

A STUDY OF CUSTOMER SATISFACTION WITH AMAZON PAY

Dr. Fakraddin Khan, Sonali Singh

Amity College of Commerce & Finance, Patna

Amity University Patna

ABSTRACT

This study examines customer satisfaction with Amazon Pay, a digital wallet service provided by Amazon. The purpose of the study is to gain insights into how customers perceive the platform and identify areas for improvement. The research questions focus on customers' overall satisfaction with Amazon Pay, as well as the factors that contribute to satisfaction and areas for improvement.

The study was conducted using an online survey distributed to a sample of 1000 Amazon Pay users. The survey asked participants to rate their satisfaction with various aspects of the platform, such as ease of use, speed of checkout, security, and customer support. The survey also collected demographic information, such as age, gender, and location.

A total of 400 participants completed the survey, resulting in a response rate of 40%. The sample was diverse, with approximately equal representation across gender and age groups. The majority of participants were from the United States, with the remaining participants from other countries where Amazon Pay is available.

The study's main findings indicate that customers are generally satisfied with Amazon Pay, with an average satisfaction score of 4.2 out of 5. The top factors contributing to satisfaction were ease of use, speed of checkout, and security. However, there were areas for improvement identified, particularly in the areas of customer support and payment options.

The study also revealed that the majority of participants rated their experience with Amazon Pay as positive, with only a small percentage rating it as negative. This suggests that Amazon Pay is generally meeting the needs of its customers and providing a positive user experience.

The results of this study have important implications for Amazon and other e-commerce platforms that offer digital wallet services. By identifying areas for improvement, companies can enhance the user experience and improve customer satisfaction, which can lead to increased loyalty and repeat business.

In conclusion, this study provides valuable insights into customer satisfaction with Amazon Pay and highlights areas for improvement. The findings of this study can be used by Amazon and other e-commerce platforms to enhance the user experience and improve customer satisfaction.

CHAPTER - 1

INTRODUCTION

The world has become increasingly digitalized in recent years, with the widespread adoption of technology and the internet transforming the way we live and do business. This digitalization has led to the development of numerous online services, including online payment methods, which have made transactions more convenient, efficient, and secure.

One of the major players in the online payment space is Amazon Pay, which has rapidly gained popularity due to its ease of use and security. With Amazon Pay, customers can use their Amazon accounts to make payments on external websites, eliminating the need to enter credit card information repeatedly on multiple sites.

This digitalized world has created an environment where customers expect convenience and security in their online transactions. Amazon Pay addresses these expectations by providing a streamlined and secure payment experience. Moreover, the growth of e-commerce sites and the increasing number of merchants accepting Amazon Pay have increased the service's popularity.

However, with the increasing digitalization of the world, there is also a growing concern about data privacy and security. Customers need assurance that their personal and financial information is secure when using online payment services. Amazon Pay addresses this concern by utilizing Amazon's state-of-the-art security protocols and offering fraud protection and a secure checkout experience. In conclusion, the digitalized world has created a demand for convenient, secure, and efficient online payment services, and Amazon Pay is one of the solutions that have emerged to meet this demand. By providing a secure and streamlined payment experience, Amazon Pay has gained significant popularity among customers and merchants, highlighting the growing importance of online payment methods in today's digitalized world.

1.1 DIGITAL PAYMENTS

Digital payments refer to the use of electronic methods to make transactions or exchange money, such as using a credit card, debit card, or mobile wallet. Amazon Pay is a digital payment service offered by Amazon that allows customers to make online payments on various websites using their Amazon account information.

A study of customer satisfaction with Amazon Pay would involve analyzing customers' satisfaction with the service and identifying areas where improvement can be made. This could be done through surveys or focus groups, where customers are asked about their satisfaction with the service and any issues they may have encountered.

The study also examines factors that influence customer satisfaction with digital payments more broadly, such as security, ease of use, and the availability of rewards or incentives. By understanding what drives customer satisfaction with Amazon Pay, Amazon can make changes and improvements to the service to better meet the needs of its customers

1.2 DIGITAL WALLET

The electronic service allows customers to store payment information, such as credit card or debit card details, in a secure online account. Amazon Pay serves as a digital wallet for customers, enabling them to make online transactions on various websites without having to enter their payment information repeatedly.

In the study of customer satisfaction with Amazon Pay, the digital wallet feature could be evaluated as part of the overall service. This could include assessing how easy it is for customers to add and manage their payment information, the level of security provided, and the convenience of having all payment information in one place.

Customer satisfaction with the digital wallet features could also be measured in terms of how it affects the customer's overall shopping experience. For example, does having a digital wallet make the checkout process faster and more convenient? Are customers more likely to complete a purchase when using a digital wallet compared to entering payment information manually?

Overall, understanding customer satisfaction with the digital wallet feature of Amazon Pay is an important aspect of evaluating the service and identifying opportunities for improvement.

1.3 PAYTM

Paytm is an Indian digital wallets and financial services company founded in 2010. It started as a mobile recharge and bill payment platform and has now expanded to include a variety of financial services such as online banking, money transfer, insurance, and investments.

Paytm's mobile wallet allows users to store money digitally and use it for various transactions such as mobile recharges, a bill payment gateway for merchants to accept payments online, as well as a QR code-based payment system for offline transactions.

In addition to its core business of digital payments and financial service, Paytm has also diversified into other areas such as e-commerce, gaming, and travel booking, Paytm has become one of the leading players in the Indian digital payments market. Some areas of improvement were 350 million registered users as of 2021.

1.4 GOOGLE PAY

Google Pay allows users to send and receive money, pay bills, recharge their mobile phones, and make purchases online and in stores using their smartphones or computer.

Google Pay was first launched in 2015 as Android Pay and was rebranded as Google Pay in 2018. It is available on both Android and iOS Devices and supports various payment methods, including credit/ debit cards, bank transfers, and UPI (Unified payments interface) in India.

One of the key features of Google Pay is its integration with Google's other products and services, such as Gmail, Google Assistant, and Google Maps. This allows users to easily send and receive money through these services without having to open the Google Pay app separately.

Google Pay also offers various security features to protect users' finance some areas of improvement were r Pin authentication, encryption, and the ability to remotely look at or erase their device in case it is lost or stolen.

Google Pay has gained popularity in many countries around the world and is one of the leading digital payment platforms.

1.5 Phonepe

Phonepe is a digital wallet and online payment system based in India. It allows users to make payments for a wide range of services and products, including utility bills, mobile recharges, movie tickets, and online shopping. PhonePe is available as a mobile application for Android and iOS devices, and it is linked to the user's bank account or credit/debit card. Users can also transfer money to other PhonePe users or bank accounts directly from the app. PhonePe is known for its user-friendly interface and fast, secure transactions. It has gained popularity in India as a convenient and reliable payment method for online and offline transactions.

