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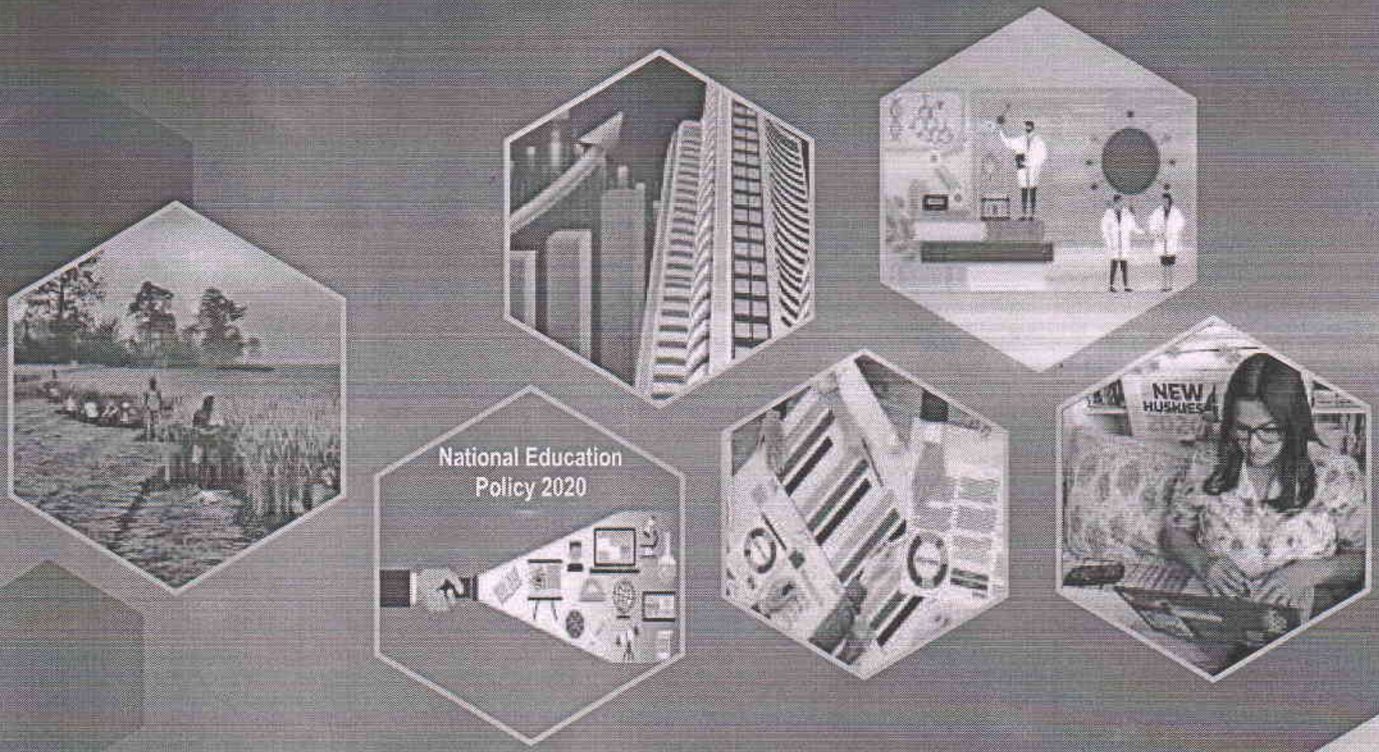

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Consumer Perception Towards Electronic Payment App: A Case Study of Phonepe

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ABSTRACT

Government of India's initiative such as 'Digital India' and increased use of mobile and internet are the main reasons for the rapid growth in use of digital payment. In the current scenario, India has seen a exponential increase in the number of electronic payment services available and is slowly moving towards a cashless economy. Electronic payment system has eased our buying experience by providing another convenient money transfer platform. The online questionnaire was used as research tool to collect the primary data from the respondents chosen for the study. The collected data through the online questionnaire were then analysed to reach the research objectives. The sample size study is conducted on 109 respondents. The response was analysed using descriptive statistics and independent samples t-Test using SPSS and it was found that the consumers perception towards e-payment app has a positive impact on adoption of PhonePe.

