



VOLUME III
ISBN No.: 978-81-953602-2-2
Multidisciplinary

NALLAMUTHU GOUNDER MAHALINGAM COLLEGE

An Autonomous Institution, Affiliated to Bharathiar University, An ISO 9001:2015 Certified Institution,
Pollachi-642001



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PROCEEDING
One day International Conference
EMERGING TRENDS IN SCIENCE AND TECHNOLOGY (ETIST-2021)
27th October 2021
Jointly Organized by
Department of Biological Science, Physical Science and Computational Science

LIST OF ARTICLES

S. No.	Article ID	Title of the Article	Page No.
1	NS001	Impact of Internet Usage towards Human Intelligence <i>- Dr. P. Bruntha, Ms. P. Karthika, Ms. T. Manjula</i>	1-4
2	NS002	A Primer Working Comparative Analysis on Android Operating System and i-Phone Operating System in Mobile Phones-A Customers Perspective <i>- Dr. T. Vijaya Chithra, Dr. K. Mahalakshmi, Nithya Ramadass</i>	5-13
3	NS003	A Study on Online Consumer's Repurchase Intention <i>- Dr. P. Anitha, T. Ramya</i>	14-17
4	NS004	Determinants of BHIM App <i>- Dr. P. Jayanthi, Dr. S. Poongodi</i>	18-22
5	NS005	Students Attitudes Towards E-Learning in Pollachi Taluk <i>- Mr. A. Prahalathan, Dr. B. Indirapriyadharshini, Dr. N. Giri</i>	23-28
6	NS006	Impact and Customer Satisfaction on Internet of Things Through Digital Seva Centers Services with Special References to Pollachi <i>- Dr. T. Vijaya Chithra, Ms. M. Gayathri</i>	29-34
7	NS007	IOT Based Smart Security and Automation Towards Work Life Balance <i>- Dr. P. Archanaa</i>	35-38
8	NS008	A Study on Criteria for Product Selection and Recalling Potential of TV Commercials with Specific Reference to Consumer Non-Durables (Tooth Paste, Shampoo, Bath Soap, Talcum Powder) <i>- Dr. R. Vidwakalyani, Dr. N. Giri</i>	39-42
9	NS009	A Study on Entrepreneurial Knowledge and Awareness Among College Students in Coimbatore District <i>- Ms. P. Shiney, Dr. M. V. Sathya Bama, Ms. Magala</i>	43-47
10	NS010	A Study on Customer Satisfaction Towards Online Shopping with Special Reference to Pollachi Taluk <i>- Ms. D. Saranya, Dr. B. Indirapriyadharshini, Ms. T. Kiruthika</i>	48-51
11	NS011	A Study on Changes in Overall Investment Pattern Lead by Covid-19 <i>- Dr. R. Vidwakalyani, Dr. N. Giri</i>	52-54
12	NS012	Industrial Internet of Things (IIoT) and Industry 4.0 <i>- A. Gomathi</i>	55-59
13	NS013	A Study on the Usage of Machine Learning in Finance and Banking Sector <i>- Ms. V. Poornima</i>	60-65
14	NS014	E-Banking: A Bird Eye View <i>- Dr. S. Arulraj, Mr. R. Sekar</i>	66-72
15	NS015	Social Media Strategies for Online Shopping Cart <i>- Ms. P. Geethapriya, Dr. M. V. Sathiyabama, Ms. U. Ponmani</i>	73-76
16	NS016	A Study on Innovative Strategies Adopted by Selected Insurance Companies (With Special Reference to Coimbatore District) <i>- Ms. U. Ponmani, Dr. M. V. Sathiyabama, Ms. P. Geetha Priya</i>	77-83
17	NS017	A Study on Level of Convincing to Buy the Product Through Advertisement and Recalling Potential of TV Commercial With Specific Reference to Consumer Non-Durables (Tooth Paste, Shampoo, Bath Soap, Talcum Powder) <i>- Dr. R. Vidwakalyani</i>	84-88
18	NS018	A Study on Level of TV Viewing Interest and Recalling Potential of TV Commercials with Special Reference to Pollachi Taluk <i>- Dr. R. Vidwakalyani</i>	89-93

