

**COLLEGE TEACHER'S PERCEPTION AND GRATIFICATION TOWARDS DIGITAL  
PAYMENT SYSTEM WITH SPECIAL REFERENCE TO  
TIRUNELVELI CITY**

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**ABSTRACT**

This study explores the perceptions and gratifications of college teachers in Tirunelveli City regarding the digital payment system. Through a comprehensive examination, the research aims to gain insights into how college educators perceive and experience digital payment methods. The investigation involves primary and secondary data sources, with primary data collected through a structured questionnaire administered directly to the teachers. Secondary data are drawn from various sources, including textbooks, journals, and materials available on digital payment system websites. The findings of this study aim to contribute valuable insights into the perspectives and satisfaction levels of college teachers in Tirunelveli City regarding the adoption and use of digital payment systems.

**INTRODUCTION**

In today's digital landscape, every individual holds the potential to transform their lives in ways previously unimaginable, thanks to numerous innovations and technological advancements. Globally, nations are striving for comprehensive digitalization to elevate societal empowerment. Under the **leadership of Prime Minister Narendra Modi**, the 'Digital India' program is set to catalyze progress across diverse sectors, fostering innovative initiatives that will influence future generations. The program aims to establish a participative, transparent, and responsive system, ensuring continuous I-way access for educational institutions and government services. Envisioned as a platform promoting digital literacy, Digital India seeks to deliver services electronically while leveraging digital technologies, such as cloud computing and mobile applications, as drivers for economic growth and citizen empowerment.

As the world recognizes the potential of Digital India in the 21st century, companies worldwide are keen to invest in this growth opportunity. This paper endeavours to comprehend Digital India as a transformative campaign wherein technologies and connectivity converge to impact all facets of governance, ultimately enhancing the quality of life for citizens.

**Digitize**

The most important question is, "What to digitize?" "How do we digitize?" but "What is our focal point that ties together our ongoing process digitalization efforts?" What focal point is guiding your digitalization investments? To help companies embrace digitalization systematically, defining a framework for achieving efficient and profitable digitalization is essential. Here is a proposed framework from an Accenture report:

Create awareness and ownership around digitalization: Help people throughout the organization understand digitalization and its advantages and foster a sense of ownership around digitalization at the highest level.

### **Digital Payment**

Digital payments transpire when goods or services are acquired through diverse electronic mediums, eliminating the need for cash or checks in the payment process.

### **Cashless Economy**

In a cashless economy, transactions exclusively rely on various electronic payment methods, obviating the physical Exchange of money to acquire goods and services.

### **ELECTRONIC PAYMENT SYSTEMS**

Electronic payment products provide customers with a faster, more cost-effective, and more secure payment mechanism than traditional paper-based methods. The Reserve Bank of India has proactively promoted electronic mode payments.

Electronic payment products are expected to provide customers with a faster, cheaper, and hassle-free payment experience compared to traditional paper-based payment instruments. The evolution of electronic payment products in the country has progressed through two main phases;

#### **1. Real Time Gross Settlement (RTGS)**

#### **2. Retail Electronic Fund Transfer (REFT) or Retail Electronic Clearing (REC)**

- a. National Electronic Funds Transfer (NEFT)
- b. Electronic Clearing Service (ECS) - Debit
- c. Electronic Clearing Service (ECS) - Credit

### **STATEMENT OF THE PROBLEM**

Digital payments are growing at the highest rate. Having digital cards, internet banking, and M-Payment has become necessary for everyone. Nowadays, all the products are offered and available online. This paved the way for the use of e-payment by the users of online services. Nowadays, everybody wants to use the online service. This study focused on the opportunities, attitudes, perceptions, and challenges that evaluate the positive and negative implications of using a digital payment system. On a deeper level, the research aims to understand better the factors influencing college teachers to use digital payment systems. The present study, “**COLLEGE TEACHER’S PERCEPTION AND GRATIFICATION TOWARDS DIGITAL PAYMENT SYSTEM WITH SPECIAL REFERENCE TO TIRUNELVELI CITY**”, also covers the problems faced by the digital payment users while using the online services.

### **SCOPE OF THE STUDY**

The study is an empirical study undertaken to highlight the respondents' opinions regarding digital payment activity. The study focuses on the opinion of the respondents regarding the

different purposes of using digital payment and the mode of payment used for digital payment. This study examines the factors influencing the users to opt for e-payment. In addition, this study also assesses the problems faced by payment users and their level of satisfaction with digital payment services.