Keywords:
PhonePe, Consumers, Perception, E-Payment

1.INTRODUCTION

The government aims to construct a 'digitally empowered' economy that is 'Faceless, Paperless, Cashless' as part of the 'Digital India' campaign. There are different types and modes of digital payment in India. PhonePe is an all-in-one digital wallet that could be linked to a single debit/credit card or bank account to be used for every online purpose. Some of the digital payment include the use of debit/credit cards, internet banking, mobile wallets, digital payment apps, Unified Payments Interface (UPI) service, Unstructured. It helps customers to purchase their products online with greater ease. PhonePe is a digital wallet platform and online payment system founded by in December 15. PhonePe was founded by Sameer nigam(Founder and CEO), Rahul Chari (Co-Founder and CTO). PhonePe makes it easy to keep track of purchases, redeem loyalty points and get personalized suggestions to help the consumers to save time and money.

This UPI-based platform ensures that every transaction is safe from cybercriminals, making their users' financial details safe and secured. PhonePe can be used by business enterprises as a method to settle their utility bills to ensure on-time payments that might otherwise cause interference on their operations. It can also be used as a means to pay their employees as well, making it an effective and efficient salary solution for companies. Store transaction is also available as PhonePe can be used as a payment method via a dedicated POS device. The process of PhonePe is quick and safe since a single POS is linked only to a single merchant.

The main benefits and features of PhonePe are its functionalities, general usability and security. PhonePe is a convenient tool for many business transactions. Listed below are what to expect when you implement PhonePe:

All in one solution

With the availability of PhonePe customers anywhere in India and the wide variety of transactions it can be used for and it is a convenient tool for business users. Payment of utility bills, payment of wage, and a payment request from clients can all be done easily through this app.

Direct transfer of funds

A faster safe and secure method of transaction is also available from the PhonePe. Direct transfer of funds from the user's account to PhonePe wallet eliminates the need for an account or card linking. This makes the process hassle-

Impact of Online Classes on Students in the Era of Covid-19 Pandemic
(with special reference to College students)

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ABSTRACT
As the Covid-19 pandemic spreads, there is an increasing move towards teaching online because of shutting down of schools, colleges and universities, for an indefinite period of time. But the after math of covid 19 crisis, online education became a pedagogical shift from traditional method to the modern approach which includes e – learning, distance education and correspondence courses became popular. This research is an attempt to study the impact of the online classes on students for which 15 factors were taken into consideration. The primary data is collected by an online questionnaire from 102 respondents from 5 colleges. For the purpose of the study, the data is obtained from both primary as well as secondary sources. The response was analysed through descriptive statistics and factor analysis using SPSS software. The study reveals that there are 3 major factors namely Psychological factor, Accessibility factor and Financial factor under which 15 variables are grouped and the first factor that is 'Psychological factor' is the most influential one.

Keywords:
Impact, Covid -19, Online education, E-learning platforms.

1. Introduction:

In the beginning of 2020, the COVID-19 (caused by the SARS-CoV-2 virus) pandemic astounded the world, almost bringing it to an unexpected stop. The corona virus COVID-19 outbreak interrupted life around the globe in 2020. As in any other sector, the COVID-19 pandemic affected education in many ways. Government actions have followed a common goal of reducing the spread of corona virus by introducing measures limiting social contact.

As the covid -19 pandemic spreads there has been an increasing move towards teaching online because of shutting down of schools, colleges and universities, for an indefinite period of time as the only option left. But the after math of covid 19 crisis, online education became a pedagogical shift from traditional method to the modern approach of teaching learning from classroom to zoom, from personal to virtual and from seminars to webinars previously ,e – learning ,distance education and correspondence courses were popularly considered .

This happening made the teaching professionals think of alternative methods of teaching during this lockdown. E-learning is quite simple to understand and implement. The use of a desktop, laptop, or smart phones and the internet forms a major component of this learning methodology. E-learning provides rapid growth and proved to be the best in all sectors, especially in education during this lockdown.

Various e-learning platforms enable interaction between teachers and students, and, in some cases, national television shows or social media platforms are being used for education. Study webs of active learning for young aspiring minds(SWAYAM)is a program or Massive Open Online Courses (MOOC) platform initiated by the government of India hosted online courses in different quadrants. Using these tools, the modification of contents that were previously taught face-to-face is easily conceivable. There are however other important tasks in the learning process, such as assessment or autonomous learning, that can still be challenging without the direct supervision of teachers.

