (53.6%) of the respondents were agree, followed by 36.2% respondents were slightly agree whereas 10.1% were completely disagree.
14. **Satisfied with the services:** Satisfaction in using digital payment is more as majority of the respondent

(71.4%) agree, followed by 27% respondents who slightly agree whereas 1.6% are completely disagree.

**Table 3:** Constraints faced by respondents using digital payments

S. No	Statements	Yes	No
1	Technical issue	54(74.3%)	18(25.7%)
2	Data Speed	55(77.5%)	17(22.5%)
3	Lack of Connectivity	48(66.2%)	24(33.8%)
4	Bank server issue	60(83%)	12(16.9%)

### Constraints faced by respondents using digital payments

Constraints are the obstacles and impediments faced by the respondents in using digital payments. Majority of the respondents faced technical issues and data speed as major constraint.

**Technical issue:** One of the major issues in doing large transaction is technical issue as majority of the respondents (74.3%) were agree while 25.7% were disagree to the situation.

**Data speed:** After technical issue one of the major constraints is data speed as majority of respondents (77.5%) were agree that they have faced issues whereas (22.5%) disagree.

**Lack of connectivity:** Another major constraint is lack of connectivity as majority of the respondents were (66.2%) agree to this issue whereas (33.8%) respondent were disagrees.

**Bank server issue:** Bank server issue also create a major problem while doing online transaction as majority of the respondents (83%) feel bank server create problem whereas 16.9% were disagree.

### Conclusion

From the tabular report it is clear that majority of the students are using digital payment who basically belongs to urban background. Most of the respondent used their phone for doing the transaction globally, and the bank account linked is of students only. Through this report we came to know about the importance of digital payment in today's generation, apart from that we came to know about the perception of students towards digital payment was it comfortable to them to switch from cash to cashless or not. In future the digital payments are going to be a must and so the change in the habits of the people to accept the digital payment is also must. The cashless transition is not only safer than the cash transaction but is less time consuming. It also helps in record of the all the transaction done. The reach of mobile network, Internet and electricity is also expanding Digital payments to remote areas. So, it is without doubt said that future transaction is cashless transaction.

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