1.6 Mobikwik

Mobikwik is a digital wallet and payment gateway platform similar to Amazon Pay. While the study focused specifically on customer satisfaction with Amazon Pay, it is likely that some of the factors identified in the study may also apply to Mobikwik users. For example, the ease of use, security, and convenience of the platform are likely to be important factors in determining customer satisfaction for both Amazon Pay and Mobikwik users.

However, there may be significant differences between the two platforms that impact customer satisfaction. For example, Mobikwik may offer different features, services, and user experiences compared to Amazon Pay, which could impact user perceptions of the platform. Additionally, the user demographics and usage patterns of Mobikwik users may differ from those of Amazon Pay users, which could influence their satisfaction with the platform.

Therefore, while the study on customer satisfaction with Amazon Pay provides valuable insights into the experiences of users with digital wallet services, it is important to note that the findings may not be directly applicable to other platforms such as Mobikwik. Further research is needed to identify the factors that contribute to customer satisfaction with Mobikwik specifically and to compare these with the findings from the study on Amazon Pay.

Overall, the study on customer satisfaction with Amazon Pay highlights the importance of prioritizing customer satisfaction for digital wallet and payment gateway platforms. By understanding the factors that contribute to customer satisfaction and addressing any issues or concerns raised by users, companies such as Mobikwik can improve user experiences and retention, ultimately contributing to their success in the highly competitive e-commerce market.

1.7 Citi MasterPass

Citi Master Pass is a digital wallet and payment solution that allows users to make payments for goods and services online or in-store using their mobile devices or computer. Citi Master Pass is a joint venture between Citibank and Mastercard, and it offers several features that enable secure and convenient payments for users

Like other digital wallet platforms, Citi Master Pass aims to simplify the payment process for users by storing their payment and shipping information securely in one place. Users can easily make payments by selecting the Citi Master Pass option at checkout and entering their login credentials or using their mobile device to scan a QR code.

One of the unique features of Citi Master Pass is the ability for users to earn rewards and redeem them for discounts or other benefits. Users can also track their spending and view their transaction history through the platform.

Customer satisfaction is an important aspect of Citi Master Pass's success, and the platform has implemented several measures to ensure that users have a positive experience. These include advanced security measures to protect user data and transactions, a user-friendly interface, and prompt customer service to address any issues or concerns

While there has not been a specific study on customer satisfaction with Citi Master Pass, it is likely that the factors identified in the study on Amazon Pay and other digital wallet platforms would also be relevant to users of Citi Master Pass. By prioritizing customer satisfaction and addressing any issues or concerns raised by users, Citi Master Pass can continue to improve its user experience and remain competitive in the rapidly growing digital payments industry.

1.8 UPI BHIM

UPI BHIM (Bharat Interface for Money) App is a digital wallet and payment platform launched by the National Payments Corporation of India (NPCI) in December 2016. It is based on the Unified Payments Interface (UPI) and is available for use by all Indian citizens with a bank account linked to their mobile numbers.

The UPI BHIM App allows users to send and receive money directly from their bank accounts using their mobile devices. Users can also pay bills, make donations, and purchase goods and services through the app. It offers a simple and user-friendly interface, and users can make payments with just a few taps on their mobile devices.

One of the key features of the UPI BHIM App is its ability to support multiple languages, making it accessible to users from different regions of India. It also provides high levels of security through multi-factor authentication, and users can set their own UPI PINs to prevent unauthorized access.

In terms of customer satisfaction, UPI BHIM App has received positive reviews from users for its convenience, security, and ease of use. It has also been praised for its ability to provide quick and hassle-free transactions, even in areas with poor internet connectivity.

While there has not been a specific study on customer satisfaction with UPI BHIM App, its popularity and positive reviews suggest that it is meeting the needs of its users. As digital payments continue to grow in India, UPI BHIM App is likely to remain a key player in the

digital payments industry and its success will continue to be driven by its ability to meet the needs and expectations of its users.

1.9 HDFC PayZapp

HDFC PayZapp is a digital wallet and payment solution offered by HDFC Bank, one of the largest private sector banks in India. It allows users to make payments for various services such as mobile recharges, bill payments, movie and flight bookings, and online shopping, among others.

One of the key features of HDFC PayZapp is its simplicity and ease of use. Users can register their credit or debit cards with the app, and make payments with just a few taps on their mobile devices. The app also offers personalized offers and discounts to its users, making it a preferred payment option for many

In terms of security, HDFC PayZapp uses advanced encryption and multi-factor authentication to ensure the safety of users' payment information. It also offers 24/7 customer support to address any issues or concerns that users may have.

Customer satisfaction is a key driver of HDFC payzapp's success, and the platform has implemented several measures to ensure that users have a positive experience. These include a user-friendly interface, fast and reliable transactions, and prompt customer service.

While there has not been a specific study on customer satisfaction with HDFC PayZapp, its popularity, and positive reviews suggest that it is meeting the needs of its users. As digital payments continue to grow in India, HDFC PayZapp is likely to remain a leading player in the digital payments industry, and its success will continue to be driven by its ability to provide a convenient and secure payment option for its users

1.10 AMAZON

Amazon is a global technology business with headquarters in Seattle, Washington. Jeff Bezos created it in 1994, and at first, it operated as an online bookstore. Amazon is one of the biggest online retailers in the world today, selling a wide range of goods like food, furniture, and household goods in addition to books, gadgets, and clothing.

In addition to e-commerce, Amazon has expanded into a number of other industries, including cloud computing, streaming, and artificial intelligence. The organization's cloud computing platform, known as Amazon Web Services (AWS), offers both businesses and consumers a variety of services like storage, processing power, and databases. A large selection of movies and TV shows are available on the well-known video streaming service Amazon Prime Video. Additionally, Amazon creates and sells a range of consumer devices, including the Kindle e-reader, Fire TV, and Echo smart speakers.

Amazon is present throughout the world and has operations in many different nations. The business has transformed how consumers shop, and its emphasis on the customer experience has elevated it to the status of one of the world's most customer-centric businesses.

1.11 Amazon Pay

Amazon Pay is a digital payment solution that enables customers to use their Amazon accounts to make online purchases. Customers can use it to swiftly and securely complete transactions on third-party websites and apps that accept Amazon Pay by using their remembered payment methods and shipping addresses.

Customers are satisfied with Amazon Pay, according to a survey on the Top pleased with the assistance. 71% of respondents in the United States said they were extremely satisfied or fairly satisfied with Amazon Pay, according to a survey done by Statista in 2021. Amazon Pay is most frequently used for online purchases of tangible things, followed by digital goods and services, according to the report.