2. Literature Review:

(Mishra, Gupta, & Shree, 2020) **Online teaching-learning in higher education during lockdown period of Covid -19 pandemic**. The objectives were to reveal the various forms of online teaching ~~learning~~ modes adopted during Covid-19 Pandemic, to study the perceptions of teachers and students on online teaching learning during covid 19

The Effect of Google Pay on Customer Satisfaction : A Case Study of Goa, India

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ABSTRACT

In Today's world, Smart Phones have become the utmost need of one's lifestyle. Mobile operators can use their smart phones for money transactions, Payments, and recharges. the major purpose for using smart phones is for cashless transactions. There are several Apps which provides such services, one of that is Google Pay. One of the adorable features of Google Pay is it avoids additional cost of usage. This study is an attempt to analyze the factors influencing customer satisfaction towards Google Pay. The response was run through descriptive statistics, cross tabulation and multiple regression analyses using SPSS Software. The study reveals that Security is the most significant factor contributing towards customers satisfaction.

Keywords:
Google Pay, Customer Satisfaction, Electronic Payment, Cashless.

1. Introduction

In recent times, Digital Payments have become one of the most essential tools in an individual life. Digital payments are those payments that are conducted over the internet and mobile channels and hence, any payment that is sent online or through mobile computing and internet-enabled devices can be called as digital payments. The utmost in any digital payment is the " middle way" through which the payments happen which means that the both parties' payer and the payee are indeed the keys to making the transaction or the digital payment successful.

The Indian Government is testing various measures to improve literacy among society and promote Digital Payments in the country widely. It aims to provide customers the flexibility and to drive payments from anywhere at any time. In today's generation even micro shopkeepers and brokers and even small-time merchants are accepting payments through Digital payments.

Some of the mode used for Digital Banking are: Banking cards, Banks.

Pre-paid card, USSD, Wallet, PoS (Point of sale), Internet Banking, Mobile banking, Micro ATMs, AEPS (Aadhar Enabled Payment System), UPI etc.

As said above the modes of Digital Payment, one of the most crucial mode under Digital Payment is Google Pay. Google Pay is one of the formerly used Google and Android Pay app which helps all the Indians to build time consuming transactions country wide from one place to another without any hustle and forms zero fees structure in sending and receiving the money. Google Pay was initially released on September 11, 2015 by the owner Sujith Narayana and Sumit Gwalani. Google Pay is an Authentic service provided by Google.

It is a Digital platform which connotes contactless payments from one individual to another by scanning the QR code which appears on the screen. Besides sending and receiving money, Google pay can be used to pay comfort bills like DTH recharge, mobile recharge, electricity, water, online shopping, other rents and services. It also offers cash back benefits and rewards. The cons of Google Pay indicates that one should be above 16 years of age to be eligible to access to such payments and one should have Google account in devices to meet the compatibility requirements which varies from time to time and proper wireless connection and software . Your ability to operate Google Pay may differ due to such elements.

Google pay is performing in hand with HDFC Bank, ICICI Bank and Kotak Bank for providing loans.

Google Pay is one of the most seasonable apps that can be used for sending and receiving money on one-touch. It

Understanding consumer buying behaviour towards Johnson and Johnson baby care products
(With special reference to Bicholim Taluka)

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ABSTRACT

Baby care products are intended to be used on infants and children under the age of three. Baby products are specially formulated to be mild and non- irritating and use ingredients that are selected for those properties. Johnson's baby is an American brand of baby cosmetics and skin care products owned by Johnson and Johnson. According to Johnson & Johnson's representative Fred Tewell, baby powder-scented cleaning products became almost a standard not only to cosmetics, but to diapers as well. The purpose of this study seeks to explore understanding consumer buying behaviour towards Johnson and Johnson baby care products in the state of Bicholim Taluka. Information regarding understanding buying behaviour of consumers is collected through questionnaire method. A well structured questionnaire is constructed and sent through social media. For the purpose of the study the data is obtained from both primary and secondary data sources. a sample of 134 respondents was taken for the study. The response is run through descriptive statistics using SPSS software.

Keywords:
Baby care, Buying behaviour, Bicholim, Consumers, Infants

1. Introduction:

Consumer buying behaviour refers to the actions which are taken by consumers before buying of any product or service. Consumer buying behaviour process may involve in referring search engines, involving with social media posts, or a variety of different actions. It helps in grasping

I. Why consumers make the purchases that they make?

II. What factors impacts consumer purchases?

Analysing consumer buying behaviour is most influential for marketers as they can perceive the assumptions of the consumers.

A newborn baby requires good skincare products in order to protect them from various factors such as rashes, allergies and to keep their skin soft and healthy.