**Objective:**

- To study the various modes of digital payment system
- To examine the college teachers' preference for using the digital payment system in Tirunelveli city.
- To analyze the college teachers' perceptions and gratifications towards using the digital payment system in Tirunelveli city.
- To understand the problems professionals face in using the digital payment system.
- To identify the factors motivating digital payment users.

**METHODOLOGY OF THE STUDY**

**METHODOLOGY**

The methodology is empirical. It is primarily based on the survey method. Techniques like interviews and observations are employed in this study. The researcher collected Primary data from the customers with the help of a structured interview schedule. About 100 samples were taken for the study. The published and unpublished data were also used as secondary data. The researcher collected Primary data from professionals with the help of a structured questionnaire.

**Source of Data**

This study utilized both primary and secondary data sources. Primary data were acquired through a questionnaire, with the researcher personally administering the questions to the sample. Secondary data were gathered from textbooks, journals, and materials available on digital payment system websites.

**Method of Data Collection**

The researcher collected the data from the college teachers through a questionnaire. The researcher met the teachers directly, gave them the questionnaire, and explained its purpose. The questionnaire was prepared in English. It deals with two essential variables. They are personal variables, digital payment services, and challenges variables. A copy of the questionnaire is given in the appendix.

**Sample Design**

The researcher selected a sample of 100 members of college teachers from the digital payment for her study. Convenience sampling was adopted to choose the respondents.

**Data Collection**

After the data collection, the researcher thoroughly verified the data with the help of the SPSS package.

**Primary Data**

Primary data refers to information collected for the first time, making it original and firsthand. The collection of primary data typically involves the use of a structured questionnaire method.

## Secondary Data

Someone else has already collected secondary data and passed through the process. Secondary data provides the case and starting point for the research. It provides leads and clues for getting primary data required for further analysis and has a great half in the completion of the project.

## Statistical Tools Used

The collected data has been processed with the help of appropriate statistical tools. The statistical tools are used based on the study's objectives and the nature of the data included in the analysis. The details of statistical tools and their relevance to application are summarized below:

1. Garrett's Ranking Technique
2. Weighted average
3. Percentage Analysis

## ANALYSIS

### MODE OF USING DIGITAL PAYMENT SYSTEM

S. No	Mode of using	No. of respondents	Percentage
1	Credit card	13	13%
2	Debit card	50	50%
3	E-Wallet	9	9%
4	Internet banking	28	28%
	Total	100	100.0%

### Source: Primary Data

**Table 4.11** depicts the mode of using a digital payment system. It is divided into four groups. They are credit cards, debit cards, E-Wallets and internet banking.

Among the 100 respondents, **13%** use credit cards, **50%** use debit cards, **9%** use e-wallet, and **28%** use internet banking.

**Most respondents, 50 (50%), use the debit card mode in the digital payment system.**

### Rank the factors determining the selection of the e-payment (Rank it)

S. No	Particulars	Mean Score	Rank
1.	Safety of funds	34.5	4
2.	Proximity to workplace	30.8	8
3.	Proximity to home	31.91	6
4.	Several branches and service	37.5	2

5.	Friends referral	34.6	3
6.	Advertisements	29.25	11
7.	Due to the salary account	39.33	1
8.	Efficient and timely service	30.5	10
9.	Attractive interest rate	33.0	5
10.	Latest technology-based services	28.3	12
11.	Security and Trust	30.7	9
12.	Low/ reasonable service charges.	30.91	7

The 12<sup>th</sup> rank is given to the latest technology-based services, and the mean score is 28.3.

The 11<sup>th</sup> rank is given to the advertisements, and the mean score is 29.05.

The 10<sup>th</sup> rank is given to efficient and timely service, and the mean score is 30.5.

The ninth rank is security and trust, with a mean score of 30.7.

The eighth rank is the proximity to the workplace, and the mean score is 30.8.

7<sup>th</sup> rank is given to the low/ reasonable service charges, and the mean score is 30.91.

6<sup>th</sup> rank is given to the proximity to home, and the mean score is 31.91.

5<sup>th</sup> rank is given to the attracting interest rate, and the mean score is 33.0.

4<sup>th</sup> rank is given to the safety of funds, and the mean score is 34.5.

3<sup>rd</sup> rank is given to the friend referral, and the mean score is 34.6.