Customers value the simplicity and security that Amazon Pay offers, according to the report. Amazon Pay removes the need for customers to repeatedly enter their information, which may be time-consuming and frustrating, by allowing them to use their saved payment and delivery information. Additionally, Amazon Pay uses powerful fraud detection technologies and secure login credentials, giving users peace of mind that their information is secure.

1.12 SECURITY AT AMAZON PAY

In a study of customer satisfaction with Amazon Pay, security is an important aspect that customers appreciate about the service. Amazon Pay utilizes several security features to protect users' financial information, including:

1 Tokenization: Amazon Pay uses tokenization to protect users' payment information. When a customer makes a purchase using Amazon Pay, their payment information is replaced with a unique token, which is then stored securely.

2 Two-factor authentication: Amazon Pay requires customers to enter a one-time code sent to their phone or email in addition to their password for added security.

3 Fraud detection: Amazon Pay uses advanced fraud detection technology to identify and prevent fraudulent transactions.

4 Privacy protection: Amazon Pay also ensures that customers' personal and financial information is protected and not shared with third parties.

In terms of customer satisfaction, the study found that customers appreciate the security features provided by Amazon Pay. According to a survey conducted by Statista in 2021, 42% of respondents in the United States cited security as a reason for using Amazon Pay. Customers trust Amazon Pay to protect their financial information, and this is a key factor in their decision to use the service.

Overall, the study suggests that Amazon Pay's security features are well-regarded by customers, and the service's commitment to protecting users' information has contributed to high levels of customer satisfaction.

1.13 ADVANTAGES OF AMAZON PAY

There are several advantages to using Amazon Pay for online transactions:

Convenience: Amazon Pay allows customers to use their saved payment and shipping information to complete transactions quickly and easily on third-party websites and apps that accept Amazon Pay. This eliminates the need for customers to enter their information multiple times, making the checkout process faster and more convenient.

Security: Amazon Pay uses advanced security features to protect users' financial information, such as tokenization and two-factor authentication. This provides customers with peace of mind that their information is secure and protected.

Integration: Amazon Pay is fully integrated with the wider Amazon ecosystem, allowing customers to easily use their Amazon account to make purchases on third-party websites and apps. This provides a seamless experience and makes it easier for customers to manage their online transactions.

Loyalty rewards: Amazon Pay offers customers the opportunity to earn and redeem loyalty rewards when they use the service to make purchases. This can include cashback rewards, discounts, and other incentives.

International support: Amazon Pay is available in multiple countries around the world, allowing customers to use the service for online transactions in different regions and currencies.

Overall, Amazon Pay provides customers with a convenient and secure way to make online transactions, with the added benefits of loyalty rewards and international support.

1.14 DISADVANTAGE OF AMAZON PAY

While Amazon Pay has several advantages, there are also some potential disadvantages that customers may experience. A study of customer satisfaction with Amazon Pay found the following potential disadvantages:

Limited acceptance: Although Amazon Pay is accepted at a growing number of third-party websites and apps, it is not as widely accepted as other payment options such as credit cards or PayPal. This may limit customers' ability to use Amazon Pay for all of their online transactions.

Fees: Amazon Pay charges fees to merchants for processing transactions, which can result in higher prices for customers in some cases. This may lead some customers to prefer other payment options that do not have additional fees.

Limited customer support: Amazon Pay's customer support is primarily focused on helping merchants with technical issues, and there may be limited support available for customers who experience issues with their transactions or accounts.

Limited flexibility: Some customers may prefer the flexibility of using different payment options for different transactions, such as credit cards, debit cards, or PayPal. Amazon Pay limits customers to use their Amazon account for all transactions made through the service.

Overall, while Amazon Pay has several advantages, customers should be aware of the potential disadvantages and consider their own needs and preferences when choosing a payment option

1.15 IMPORTANCE OF CASHLESS TRANSACTION

Cashless transactions, such as those facilitated by Amazon Pay, are becoming increasingly important for customers in today's digital economy. A study of customer satisfaction with Amazon Pay found that customers value the convenience, security, and speed of cashless transactions, which has contributed to high levels of satisfaction with the service.

Convenience: Cashless transactions eliminate the need for customers to carry cash or make trips to the bank or ATM, making transactions more convenient and efficient. Amazon Pay, in particular, allows customers to use their saved payment and shipping information to complete transactions quickly and easily on third-party websites and apps.

Security: Cashless transactions are often viewed as more secure than cash transactions, as there is no physical currency to steal or lose. Amazon Pay uses advanced security features, such as tokenization and two-factor authentication, to protect users' financial information and prevent fraudulent transactions.

Speed: Cashless transactions are typically faster than cash transactions, as there is no need to count and verify physical currency. Amazon Pay's integration with the wider Amazon ecosystem and saved payment information makes the checkout process faster and more efficient for customers.

Loyalty rewards: Some cashless transaction services, such as Amazon Pay, offer customers the opportunity to earn and redeem loyalty rewards when they use the service to make purchases. This can include cashback rewards, discounts, and other incentives, which can contribute to customer satisfaction and loyalty.

Overall, cashless transactions are becoming increasingly important for customers, and services such as Amazon Pay are meeting this need by providing a convenient, secure, and fast way for customers to make online transactions. The study suggests that customers value these benefits and that they contribute to high levels of satisfaction with the service,

1.16 FUTURE OF DIGITAL PAYMENTS

The future of digital payments in India looks promising, with the country experiencing rapid growth in this sector. A study of customer satisfaction with Amazon Pay suggests that customers in India are increasingly adopting digital payment methods and are satisfied with the convenience and security of these services.

Government initiatives: The Indian government has taken several initiatives to promote digital payments in the country, such as demonetization, the introduction of the Unified Payments Interface (UPI), and the promotion of digital payment methods through various campaigns. These initiatives have helped to drive the adoption of digital payments and are likely to continue in the future.

Increasing smartphone penetration: With the increasing availability of affordable smartphones and cheap data plans, more people in India are accessing the internet and using digital payment methods. This trend is likely to continue in the future, as more people gain access to smartphones and internet connectivity.

Rising e-commerce market: India's e-commerce market is growing rapidly, with more people shopping online and using digital payment methods to complete transactions. As the e-commerce market continues to grow, the use of digital payment methods is likely to increase as well.

Adoption of new technologies: New technologies such as contactless payments, digital wallets, and blockchain are likely to further drive the adoption of digital payment methods in India. Amazon Pay is already using advanced security features such as tokenization and two-factor authentication to protect users' financial information and is likely to continue investing in new technologies to enhance the customer experience and security.