Baby Shampoos:

Baby Shampoos are products that are considered to be applied to clean up the hair of new born babies and children under the age of three. These products are particularly prepared to be clear and sensitive to the eyes.

Baby Oils:

Baby oil refers to immobile oils which are made in order to keep skin soft and supple. Baby oils are used on babies to make their skin soft and healthy.

Baby Powders:

Baby powder is a thin powder collected mostly of talc or cornstarch that is scattered or rubbed on the skin especially to soak up to moisten and soften chafing.

Johnson and Johnson:

Johnson's Baby Powder was invented by Dr. Frederick B. Kilmer, company's first director of scientific affairs. In

Consumer Perception Towards E-vehicles In Goa

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ABSTRACT

The current rate of depletion of non-renewable energy and the increasing price of fossil fuels have emphasized on the need for alternate energy sources to fuel the vehicles. The automobile sector is considering Electric Vehicles as a solution for the same. Through this study, an attempt is made to study the consumer perception towards Electric vehicles in the state of Goa. The convenient sampling technique was used to determine the sample size. The respondents were administered the questionnaires electronically to collect the data. Factors affecting the consumer perception towards EVs have been identified and analysed through Factor Analysis using SPSS 26, which revealed three main underlying latest components - Product Features, Cost and Efficiency, and Perceived Value.

Keywords:
Electric Vehicles, Consumer, Environmental-friendly, Government policies, FAME

1. *Introduction*

1.1. Concept & History

An Electric vehicle (EV) can be defined as any vehicle which employs one or more electric motors for propulsion (Tazerart et al., 2015).

The history of electric cars dates back to the 19th century. In 1828, Ányos Jedlik, who invented an early type of electric motor, created a small car model powered by the then-new type of engine. Thomas Davenport invented the first American DC electric motor, in 1834, in Vermont. In 1881, the invention of the improved battery technology in France with the efforts of Gaston Plante and his compatriot Camille Faure, opened the way for electric cars and their expansion in the European subcontinent. Thomas Davenport was among the first to install an electric motor into a vehicle.

A huge demand was created for electric vehicles in Great Britain and Europe during the First World War. As per an estimate, in 1914 the whole of Europe had approximately 3,200 electric vehicles. The safety of electric vehicles, their simple design and easy driving made EVs driver-friendly. However, the use of electric cars was limited to urban environments because of their low speed and very limited range.

Motors, a Californian manufacturer of electric cars, developed the Tesla Roadster model in 2004, first delivered to customers in 2008. Tesla Roadster is the first electric car adapted for American highways and available in serial production in the USA, of which more than 2,100 vehicles were sold in 31 countries from 2008 to 2011. Tesla was also the first to introduce lithium-ion batteries in its car production. The company tasted immense success with the Tesla S model, which is a sporty two-seater, luxurious car for the whole family. Tesla superchargers are fast-charging stations that are placed on busy traffic routes in North America, which are designed so to recharge nearly a half of the battery capacity in half an hour and, at many places, solar cells are put on the roof of the charging stations so the electricity is produced from renewable energy sources(History of electric cars, 2015).

1.2. Types of EVs

a. Fuel cell electric vehicles

Fuel cell electric vehicles (FCEVs) are totally electric vehicles driven by electricity generated onboard through a fuel cell conversion device **(Chan, 2002)**..

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Cronbach's alpha is the commonly used measure of internal consistency, also known as reliability, used when multiple Likert questions are included in a questionnaire that forms a scale, and to determine if the scale is reliable. To test the reliability of the attributes of E-vehicle, Cronbach's α is required. Cronbach's α is 0.883 depicting our construct is highly reliable since the value is more than 0.6.

Table 2: Reliability Statistics

Cronbach's Alpha	N of Items.
883	17

Source: Primary Data

The KMO and Bartlett's Test is required for factor analysis; Bartlett's Test of Sphericity (Chi-square test) is applied to test for inter-correlation and Kaiser-Meyer-Olkin Measure of Sampling adequacy is used to ensure if the variables are grouped properly. The KMO Measure of Sampling Adequacy value should ideally be more than 0.6 and the present value is 0.849. Moreover, the p-value of Bartlett's Test is 0.000 which is less than 0.05, indicating that the data collected is fit for factor analysis.

