DOI: 10.15613/hijrh/2023/v10i2/45605
ISSN (Print): 2349-4778
***HuSS*: International Journal of Research in Humanities and Social Sciences,** *Vol 10(2), 61-64, July-December 2023* *ISSN (Online): 2349-8900*

Factors Affecting the Utilization of E-instalment Administration by Women at Virudhunagar City

B. Kokila[1*] and G. Ram Raj[2]

[1]Post Graduate Research Scholar, Department of Commerce with Computer Applications, VHNSN College (Autonomous), Virudhunagar, Tamil Nadu - 626001, India; 22spcc034@vhnsnc.edu.in
[2]Assistant Professor, Department of Commerce with Computer Applications, VHNSN College (Autonomous), Virudhunagar, Tamil Nadu - 626001, India

Abstract

The improvement in Data and Correspondence Innovation (DCI) has a wide impact on the business climate that prompts a change from money-based instalment framework to a computerized instalment framework/electronic instalment framework. E-instalment is an indispensable piece of web-based business and the progress of online business relies upon the adequacy of e-instalment frameworks. E-instalment is more advantageous and simpler to utilise. The client can pay for labour and products from any region of the planet. The current review expects to investigate the degree of agreement of women respondents towards e-instalment administrations and the variables impacting the women respondents to utilize e-instalment administrations. The review is bound exclusively to women respondents. However, there are different administrations accessible for e-instalments which focus on Electricity Board bill instalment, portable re-energize, Direct To House re-energize and instalment of LIC premium.

Keywords: E-commerce, E-instalment, Internet Business and Women

1. Introduction

Electronic instalment alludes to an instalment produced using one financial balance to another utilizing electronic techniques and renouncing the immediate intercession of bank workers. Barely characterised, electronic instalment alludes to internet business, instalment for trading labour and products presented through the web, or comprehensively to electronic assets move. E-instalment is exceptionally helpful in contrast with customary instalment strategies like money or cheques. The client can pay for labour and products online at any time, from any place in the globe. The clients need not invest energy in a line, trusting that their turn will execute. As the world is walking with digitalising, e-instalments have turned into a main consideration in the present time. E-payment administrations, for example, power bill instalment, DTH re-energize, Portable re-energize, LIC premium, rail route ticket reservation, internet shopping, transport ticket reservation, and online air ticket reservation are generally and ordinarily utilised by people.

2. Review of Literature

Karamjeet Kaur and Ashutosh Pathak (2015)[1] identified the working of an online payment system. The study found that e-payment provides greater freedom to an individual in paying their taxes, licenses, fees, funds etc. Most people agree on timesaving, 24-hour opening and getting a quick response. S. Manikandan and J. M. Jeyakodi[2] found that mobile wallets would alter other modes of online payment in future. Further, factors such as brand loyalty and convenience of shopping played a significant role in the usage of mobile wallets. R. Renjan and Kamal Anju[3] studied the perception of smartphone users on mobile payment systems. It was identified that most of the respondents preferred Google Pay for e-payment and there existed a significant direct relationship between

**Author for correspondence*

security in the usage of smartphones and the level of satisfaction among the respondents.

3. Objectives

- To understand the purpose of using an e-instalment administration system.
- To know about the sources of information towards e-instalment administrations.
- To analyse the level of agreement on e-instalment administration by the respondents.
- To bring out the factors influencing the usage of e-instalment.

4. Research Methodology

The essential information has been gathered from respondents by an organized poll. The data was collected from 60 respondents through convenience sampling technique. Rate investigation, Likert scaling, and Garrett positioning are utilized for dissecting agreements and utilization of e-instalment administrations at the Virudhunagar city of Tamil Nadu.

5. Results and Discussion

5.1 Purpose of E-instalment Administration

The purpose for which the e-payment system is used by the respondents has been analysed and shown in Table 1.

Table 1 proves that 10% of the respondents are using an e-instalment administration system for electricity bill payment, 11.67% for DTH recharge, 15% towards LIC premium, 11.67% towards railway ticket booking, 13.32% for movie ticket booking, 16.67% for online shopping and 21.67% towards mobile recharge. Hence, it can be concluded that most of the respondents are using an e-instalment administration system for mobile recharge.

Table 1. Purpose of using e-instalment administrations

Purpose	No. of Respondents	Percentage
Electricity bill payment	6	10.0
DTH recharge	7	11.67
LIC premium	9	15.0
Railway ticket booking	7	11.67
Movie ticket booking	8	13.32
Online shopping	10	16.67
Mobile recharge	13	21.67
Total	**60**	**100.0**

Source: Primary data

5.2 Sources of Information

Information on e-instalment administration can be acquired from different sources. Table 2 gives a picture of the various sources of information about e-instalment administrations.

Table 2 evinces that 21.67% of the respondents have acquired information on e-instalment administrations through friends, 26.67% are aware of e-instalment administrations by advertisement, 21.67% through social media, 13.32% through internet sources and 16.67% through relatives/neighbours. Thus, advertisement is the source of information about e-instalment administrations to a high proportion of respondents.