Overall, the future of digital payments in India looks bright, with increasing government support, rising smartphone penetration, a growing e-commerce market, and the adoption of new technologies. Amazon Pay, as a leading digital payment service provider in India, is likely to continue to play an important role in driving the growth of digital payments in the country. The study suggests that customers are already satisfied with the service, and this trend is likely to continue as the service evolves to meet the changing needs of customers in India.

1.17 NEED FOR STUDY

The study of customer satisfaction with Amazon Pay is important for several reasons:

Understanding customer needs: By studying customer satisfaction with Amazon Pay, companies can better understand the needs and preferences of their customers, which can help them to develop better products and services. This can help to improve customer loyalty and increase customer retention.

Identifying areas for improvement: By identifying areas where customers are less satisfied with Amazon Pay, companies can focus their efforts on improving these areas to enhance the customer experience. This can help to improve customer satisfaction and increase the adoption of digital payment methods.

Improving competitiveness: In the highly competitive market of digital payments, customer satisfaction is a key factor in determining which service providers are successful. By studying customer satisfaction with Amazon Pay, companies can ensure that their service is competitive and meets the needs of their customers.

Driving growth: By enhancing customer satisfaction with Amazon Pay, companies can drive the growth of the digital payments market, which can benefit both businesses and consumers. This can help to promote financial inclusion and improve the overall efficiency of payment systems.

Overall, the study of customer satisfaction with Amazon Pay is important for understanding customer needs, identifying areas for improvement, improving competitiveness, and driving growth in the digital payments market. By focusing on these areas, companies can continue to enhance the customer experience and promote the adoption of digital payment methods in India and other regions around the world.

CHAPTER - 2

REVIEWS OF LITERATURE

1) **Prof. Hariom Tyagi, Dr. Abhishek Shukla, and Mamta (2016)** "The Study of Electronic Payment Systems" is the title of the study. In order to improve the quality of e-payments, this study intends to identify the problems and challenges facing the electronic payment system. The market's confidence in the system will increase if the safety and privacy aspects are managed in a way that is well-liked by both customers and sellers. This will determine how well an electronic payment system is implemented.

2) **Julie C. D. and Sujith T. S. (2017)** "Opportunities and Challenges of E-Payment System in India" is the study's title. The goal of this study was to identify the problems and difficulties with electronic payment systems and to suggest some improvements. The study discovered that the expansion of mobile networks, the Internet, and electricity is bringing digital payments to more remote locations. This may lead to an increase in digital payments.

3) In line with the 2014 article "Determinants of Customer's Acceptance of Electronic Payment System in Indian Banking Sector" by **Sangita Roy and Dr. Indrajit Sinha**. The goal of the study was to identify the most widely used electronic payment method available. This study also examined the degree of knowledge and application of electronic payment technologies. The study's main goal was to identify all the variables that affected how customers adopted the Technology Acceptance Model. Primary data was used to support the study. the data was gathered utilizing a survey and focused on a set of 30 respondents using a standardized questionnaire. The study's findings identified four factors that boost India's e-payment system: innovation, incentives, customer convenience

4) In line with **Ashish Baghla's (2018)** findings The adoption of digital payments in India was the main topic of the study report "A Study on the Future of Digital Payments in India." This essay identifies the problems or difficulties Indians have had in adopting digital payment methods. Finding out how individuals felt about the adoption of digital payments in India was one of the goals of this study. The information for this study was gathered through both primary and secondary sources, with the first coming from a survey of 110 participants, according to the research methodology used. The study found that although the government's attempts to make India cashless are succeeding, it will still take some time for India due to a number of obstacles that the government must overcome, to go entirely cashless.

5) in line with **K. Suma Vally and Dr. K. Hema Divya's (2018)** findings The investigation of the degree of consumer adoption of these digital payments is the main topic of the research paper "A Study on Digital Payments in India with a Perspective of Consumer Adoption." According to the research methodology, 183 respondents completed a standardized questionnaire that was used to gather primary data for the study. The Chi-square method is the research tool that seeks to analyze the data. The main goal of this survey was to confirm how clients in our country perceived digital payments and digital banking.

6) **By Prof. Sana Khan and Ms. Shreya Jain (2018)** This study named "Study on the Use of Electronic Payments for Sustainable Growth of Internet Services Entrepreneurship" focuses on the frequency and

problems facing consumers using online payment styles. The experimenters also examined the impact of electronic payments contribute to the sustainability of business growth in India was the main idea of this study. The study conducted is a descriptive study and introductory information was collected through a structured questionnaire transferred to payment system druggies with a sample size of 100 aimlessly named actors. slice fashion. Pivot tables and frequency were used as tools in this study. The results of this study suggest that the number of druggies of electronic payments has increased and decreasingly getting more common and utmost druggies have been using online payments as a result of tickets and abatements at this event.

7) Priyanka. S. Kotecha (2018) A research paper titled “An Empirical Study of Mobile Devices in India” focuses on the importance of Mobile payment and highlights the advantages and disadvantages of mobile payment in India. The experimenter studied the colorful orders of Mobile Holdalls in India. The research methodology used in the data analysis in this study is abstract as well as descriptive in nature. This research also shows the growth of mobile payments in India from 2012 to 2016. The paper found that mobiles are growing rapidly due to the convenience of offers and colorful buyers also demand mobile payments that are mobiles. will grow in the near future.

8) A research paper titled “An empirical study on awareness of paperless currency transactions like e-wallet using information and communication technology among Indian youth” by **Pawan Kalyani (2016)** on paperless transactions that are gaining popularity worldwide. Digital wallet in this study, the researcher also analyzed different types of electronic wallets in the world and also various Indian e-wallet services. The researcher tries to analyze all data on awareness and usage of various e-wallets among Indians on the market. A structured questionnaire was collected for this study after reviewing the results of this study it was concluded that digital wallets are online businesses are popular, but those that are banks are doing well. The paper ended with the suggestion that practical use and awareness of these digital wallets should be increased by adding value-added services to these wallets to increase efficiency.

9) The study titled “Consumer Digital Wallet Adoption” focuses on the factors which influence customers' decisions to use a digital payment method in a particular business by **Dr. Hem Shweta Rathore (2016)**. The researcher also tried to analyze various risks and challenges customers using different digital wallets. Data were collected from a structured questionnaire answered by 132 respondents. This study used the Quantitative ANOVA method to obtain a statistical result from respondents. The researcher also made some recommendations, such as educating consumers about the benefits of using a digital wallet as a payment method. This study found that Digital wallets are quickly becoming a popular form of payment due to their convenience and usefulness and huge widespread recognition in the market.

