



## **CONSUMER SATISFACTION TOWARDS ONLINE ELECTRICITY BILL PAYMENT SYSTEM (A STUDY WITH SPECIAL REFERENCE TO POLLACHI TALUK)**

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**Cite This Article:** Dr. P. Sabarinathan & S. Vadivelmurugan, "Consumer Satisfaction towards Online Electricity Bill Payment System (A Study with Special Reference to Pollachi Taluk)", International Journal of Current Research and Modern Education, Volume 3, Issue 1, Page Number 27-30, 2018.

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### **Introduction:**

Online payment systems remain a major factor in today's e-commerce sector. Because businesses are expanding globally and also offering online options, the need for alternative forms of payment are quite significant. An e-commerce payment system facilitates the acceptance of electronic payment for online transactions. Also known as a sample of Electronic Data Interchange (EDI), e-commerce payment systems have become increasingly popular due to the widespread use of the internet-based shopping and banking. E-payments services are a convenient and efficient way to do financial transactions. Internet is not secure media. Customers can purchase online through different methods such as, Electronic Fund Transfer (EFT), Credit cards, Debit cards, etc

**Key Words:** Online Payment, Electronic Data Interchange & Electronic Fund Transfer

### **Statement of the Problem:**

In Pollachi Municipal Headquarters community Act's under the control of Coimbatore District, Pollachi Taluk consists of 132 villages and has all sorts of people like Business man, Professionals, Agriculturists, Teachers, Government servant etc. The expectation of customers vary from one customer to the others customer. It is very difficult for a business firm to satisfy all the expectations of customers but there are some common factors that are essential to fulfill. The problem of the study is

- ✓ To know the expectations and satisfaction on customers who pay their electricity billing through online?
- ✓ To know the satisfaction level of customers with the services provided by the online billing payment?
- ✓ To know the the difficulties faced by them in getting the required information and which factor are creating more influence on the respondents?
- ✓ To know the various factors that are very important in satisfying the customer's needs and to know how online billing payment is ensuring its customers satisfaction?

### **Review of Literature:**

Sabita Paul (2013) in his work The Adoption of Electronic Banking (E-Banking) in Odisha, India described the current and prompt technological revolution altering the whole world which has crucial impact on the banking sector based on data, collected from customers of different commercial banks of Odisha.

M. Birundha (2013) in her study on customer satisfaction on online bill electricity bill payment. The analysis exposed that there is a considerable percentage of awareness prevailing among the customers about the services of online electricity bill. This study would immensely help the electric departments as well as the customer to know more about online electricity bill. To conclude the online billing need to improve their services to satisfy all types of customer.

Anuja Pande, A. B. Deshmukh, and M. D. Tambakhe Gateway is the secure channel for making online transaction. Shop from home becomes more and more online transaction for paying value and many more things are possible through electronic payment. For that purpose people wants some secure media for transaction.

J. I. Perere and J. Wagoki (2016) E-billing service was easy to use in facilitating a sure a way of receiving and paying bills. The study concludes that e-billing service has considerable consequence on customer satisfaction at Kenya Power Company in Nauru County. The more customers adopted the service, the higher the chances of them being satisfied with the billing of Kenya Power Company. Service timeliness is crucially vital for customer satisfaction. That is, the responsiveness of the system both to the customer and KPC, ability dispatch lots of bills faster and timely receipt of bills by customers at their convenience.

Dr. K. Veerakumar (2016) The data utilized for the study is primary in nature. Primary data have been collected from the sample of 50 consumers in Pollachi Taluk. Convenient sampling is adopted in this study. Simple percentage which is applied to find the factors influencing for online shopping.

**Objectives of the Study:**

- ✓ To study the consumer satisfaction of online electricity billing payment.
- ✓ To study the influence of demographic variables in the level of satisfaction yield by the online billing.
- ✓ To know the usage pattern of the online billing payment.
- ✓ To offer various suggestion to improve and enhancement the online payment system.