2<sup>nd</sup> rank is given to the more significant number of branches and services and the mean score is 37.5.

1<sup>st</sup> rank is given to the due to salary account, and the mean score is 39.6

**Table 4.16** reveals that Garratt's mean is high (**The first rank is**) due to salary account with a total mean of **37.5**. The **second highest ranking** is given to the more significant number of branches and services, with a total mean of **37.5**, and the **third rank** is given to the friend's referral, with a total mean of **34.6**.

**College Teacher's Gratification level towards Digital payment system**

S. No	Particulars	Total	Mean score	Rank
1.	Digital Payment System saves you time and money.	320	4.00	1
2.	A Digital Payment system is better than an offline payment system	301	3.76	2
3.	The Digital Payment system is open 24 hours a day.	298	3.73	3

4.	Exchange money from one location to another location	280	3.50	4
5.	Get a quick response.	260	3.25	6
6.	Reduce paperwork.	273	3.41	5
7.	It is a reliable service.	257	3.21	7

### Weighted average

**Inference:** Table 4.16 reveals that the weighted average is high (**The first rank is**). Digital Payment System saves you time and money with a total mean of **4.00**. The **second highest ranking** is given to the Digital Payment system, which is better than the offline payment system, with a total mean of **3.76**. The **third rank** is given to the Digital Payment system, which is open 24 hours a day, with a total mean of **3.73**; the **fourth rank** is given to the Exchange of money from one location to another location, with a total mean of **3.50**, the **fifth rank** is given to the Reduce paperwork. With a total mean of **3.41**, the **sixth rank** is given to the Get quick response with a total mean of **3.25** and the **last rank** is given to the It is reliable service with a total mean of **3.21** with the help of the weighted average tool.

### College Teachers' Perception towards the Digital payment system.

S. No	Particulars	Total	Mean score	Rank
1.	The digital payment system provides an efficient banking experience for the customer.	357	4.46	1
2.	It offers an instant banking transaction operations facility and easily understandable one	331	4.14	2
3.	It Provides updated technology in digital payment services.	328	4.10	3
4.	It reduces debit and credit card usage to avoid more financial risk to the customers.	318	3.98	4
5.	The instant payment slip is available on the purchase process.	286	3.58	5
6.	It offers unrestricted access to all banking activities.	270	3.38	7
7.	It provides faster payment options in a digitalized system.	271	3.39	6

### Weighted average:

**Inference:** The researcher analyzes **Table 4.20** and finds the overall rank for opinion about the digital payment challenges. **The first rank** is given to the rate of the Digital payment system providing an efficient banking experience for the customer, with a total mean of **4.46**. **The second rank** is scored as It offers instant banking transaction operations facility and easily understandable one, with a total mean of **4.14**; **the third rank** is given to the It Provides updated technology in digital payment service with a total mean of **4.10** and the fourth rank by the It reduces debit and credit cards usage to avoid more financial risk to the customers with total mean **3.98**, and fifth rank is given to the instant payment slip is available on the purchases process with total mean **3.58**, **the sixth rank** is given to the It provides faster payment options in the digitalized system with a total mean of **3.39** and last rank is given to the It offers unrestricted access for all banking activities with total mean **3.38** with the help of the weighted average tool.

### SUGGESTION

- ❖ Awareness of digital payment systems should be explored more by the college teacher, and more education should be provided towards legal aspects. The websites used by the college teachers for the mode of payment should be reliable and authorized. They should be encouraged to move on to a cashless society.
- ❖ It is suggested that the teachers enjoy all-important benefits such as time-saving, quick and fast transactions, direct control of accounts, ease of use and other significant benefits.

### CONCLUSION

As India is adopting ICT (Information and Communication Technology) in administration and government, the Electronic payment system or digital payment system is a new method of digitalization initiated by the Indian government. The banking sector is one of the most significant sectors of business in India that has gone for digitalization to benefit customers in all aspects of transactions. It is almost 220 years since digitalization was initiated in the country. It is high time to study and evaluate the functionalities of digital payment mode by the researcher to study the perception and gratification towards digital payment systems by college teachers who all may feel comfortable using digital payment systems. In this research, a list of various methods of digital payment systems is explored, and the most importantly used digital payment system of debit card and online payment is identified. The study area is a semi-developed city with little awareness of digitalization, infrastructure and network facilities to initiate digitalization. Hence, it is concluded that the banks and customers must jointly aim to promote digital transactions to support and initiative for the government.

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