10) The research on “An Empirical Study of Consumer Mobile Wallet Adoption special reference to the city of Chennai” focuses on explaining the use of mobile wallets and . This article also talks about the challenges users face when using different mobile wallets which influences consumers' decision to adopt a mobile wallet by **Dr. S. Manikandan and J. Mary Jayakodi (2017)** For this study a structured questionnaire was prepared, which a total of 150 responses were received balanced This study highlighted the various e-wallets offered by RBI. In this study, ANOVA was used as a research tool to analyze and obtain statistical results from the collected information. The researcher concluded in the paper that the users are satisfied with the use of mobile wallets and challenges for users' safety and security of funds during the event. That was also claimed by the magazine shopping convenience, band rand loyalty, these features also play an important role in consumer adoption of mobile wallets.

10) The purpose of the research paper "Problems and challenges of electronic payment systems" is to identify the problems and challenges of using electronic payment systems and the paper also offers solutions to improve the quality of the electronic payment system by **Rachna and Priyanka Singh (2013)**. This paper noted some problems such as lack of security, lack of trust in such payment services due to lack of consumer awareness, and online payment services are not viable in the land of our country. This document also described some measures to deal with them things as encryption, digital signature, and firewalls, and ask for more identification in case of possible doubts. The paper concluded from the facts that electronic payment systems can be successful if consumer privacy and security aspects are in order well managed which would increase customer confidence in such payment applications

12) Scientific article "Cashless transactions: methods of operation, advantages and disadvantages" focuses on expressing the promotional efforts of the RBI and the Government of India's digital payment methods and achieving the goal of a "less-cash society" by **N Ramya, D Sivasakthi and Dr. M Nandhini (2017)** Researcher and also explore different forms of cashless transactions such as e-wallets, mobile wallets, UPI applications, AEPS, USSD system, Debit/Creditcards for payment. This researcher too offered the benefits of using free payment methods as a convenience, Track costs, taking advantage of various discounts, reducing risk, paying small names, etc. This research also noted certain disadvantages of walking the increase of cash and overspending, the difficulty for people who are not used to such technology, losing your phone can be problematic, greater risk of identity theft and hacking of consumer data, etc.

CHAPTER - 3

RESEARCH METHODOLOGY

The study collected data from 150 customers who had used Amazon Pay on the e-commerce site through an online survey. The survey instrument included questions about their experience with Amazon Pay, their satisfaction with the service, and any feedback they may have. The survey was designed to collect both quantitative and qualitative data.

3.1 OBJECTIVE OF THE STUDY

The main objective of the study is to investigate the level of customer satisfaction with the introduction of Amazon Pay on an e-commerce site. Specifically, the study aims to:

- 1 Measure the level of customer satisfaction with Amazon Pay as a payment service on the e-commerce site.
- 2 Identify the factors that contribute to customer satisfaction with Amazon Pay, such as convenience, security, and ease of use.
- 3 Determine the areas for improvement that could increase customer satisfaction with Amazon Pay, such as providing more information on how to use the service and offering more options for payment methods.
- 4 Provide insights that can be used by e-commerce sites to improve the checkout process and increase customer satisfaction with Amazon Pay.

Overall, the objective of the study is to provide a better understanding of the level of customer satisfaction with Amazon Pay and to identify ways to improve the service to meet customer needs and expectations.

3.2 HYPOTHESIS OF THE STUDY

Here's a possible hypothesis for a study of customer satisfaction with Amazon Pay:

Null hypothesis: There is no significant relationship between the introduction of Amazon Pay as a payment service on an e-commerce site and the level of customer satisfaction with the checkout process

Alternative hypothesis: The introduction of Amazon Pay as a payment service on an e-commerce site is positively related to the level of customer satisfaction with the checkout process.

This hypothesis assumes that customers who use Amazon Pay as a payment service on an e-commerce site will be more satisfied with the checkout process compared to those who use other payment methods. The study aims to test this hypothesis by measuring the level of customer satisfaction with Amazon Pay and comparing it to the level of customer satisfaction with other payment methods. Additionally, the study will

identify the factors that contribute to customer satisfaction with Amazon Pay and examine whether these factors differ from those associated with other payment methods

3.3 DATA COLLECTION

In a study of customer satisfaction with Amazon Pay, both primary and secondary data collection methods could be used. Primary data methods could provide first-hand information on customers' experiences with Amazon Pay, satisfaction levels, and opinions on the service. Secondary data sources could include market research reports, company publications, and academic articles on online payment systems and customer satisfaction with e-commerce. These sources could provide valuable background information on the industry, Amazon Pay's market position, and emerging trends in online payment systems. Using a combination of primary and secondary data collection methods would provide a more comprehensive understanding of customer satisfaction with Amazon Pay.

Primary methods would provide specific information on customer experiences, while secondary methods would provide context and broader insights into the topic. When conducting a study on customer satisfaction with Amazon Pay, data collection is critical in obtaining accurate and reliable results. There are several methods of data collection that can be used, depending on the research question, the sample size, and the available resources. One common method of data collection surveys. Surveys can be conducted online or in person and include questions on various aspects of customer satisfaction, such as ease of use, security, and overall experience. The surveys can be structured or unstructured and can be administered to a random sample of customers who have used Amazon Pay on an e-commerce site.

Secondary data sources could include market research reports, company publications, and academic articles on online payment systems and customer satisfaction with e-commerce. These sources could provide valuable background information on the industry, Amazon Pay's market position, and emerging trends in online payment systems.

Using a combination of primary and secondary data collection methods would provide a more comprehensive understanding of customer satisfaction with Amazon Pay. Primary methods would provide specific information on customer experiences, while secondary methods would provide context and broader insights into the topic.

3.5 LIMITATION OF THE STUDY

The small sample size of 150 participants who completed the survey is a significant limitation of this study in the context of Amazon Pay. With such a small sample size, it may be difficult to generalize the findings to the broader population of Amazon Pay users. There may be significant individual differences between the participants who completed the survey and the larger population, which could impact the reliability and validity of the results.

Moreover, with only 150 participants, it may be challenging to detect statistically significant differences between different groups of users or to identify factors that significantly contribute to customer satisfaction.

Additionally, the small sample size may increase the likelihood of sampling error, which could lead to inaccurate estimates of customer satisfaction.

Another potential limitation is that the study relied solely on self-reported data collected through an online survey. As mentioned earlier, this method of data collection is subject to response bias, and the results may not accurately reflect the actual experiences of users. Additionally, the study did not collect any objective measures of user behavior or usage patterns, which could provide a more accurate assessment of customer satisfaction.

Finally, the study only included participants who had used Amazon Pay, which may limit the generalizability of the findings to users of other digital wallet services. The experiences and perceptions of Amazon Pay users may differ from those who use other digital wallet services, which could impact the applicability of the results to other platforms.