5.3 Level of Agreement towards E-instalment Administration

An electronic instalment has been an innovator these days. The agreement on electronic instalment administration is gathered to an insight on electronic instalment administrations. Consequently, the degree of agreement on e-instalment administrations among the respondents is analysed with Likert's scaling strategy. The definite examination is displayed in the accompanying Table 3.

Table 3 shows that the majority of the respondents agree with all the statements except Online payment can be made for EB bills, DTH, Mobile recharge, LIC, e-payment has no place hindrance, e-payment is timesaving, and

Table 2. Sources of information

Sources	No. of Respondents	Percentage
Friends	13	21.67
Advertisement	16	26.67
Social media	13	21.67
Internet	8	13.32
Relatives/neighbours	10	16.67
Total	60	100.0

Source: Primary data

Table 3. Level of agreement towards e-instalment administration

Statements	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Total
Online payment can be done for EB bill, DTH, Mobile recharge, LIC Premium	36	22	1	0	1	60
e-payment has no time hindrance	27	30	2	0	1	60
e-payment has no place hindrance	27	26	5	0	0	60
e-payment can be done even on holidays	25	28	5	2	0	60
e-payment is timesaving	34	22	2	1	1	60
e-payment is cost efficient	28	23	9	0	0	60
e- payment needs Internet connectivity	28	29	0	1	2	60
e-payment needs e-card/ net banking facility	26	30	2	1	1	60
e-payment does not need additional charges	10	20	13	15	2	60
e-payment through mobile phone is easy	21	30	3	4	2	60
e-payment does not consume processing time	20	29	6	6	0	60
e-payment requires websites and apps	13	31	3	10	3	60

Source: Primary data

e-payment is cost-efficient. It can be concluded that most of the respondents strongly agree with the statement online payment can be made for EB bills, DTH, mobile recharge, and LIC premium.

5.4 Factors Influencing the use of E-instalment Administration

The use of e-instalment administrations is affected by many reasons like timesaving, 24×7 service, easy to claim a refund, no queue system, less procedure, energy, cost-effectiveness, no risk of carrying cash, paperless work and security. The gathered information has been examined by adopting Garrett's positioning strategy and the results are portrayed in Table 4.

Table 4 reveals that a greater part of the respondents is inclined toward e-instalment since it saves time and is positioned first with the Garrett Mean Score of 61.82, Cost-effective is positioned second, 24×7 service is positioned third, followed by paperless work, no queue system, no risk of carrying cash, security, save energy,

Table 4. Factors influencing usage of e-instalment administration

Factors	R1	R2	R3	R4	R5	R6	R7	R8	R9	R10	Total	Mean score	Rank
Saves time	205	210	315	228	208	235	210	144	116	18	3709	61.82	1
24*7 service	243	840	630	798	156	188	168	72	174	36	3305	55.8	3
Easy refund claim	81	280	504	456	520	282	252	180	87	90	2732	45.53	9
No queue system	243	630	189	342	156	376	336	324	232	54	2882	48.03	5
No cumbersome procedure	567	140	126	57	208	376	252	360	174	252	2512	41.87	10
Saves energy	324	350	315	399	416	235	216	216	58	234	2756	45.94	8
Cost-effective	810	700	441	456	260	282	126	108	116	72	3371	56.19	2
Avoids the risk of carrying cash	243	350	693	285	416	141	84	252	290	108	2862	47.7	6
Paperless work	405	490	504	570	208	564	168	150	58	54	3201	53.35	4
Security	162	350	630	285	312	94	168	540	145	108	2794	46.57	7

Source: Primary data

easy to claim a refund and less procedure. Thus, it can be concluded that the e-instalment payment system is mostly preferred by the respondents as it saves time.

6. Conclusion

E-instalment works with instalments of the larger part of labour and products by online mode of instalments. It is advantageous and simple to use for the clients. The larger part of the respondents in the current review have agreed on e-instalment benefits yet they are hesitant to apply due to dread of safety, anxiety toward losing cash while making e-instalment through cards/net banking, absence of information on the most proficient method to utilize, etc. Subsequently, if the security of the instalment entryway is reinforced, the degree of utilization will be expanded. Likewise, the e-instalment framework ought to be upgraded to make online enquiries and to effortlessly guarantee discounts.

7. References

1. Karamjeet Kaur, Ashutosh Pathak. E-payment System on e-commerce in India. International Journal of Engineering Research and Applications. 2015; 5(2):79-87. https://doi.org/10.17577/IJERTV5IS080032
2. Manikandan S, Jeyakodi JM. An Empirical Study on Consumer's Adoption of Mobile Wallets with Special Reference to Madurai City. International Journal of Research. 2017; 107-111.
3. Renjan R, Kamal Anju. Perception of Smartphone users Towards Mobile Payment System: An Empirical Study. International Journal of Recent Technology and Engineering. 2019; 8(1):424-434.