Table 3: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.849
Bartlett's Test of Sphericity	Approx. Chi-Square	886.732
	Df	120
	Sig.	.000

Source: Primary Data

Factor analysis involves grouping similar attributes into dimensions. In the table below, the rotated component matrix for the respondents depicts the extraction of three major underlying components. The first component comprises of items such as 'Availability of variants', 'Seating capacity', 'Body type', 'Security and safety', 'Prestige', 'E-vehicle features', 'Brand name', 'Battery life', 'Battery power stations', and 'Comfort' for which factor loadings are 0.802, 0.799, 0.786, 0.728, 0.700, 0.698, 0.692, 0.691, 0.617, and 0.595, respectively. The first component has been identified as 'Product features. Among the 'Product features', 'Availability of variants' is the factor with the highest loading of 0.802. Different colour options and models in EVs will offer consumers a choice and enable them to select the vehicle that best matches their requirement. 'Seating capacity' has the next highest factor loading. The accommodative capacity of the car is especially relevant to India where many people still live in the joint-family system. Besides, a higher capacity usually adds to the fun while travelling long-distance. The recent trend of purchasing MUVs (Multi Utility Vehicles) or SUVs (Sports Utility Vehicle) corroborates this result of the study. 'Body type', next in the queue, is significant today due to the increasing disposable income of the buyers and the influence of society on the decision-making process. The sale of SUVs has surpassed that of box-type vehicles, indicating that consumers are now becoming more status-conscious. The recent revelations about the safety protocols in practice by the major brands have made consumers prudent as consumers have begun to consider the safety ratings of the vehicles (obtained through crash tests) while forming decision towards the vehicle brand.

The second component, 'Cost & Efficiency' comprises 'Cost of recharging the battery (power consumption)' with a factor loading of 0.846, followed by 'Price', 'Cost of battery replacement', and 'Speed of charging' each with factor loadings of 0.823, 0.756 and 0.540. The power consumption for recharging the battery has an adverse relationship with the choice of EV; if the cost is high for the consumer, it will discourage the use of EV by the consumer and the whole purpose of EV as 'eco-friendly' is defeated. Although there is a multitude of EV models developed to harness renewable sources of energy for recharge, the large-scale adoption of such vehicles is low due to availability issues. The 'Price' of the EV plays a critical role as the buyers' ability to pay is dependent on their purchasing power. However, the price can be tackled by authorities by implementing schemes that incentivise the switch to e-vehicles. The cost of replacing the battery, either upon the coverage of a certain distance or period of use, is also taken into account by the buyer. The buyer will weigh this against the savings he makes due to the shift to EV and compare the difference before-EV-use and after-EV-use. The 'Speed of charging' is being resolved head-on by leading EV manufacturers that claim full charge of the battery under minimum hours.

'Perceived value' is the final component obtained through Factor Analysis. The two variables that make up the third component are 'Value for money' and 'Suitability for long-distance road trips'. 'Value for money' factor has a loading of 0.802. Since EVs are new to Goans, they will wait until they are assured of value delivery by the company. The '*sussegad*' Goan lifestyle emphasizing the relaxed way of living is represented by 'Suitability for road trips' with a factor loading of 0.716.

Factors Influencing smartphone brand choice : An investigation in the state of Goa'

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ABSTRACT

With the world today, affected by the covid-19, relying majorly on the use of e-resources, a smartphone has shifted places; from being a symbol of luxury in the mid-2000s to a necessity in the early 2020s. The smartphone segment has been inundated with multiples smartphone brands vying to grab the first spot by launching numerous variants nearly every week. What makes a customer select a particular brand, especially among smartphones, is vital for understanding the factors that have an impact on the choice preference. Smartphone companies spend hundreds of thousands of rupees to figure out this, which is done with the ultimate aim of maximising sales, the primary objective of the case study is to find out the factors that influence brand choice and investigate the preference and requirements of the consumers in covid times. To examine this, we have selected smartphone brands that are widely used. The data is collected through a structured questionnaire, administered to the respondents electronically, from 102 respondents based on the convenience sampling method. The analysis discovered that Apple is the most desired smartphone brand and RAM and storage strongly along with the camera and battery life are the most sought-after features by the users in the state of Goa.

KEYWORDS:

Smartphone, Choice, Factors, Influence, Brands

1. INTRODUCTION:

Covid-19 has changed the way humans gain knowledge, shops, and conducts business. People who abhorred the use of smartphones have realised it is an indispensable part of life. Parents, now, want their children to spend more time on smartphones, classrooms having adopted the online mode, and even doctors can be consulted online. The covid wave that struck the world in 2020 has indeed exposed a niche that is occupied by smartphones in our lives.