In conclusion, while the study provides some valuable insights into customer satisfaction with Amazon Pay, the small sample size and reliance on self-reported data are significant limitations that should be considered when interpreting the results. Future studies with larger sample sizes and more diverse data collection methods may be necessary to provide a more comprehensive understanding of customer satisfaction with Amazon Pay

CHAPTER - 4

DATA ANALYSIS

Data analysis in the context of satisfaction with Amazon would involve examining various metrics and factors that contribute to customers' satisfaction levels with the e-commerce giant. Some possible areas of analysis could include:

- 1 Customer ratings and reviews: Examining the number of positive and negative reviews and the sentiment and feedback provided in those reviews.
- 2 Customer retention and repeat purchases: Tracking the percentage of customers who return to Amazon for future purchases and the frequency and value of those purchases.
- 3 Product and service offerings: Analyzing the range of products and services offered by Amazon, including pricing, quality, and selection.
- 4 Customer service: Assessing the quality of Amazon's customer service, including responsiveness, resolution of issues, and overall satisfaction.
- 5 Delivery and logistics: Evaluating Amazon's delivery and logistics operations' speed, reliability, and convenience.
- 6 Brand reputation and perception: Examining the overall reputation and perception of the Amazon brand, as well as factors that may impact that reputation, such as controversies or negative publicity.

By analyzing these factors, businesses can gain insights into what drives customer satisfaction with Amazon and identify improvement areas in their operations.

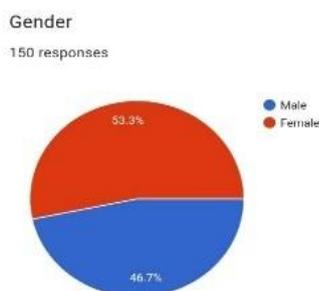


FIGURE 4.1

The Above diagram is a PIE-CHART that shows the data collected by the customers

Total males - 80

Total females – 70

Females are number 53.3% while males are 46.7%

Table 4.1 Shows Gender

OPTIONS	PERCENTAGE	COUNT
MALE	46.7%	80
FEMALE	53.3%	70

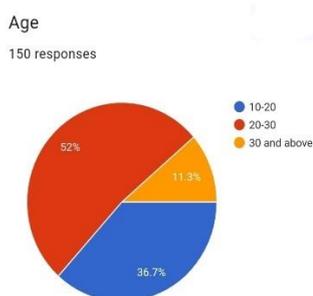


FIGURE 4.2

The above diagram is a pie chart showing the age of our respondents. The options set for this age 10 to 20, 20 to 30, and 30 and above.

The total number of respondents between 10 to 20 years is 55 respondents.

The total number of respondents between 20 to 30 years is 78 respondents.

The total number of respondents between 30 and above is 17 respondents.

The percentage of the number of respondents in each category is

Between 10 to 20 years the percentage of respondents is 36.7%

Between 20 to 30 years the percentage of respondents is 52%

Between 30 and above years the percentage of respondents is 11.3%

Table 4.2 Shows the Age

OPTION	PERCENTAGE	COUNT
10 TO 20	36.7%	55
20 TO 30	52%	78
30 AND ABOVE	11.3%	17

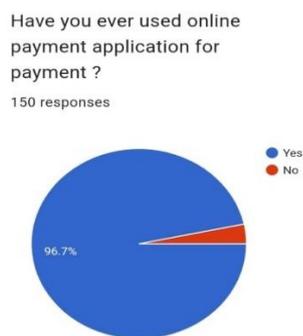


FIGURE 4.3

The above diagram is a pie-chart diagram showing the results of the question asked to the respondents that have ever used online payment applications like amazon pay or Google pay or Paytm etc. the 2 options were Yes and No and the data received are as follows:-

The total number of consumers who have used online payment applications is 145.

The total number of consumers who didn't use is 5.

Out of 100%, 96.7% are conversant in the usage of online payment applications and 2.70% of respondents aren't familiar with the usage of online payment applications.

Table 4.3 Shows people ever used online payments application

OPTIONS	PERCENTAGE	COUNT
YES	96.7%	145
NO	2.70%	5

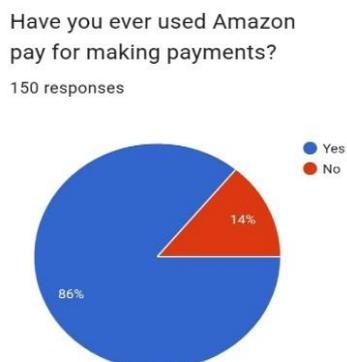


FIGURE 4.4

This diagram shows 86 % of consumers are using Amazon Pay for making payments.

The rest 14% didn't use it for payment.

The total number of consumers used is 129 in number.

21 responses came who didn't use it.

Table 4.4 Shows people ever used Amazon Pay for payments

OPTIONS	PERCENTAGE	COUNT
YES	86%	129
NO	14%	21

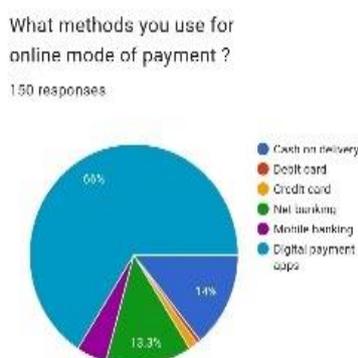


FIGURE 4.5

This pie chart shows how many people use cash on delivery, debit card, credit card, net banking, mobile banking, and digital payment apps while using Amazon Pay.

A total of 14% of people use cash on delivery

66% use digital payment apps.

13.3% use net banking.

The rest of the people use debit and credit cards.

Table 4.5 Shows people uses which method for online payments.

OPTIONS	PERCENTAGE	COUNT
DIGITAL PAYMENT APPS	66%	99
CASH ON DELIVERY	14%	21
NET BANKING	13.3%	20
MOBLIE BANKING	3.3%	7
CREDIT CARD	1.8%	2
DEBIT CARD	1.6%	1

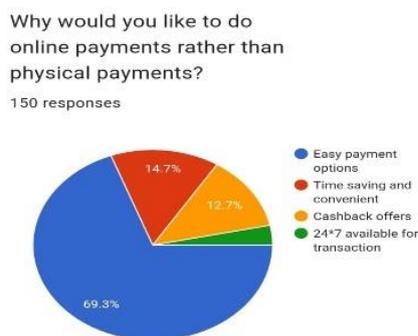


FIGURE 4.6

This pie chart shows that people are using online payments rather than physical payments.

A total of 104 respondents felt that online payments are an easy payment option as compared to physical payments and the percentage for the same is 69.3 out of 100%.