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Determinants of BHIM App

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Abstract :

The research paper aims at exploring the purpose for preferring BHIM App and variables associated with the level of opinion towards BHIM App. Data for the study have been collected through issuing questionnaire to 120 users residing in Pollachi Taluk by adopting convenience sampling technique. Simple Percentage, Weighted Average Ranking and Chi-square test have been used to analyze the data. The study reveals that majority of the customers are female with the age group between 21 and 30 years and majority of them are employed in private sector and they came to know about BHIM App through friends. The purpose of using BHIM App are transfer funds followed by recharge, online shopping payment of bill, booking tickets, and other payments. Chi-square test reveals that age, area, educational qualification, occupation, monthly income, family income, level of awareness are significantly associated with the level of opinion towards BHIM App.

Keywords: BHIM-App-online-Payment-Usage.

Introduction

Electronic payment system is gaining popularity due to the 'Digital India' campaign introduced by the government of India. There are different forms of digital payment system. BHIM is one such payment system which is safe, quick and easy method to transfer money instantly. BHIM is an Indian mobile payment App developed by the National Payments Corporation of India, based on (UPI) Unified Payments Interface. It is named after B.R. Ambedkar and launched in 2016. BHIM allows user to send or receive money to or from UPI payment addresses and they can pay non-UPI account by scanning a QR code or IFSC code or MMID code. The buying behaviour of people has been changed due to development in Electronic payment system. In this regard the present study brief about determinants of BHIM App.

Review of Literature

Brahmjot Bagga and Nitin Patidar (2019), in their article entitled "Awareness of BHIM App Launched by Government of India in Indore, (M.P.)" to examine the awareness of general public about the mobile BHIM App launched among people in Indore. Data have been collected by issuing questionnaire to 100 sample respondents residing in Indore. Simple Percentage has been used to analyse the data. The result of the study reveals that most of the respondents are aware of the payments App in the market and BHIM App is rated as good. **Anjali and Suresh**

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(2019), in their research captioned “A study on Customer Satisfaction of Bharat Interface for Money (BHIM)”, to ascertain the level of satisfaction among the users of the government’s latest application for payments BHIM. Data have been collected by issuing structured questionnaire from 130 respondents. Correlation and Regression have been used to analyse the data. The study reveals that all the independent variables selected (Security, Perceived ease of use, Customer Service, Speed of transaction) have a positive relationship with the dependent variable customer satisfaction.

Statement of the Problem

BHIM is one of the best Applications introduced by Government of India for bank transaction and it is accepted by a large number of people. The usage of smart phones has increased the use of digital payment. Dinesh M.Kolte and Veena R. Humble (2020), depicts that majority of the users are male students and they do transaction up to Rs.10,000. Tanzila Ayaz Sayed et.al (2018), said that majority of the respondents are influenced by factors such as speed of transactions, convenience and offers. Neelu Tiwari and Naveen Kumar Singh (2019), find that BHIM is more secure platform as compared to paytm since it is government owned platform. In this backdrop, an attempt has been made to study the purpose of preferring BHIM App and level of opinion towards BHIM App.

Objectives of the Study

The following are the objectives of the study

- To know the Socio-Economic Profile of Sample Users.
- To identify the purpose of using BHIM App.
- To ascertain the variables that influences the level of opinion towards BHIM App.

Research Methodology

The study is based on primary data collected through issue of well-structured questionnaire. It contains questions relating to the socio-economic profile, awareness, Purpose of using BHIM App and level of Opinion towards BHIM App. A sample of 120 customers in Pollachi Taluk has been selected by adopting Convenience Sampling Technique. Simple Percentage, Weighted Average Ranking and Chi-Square test have been used to analyze the data.

Findings

The findings of the study are divided into five sections namely, Socio-economic profile of the sample users, Awareness on BHIM App, Purpose of using BHIM App, Level of opinion and Variables associated with level of opinion towards BHIM App are showed in the following paragraphs.