A smartphone is a mobile device that combines cellular,and mobile computing functions into a single unit. They are distinguished from feature phones, which perform core phone functions such as voice calls and text messaging, by their enhanced hardware capabilities and extensive mobile operating systems, which enable better software, internet (including web-browsing, over mobile broadband), and multimedia functionality (including music, video, cameras, and gaming). Smartphones typically consist of several metal–oxide–semiconductor (MOS) integrated circuit (IC) chips, including various sensors that can be leveraged by the software (such as a magnetometer, proximity sensors, barometer, gyroscope, or accelerometer), and support wireless communications protocols (such as Bluetooth, Wi-Fi, or satellite navigation). (citation)

Early smartphones were marked by their bulky form, short battery life, slow analogue cellular networks, and the immaturity of wireless data services. They were marketed chiefly towards the enterprise market, which attempted to bridge the gap of the functionality of standalone personal digital assistant (PDA) devices with the support for cellular telephony. Eventually, these issues were resolved with the exponential scaling and miniaturization of MOS transistors down to sub-micron levels, the improved lithium-ion battery, faster digital mobile data networks, and more mature software platforms that would mobile device ecosystems to develop independently of data providers.

NTT DoCoMo's i-mode platform, BlackBerry, Nokia's Symbian platform, and Windows Mobile began to gain market traction, in the 2000s. These models sported QWERTY keyboards or resistive touchscreen input and emphasized access to push email and wireless internet. With the tremendous popularity of the iPhone in the late

Impact of Social Media on Purchase Decision of Consumers in the State of Goa (with special reference to Instagram)

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ABSTRACT

The heralding of social media has proven revolutionary to mankind, enabling people to connect and share information with speed and convenience across the world. The rapid developments in social media and social networking sites have provided a novel avenue for marketers to contact customers and collect feedback from them. Instagram is one such platform that has mustered the power to influence a large number of users quickly. The paper attempts to gauge the impact of social media, and Instagram, in particular, in the state of Goa, on the purchase decision of the users. The study used both primary and secondary sources. The primary data, collected through a structured questionnaire, was analyzed with different tools using SPSS. The study finds that the Goan social media users are heavily influenced by social media and, in most cases, base their purchase decision on it.

Keywords
Social media, Purchase Decision, Instagram, Influence, Goan, User, Posts

1. INTRODUCTION

'Social Media' is defined as 'forms of electronic communication (such as websites for social networking and microblogging) through which users create online communities to share information, ideas, personal messages, and other content (such as videos)(Mer).

Social media has occupied an important position in communication and has revolutionized the way people communicate. It has significantly impacted the marketing activities of companies. The growing importance of Instagram, Facebook, YouTube, etc. in the lives of consumers has a towering influence on their behavior. Social media, with its immense networking power, results in strong connections among the users. This information becomes a source of influence on consumers and their buying behavior as more buyers now rely on social media network than ever before for reviews and recommendations. With consumers spending, more and more hours on social media, it is one of the greatest used tools for marketing and spreading information around the world.

Instagram:

Instagram (abbreviated to IG or Insta) is a photo and video-sharing social networking service created by Kevin Systrom and Mike Krieger. The platform was acquired by Facebook, in April 2012, for nearly US$1 billion in cash and stock. The app is essentially a photo-sharing platform that enables users to upload and share media that can be edited with filters and organized by hashtags. The 'posts' can either be shared publicly or with approved followers. The users can view trending content and browse content by locations and hashtags. Interactive features like messaging, the ability to club multiple images or videos in a single post, and a Stories feature were later added to the service.

Originally meant for iOS, Instagram swiftly gained massive popularity, garnering over one million registered users within two months of its launch. It was soon made available for the Android version in April 2012, followed by a feature-limited desktop interface in November 2012, a Fire OS app in June 2014, and an app for Windows 10 in October 2016.

2. LITERATURE REVIEW

Social media is the most commonly used tool as an information source for perceived convenience, effectiveness and perceived credibility; and social media reviews and opinion are found to affect the process of purchase decision. However, the post-purchase tendency of sharing user experience is low (Funde, et al., 2014).

The active use of AIDA can be witnessed in the posts of marketing companies that are highly active on Social media. Since social media is perceived to be a credible source of information. Social media marketing has thus created a special niche for itself in the field of marketing.

Social media has, indeed, become an integral part of the marketing world. It holds the power to either make or break the sellers' reputation with its mere existence.

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