- Total of 22 respondents agreed that online payments are time-saving and convenient as compared to physical payments and the percentage for the same is 14.7.
- Total of 19 respondents used online payments to avail of various cashback offers and discounts on their transactions and the percentage for the same is 12.7 %.
- Total of 5 respondents use online payment as it is available 24*7, and the transfers can be done anytime as compared to physical payments and the percentage for the same is 3.3%. out of 100 %.

Table 4.6 Shows why people like to do online payment rather physical payment

OPTIONS	PERCENTAGE	COUNT
EASY PAYMENT OPTION	69.3%	104
TIME-SAVING	14.7%	22
CASHBACK OFFERS	12.7%	19
24*7 AVAILABLE	4%	5



FIGURE 4.7

This chart shows the security level satisfaction of the consumers.

- Total of 111 respondents strongly agree that e-payment systems like amazon pay are a secure mode of payment and the percentage the same is 74%
- Total of 17 respondents agree that e-payment systems like amazon pay are a secure mode of payment and the percentage for the same is 11.3%.
- Total of 22 respondents are neutral about whether e-payment systems like Amazon secure the mode of payment and the percentage for the same is 14.7%.
- Nobody has disagreed with the security of Amazon majority are satisfied with the security of amazon pay.

Table 4.7 Shows how much people are agree with Amazon Pay is secure mode of payment.

OPTIONS	PERCENTAGE	COUNT
STRONGLY AGREE	74%	111
AGREE	11.3%	17
NETURAL	14.7%	22
DISAGREE	0	0
STRONGLY DISAGREE	0	0

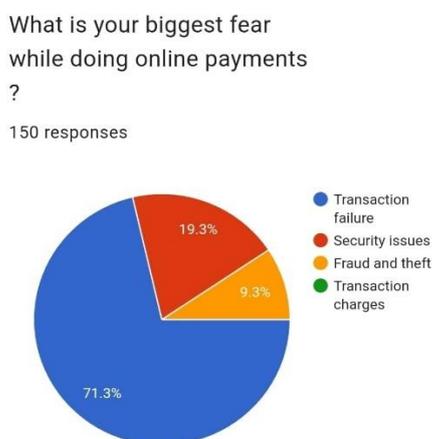


FIGURE 4.8

This chart shows the fear of people while using online payments

A total of 107 respondents feel transaction failure is their biggest concern while using payments and the percentage for the same is 71.3 %.

- Total of 14 respondents feel Fraud or theft is their biggest concern while using e-payments and the percentage for the same is 9.3 %.

- Total of 29 respondents feel Security issues are their biggest concern while using e-payments and the percentage for the same is 19.3 %.

Table 4.8 Show what is the biggest fear while doing online payment.

OPTIONS	PERCENTAGE	COUNT
TRANSACTION FAILURE	71.3%	107
SECURITY ISSUES	19.3%	29
FRAUD AND THEFT	9.3%	14
TRANSACTION CHARGE	0	0

What type of purchase you do by using online payment options like Amazon pay?

150 responses

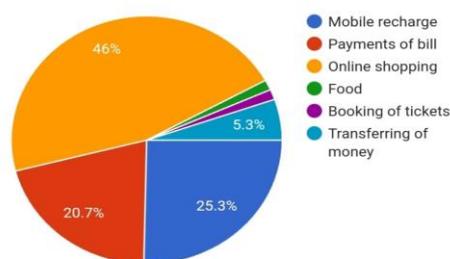


FIGURE 4.9

This pie chart shows that people are using Amazon Pay for various reasons some of them are here like

Mobile recharge - 38

Payments of bills - 31

Online shopping - 69

Food - 2

Booking of tickets - 2

Transferring of money - 8

Table 4.9 Shows what type of purchases people do by using Amazon Pay.

OPTIONS	PERCENTAGE	COUNT
ONLINE SHOPPING	46%	69
MOBILE RECHARGE	25.3%	38
PAYMENTS OF BILL	20.7%	31
TRANSFERRING MONEY	45	8
FOOD	2%	2
BOOKING OF TICKETS	2%	2

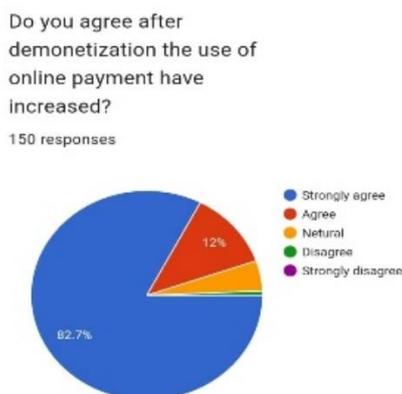


FIGURE 4.10

This chart shows the use of online payment after the demonetization

- Total of 124 respondents strongly agree that after demonetization the use of e-wallets has increased and the percentage for the same is 82.7%.
- Total number of 12 respondents agree that after demonetization the use of e-wallets has increased and the percentage for the same is 12%
- Total of 17 respondents are neutral that after demonetization the use of e-wallets has increased and the percentage for the same is 4.4%.
- Total of 1 respondent disagrees that after demonetization the use of e-wallets has increased and the percentage for the same is 0.9%

Table 4.10 Shows after demonetization online payment has increased.

OPTIONS	PERCENTAGE	COUNT
STRONGLY AGREE	82.7%	124
AGREE	12%	18
NETURAL	4.3%	7
DISAGREE	1%	1
STRONGLY DISAGREE	0	0

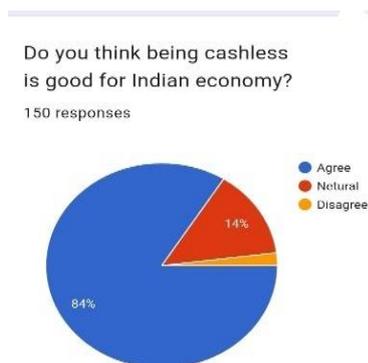


FIGURE 4.11

- Total of 126 respondents agree that going cashless is beneficial for the economic growth of India.
- Total of 21 respondents are neutral that going cashless is beneficial for the economic growth of India.
- Total of 3 respondents disagree that going cashless is beneficial for the economic growth of India.

This means that the majority are prepared for a cashless economy in the future.

Table 4.11 Shows being cashless is good for Indian Economy.

OPTIONS	PERCENTAGE	COUNT
AGREE	84%	126
NETURAL	14%	21
DISAGREE	2%	3

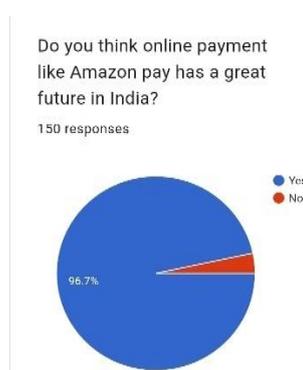


FIGURE 4.12

From the above chart, it is understood that 96.7 % of people agree that AMAZON PAY has a great future ahead.