(i) Socio - Economic Profile

- Majority of the users, 75(62.5%) belong to the age group of 21 - 30 years.
- Majority 69(57.5%) of the users are female.
- Majority of the users, 68 (56.7%) are residing in urban area.
- Majority of the users, 84(70%) are unmarried.
- Majority of 60(50%) users are Post Graduate.
- Most of the users, 49(40.8%) are private employees.
- Majority of 79(65.9%) the users have 3 -4 members in their family.
- Majority of 84 (70%) the users, have two earning members in their family.

- Most of the users, 50(41.7%) monthly income are between Rs.20,001 and 40,000.
- Most of 53(44.2%) the users family income are between Rs.50,001 and 1,00,000 per month.

(ii) Awareness on BHIM App

- Most of the users, 62(51.7%) came to know about BHIM App through friends.
- Majority of 105(87.5%) the users are using mobile phones to access BHIM App.
- Most of 73(48.66%) the customers are aware of the features available in BHIM App.
- Majority of the users, 77(64.2%) use BHIM App frequently.
- Most of 44(36.7%) the users transactions per month by BHIM App are between Rs.1000 and Rs.2000.
- Most of the users, 56(46.7%) are using BHIM App less than one year.

(iii) Purpose of using BHIM App

Weighted average ranking has been applied to identify the purpose of using BHIM App.

Table-1: Purpose of using BHIM App

Reason	RANK
Bill Payment	IV
Transfer Funds	I
Recharge	II
Booking Tickets	V
Online Shopping	III
Others	VI

It is found that BHIM App is mostly used for transfer funds, followed by recharge, online shopping, payment of bill, booking tickets and other payments.

(iv) Level of Opinion towards BHIM App

Table-2: Level of Opinion towards BHIM App

Opinion	Strongly Agree	Agree	Disagree
Multiutility	65 (54.2%)	48 (40%)	7 (5.8%)
24/7	54 (45.0%)	59 (49.2%)	7 (5.8%)
Convenience	52 (43.3%)	57 (47.5%)	11 (9.2%)
Promotions and offers	49 (40.8%)	53 (44.2%)	18 (15.0%)
Customer service	53 (44.2%)	59 (49.2%)	8 (6.6%)
Ease of use	53 (44.2%)	58 (48.3%)	9 (7.5%)
Time saving	62 (51.7%)	49 (40.8%)	9 (7.5%)
Secured transactions	49 (40.8%)	61 (50.9%)	10 (8.3%)

It is observed that majority of the users are strongly agree with BHIM App facilities like multiutility followed by time saving. Also, Most of the users agree with secured transactions, 24/7 hours service, customer service, ease of use and convenience whereas most of the users disagree with promotions and offers.

(v) Variables Associated with Level of Opinion towards BHIM APP

To ascertain the association between the select variables and level of opinion towards BHIM App, the Chi-square test has been used.

Table-3: Variables Associated with Level of Opinion towards BHIM App

Variables	d.f	Calculated χ^2 Value	Table Value @ 5% Level
Age	2	9.780	5.991
Gender	2	4.564	5.991
Area	4	11.759	9.488
Marital Status	2	3.904	5.991
Educational Qualification	6	15.999	12.592
Occupation	8	19.598	15.507
No. of Earning Members in Family	2	4.327	5.991
Monthly Income	6	15.008	12.592
Family Income(Per Month)	6	17.792	12.592
Level of Awareness	4	21.839	9.488

It has been found that there exists a significant association between age, area, educational qualification, occupation, monthly income, family income, level of awareness and level of opinion towards BHIM APP.

Conclusion

The study depicts that age, area, educational qualification, occupation, monthly income, family income, level of awareness have significant association with level of opinion towards BHIM App. Digital payment system, like BHIM, Paytm, Google Pay, PhonePe offers the user the ability to pay retailers and other consumers on the Internet through Smartphone. Based on the findings of the study the following suggestions are recommended: Awareness on BHIM App can be created in rural areas, BHIM may focus in improving the security and privacy of their users and BHIM may also introduce promotion activities like discounts/offers and rewards.

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