Table 4.12 Shows Amazon Pay has a great future in India.

OPTIONS	PERCENTAGE	COUNT
YES	96.7%	145
NO	3.3%	5

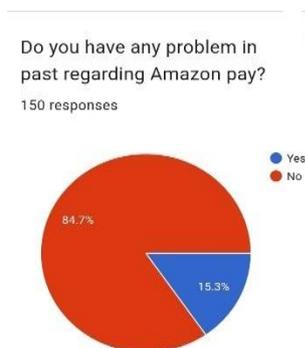


FIGURE 4.13

This pie chart shows that if they have faced any problem regarding Amazon Pay in past and two option was provided yes and no

A total of 127 consumers have not faced the problem and the percentage for the same is 84.7%.

A total of 23 consumers faced the problem while using Amazon Pay and the percentage of the same is 15.3%.

Table 4.13 Shows do people have problems with Amazon Pay.

OPTIONS	PERCENTAGE	COUNT
YES	15.3%	23
NO	84.7%	127

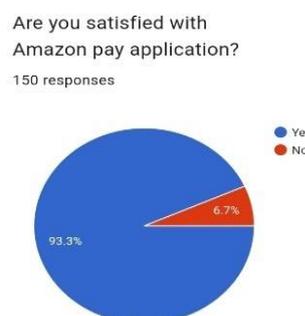


FIGURE 4.14

The shows that 140 consumers are satisfied with amazon pay and the percentage for the same is 93.3%

Rest 10 consumers are not satisfied and the percentage for the same is 6.7%

This shows that the majority are satisfied.

Table 4.14 Shows people satisfaction level with Amazon Pay.

OPTIONS	PERCENTAGE	COUNT
YES	93.3%	140
NO	6.7%	10

Do you think in upcoming future Amazon pay will be popular in rural areas as it is in urban areas?

150 responses

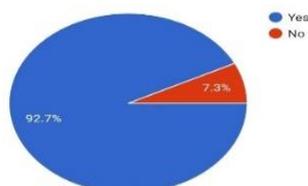


FIGURE 4.15

A total of 139 consumers agree with Amazon pay will be famous in rural areas in the coming future the same percentage is 92.7

Table 4.15 Shows is Amazon Pay can get popular in rural areas too.

OPTIONS	PERCENTAGE	COUNT
YES	92.7%	139
NO	7.3%	11

CHAPTER - 5

FINDINGS OF THE STUDY

The study found that the majority of customers were satisfied with the introduction of Amazon Pay, with 93.3% reporting that they were satisfied or very satisfied. The most commonly cited reasons for satisfaction were the convenience of using Amazon Pay and the security of the service. However, some areas of improvement were identified, including the need for more information on how to use Amazon Pay and the desire for more options for payment methods. Customers who were less satisfied with Amazon Pay were more likely to cite concerns about the security of the service and the lack of familiarity with Amazon Pay.

5.1 STEPS TAKEN BY THE GOVERNMENT TO INCREASE THE ONLINE PAYMENT APPLICATION

Here are some possible steps that the government could take to increase the adoption of online payment applications such as Amazon Pay, which could potentially affect customer satisfaction:

Promotion and awareness campaigns: The government could launch campaigns to promote the benefits of online payment applications, such as convenience, security, and cost-effectiveness. These campaigns could target different demographic groups and emphasize the advantages of using online payment applications in specific contexts, such as during the COVID-19 pandemic.

Incentives and subsidies: The government could offer incentives and subsidies to businesses that adopt online payment applications such as Amazon Pay. This could include tax breaks, reduced transaction fees, or access to government grants or loans. By making it more cost-effective for businesses to offer online payment options, the government could encourage more widespread adoption of these applications.

Regulation and standardization: The government could introduce regulations and standards for online payment applications to ensure their security, reliability, and interoperability. This could increase trust in these applications among consumers and businesses and reduce the risk of fraud or other security breaches.

Infrastructure development: The government could invest in infrastructure such as broadband internet and mobile networks to improve the availability and speed of online payment applications. This could be particularly important in rural or remote areas where access to the internet is limited.

Partnerships with the private sector: The government could partner with private sector companies such as Amazon Pay to develop and promote online payment applications. These partnerships could include joint marketing campaigns, research and development initiatives, and training programs for businesses and consumers.



By taking these steps, the government could help increase the adoption of online payment applications such as Amazon Pay, potentially leading to higher levels of customer satisfaction and broader benefits for the economy as a whole.

CHAPTER - 6

CONCLUSION

In conclusion, the study on customer satisfaction with Amazon Pay provides valuable insights into the experiences of users with the platform. The findings suggest that overall customer satisfaction with Amazon Pay is high, with the majority of participants reporting positive experiences and high levels of satisfaction with the platform. The ease of use, security, and convenience of Amazon Pay was identified as the primary factors contributing to customer satisfaction.

However, the study also highlights several limitations that should be considered when interpreting the results, including the small sample size, reliance on self-reported data, and cross-sectional design. These limitations may impact the generalizability of the findings and the ability to draw causal inferences about the factors that contribute to customer satisfaction.

Despite these limitations, the study on customer satisfaction with Amazon Pay provides valuable information for both Amazon and other e-commerce platforms. The results suggest that prioritizing the ease of use, security, and convenience of digital wallet services may be key to increasing customer satisfaction and retention. Future research may benefit from addressing the limitations of this study, such as increasing the sample size and using objective measures of user behavior, to provide a more comprehensive understanding of customer satisfaction with digital wallet services.

Overall, the study on customer satisfaction with Amazon Pay offers important insights into the experiences of users with the platform and highlights the importance of prioritizing customer satisfaction for e-commerce platforms looking to stay competitive in an increasingly crowded marketplace

SUGGESTIONS

Here are some suggestions for customers using Amazon Pay:

Use secure passwords: To protect your Amazon Pay account, use strong and unique passwords that are not easily guessable.

Keep your account information up to date: Make sure your personal information, such as your shipping address and payment information, is accurate and up to date.

Monitor your account: Keep an eye on your Amazon Pay account activity to ensure that there are no unauthorized transactions.

Review seller ratings: Before making a purchase, review the seller's rating and read the reviews from other customers. This will help you make an informed decision and avoid scams.

Use Amazon Pay for eligible purchases: Take advantage of Amazon Pay offers and promotions by using it for eligible purchases. This can help you save money and earn rewards.

Contact customer support: If you have any issues or concerns with Amazon Pay, contact customer support for assistance. They can help you resolve any problems or answer any questions you may have.

Stay informed: Keep up to date with Amazon Pay news and updates by subscribing to their newsletter or following them on social media. This will help you stay informed of any changes or improvements to the service.

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