**Area of the Study:**

A Study with Special Reference to Pollachi Taluk.

**Sampling Design:**

Researcher used descriptive research for studying the attitude of the consumers.

**Sampling Unit:**

The consumers are in various cater of position. Random sampling method is adopted to get insight about the study.

**Nature and Source of Data:**

The data needed for the study is both primary and secondary data. The primary will be collected through questionnaires and the questionnaire comprises of close ended as well as open ended questions. In close ended questions, checklist questions and multiple choice questions are used. Secondary data collected through Internet, magazines, journals and books from various concerning libraries and inputs from employees in Pollachi Taluk.

**Sampling Size:**

A total of 150 respondents are used for the study.

**Statistical Tools Used for the Study:**

The study has been analyzed using the following statistical tools.

- ✓ Simple percentage analysis
- ✓ Chi-Square test

**Limitations of the Study:**

- ✓ The busy schedule of the customer is one of the reasons, which happened during the time of data collection
- ✓ The result of the study confines only to online electricity billing payment system in Pollachi Taluk, Coimbatore District.
- ✓ The sample size is limited to 150 respondents.

**Analysis and Interpretation of Data:**

Table 1 describes the demographical Profile of the Respondents for the study. Out of 150 respondents who were taken for the study: it has been identified that most (48%) of the respondents are between the Age group of below 30 years, most (41.4%) of the respondents are under graduate, (70%) of the respondents are Married,(40%) of the respondents are employed, the monthly income of (36%) respondents below Rs 10000,(73.3%) of the respondents are are living in own house, mostly (65.5%) of the respondents says that they have domestic/commercial service connection at their home. (35.5%) of the respondents using their debit while paying the EB bill.

Table 1: Demographical Profile of the Respondents

Factors	No. of respondents N=150	Percentage
<b>Age</b>		
Below 30 years	72	48
31 to 40 years	46	30.7
41 to 50 years	21	14
Above 50 years	11	7.3
<b>Educational Qualification</b>		
SSLC	17	11.3
HSC	26	17.3
UG Degree	62	41.4
PG Degree	24	16
Illiterate	12	8
Others	9	6
<b>Marital Status</b>		
Married	105	70
Unmarried	45	30
<b>Occupational Status Of The Respondents</b>		
Professional	20	13.3
Businessmen	29	19.3
Employed	60	40

Student	24	16
Retired	9	6
Others	8	5.4
<b>Monthly Income</b>		
Below Rs.10000	54	36
Rs.1000-Rs.15000	48	32
RS.15001Rs.20000	27	18
Rs.20001Rs.30000	13	8.7
Above Rs.30000	8	5.3
<b>Nature Of Residence</b>		
Own House	110	73.3
Rental House	40	26.7
<b>EB Connection In Home</b>		
Yes	128	85.3
No	22	14.7
<b>Awareness About Online EB Bill Payment</b>		
Friends	38	25.3
Relatives	30	20
Advertisement	34	22.7
Others	48	32

**Chi-Square Analysis:**

Table 2: Relationship between the demographic profile of the respondents and impact of Demonetization

Calculated $\chi^2$ Value	Table Value	D.F	Remarks
<b>Age Vs Satisfaction on online EB payment</b>			
7.1431	7.815	3	Not significant
<b>Marital Status Vs Satisfaction on online EB payment</b>			
1.3367	3.841	1	Not significant
<b>Monthly Earnings Vs Satisfaction on online EB payment</b>			
6.8446	9.488	4	Not significant
<b>Occupation Vs Satisfaction on online EB payment</b>			
13.0393	18.307	10	Not significant
<b>Marital Status And Satisfaction on online EB payment</b>			
3.7081	5.991	2	Not significant
<b>Income Vs Satisfaction on online EB payment</b>			
6.9034	15.507	8	Not significant

\* Significant at 5% present level.

**Summary of Findings:**

- ✓ Majority of the respondents (48%) belong to the age group of below 30 years
- ✓ Majority of the respondents (41.4%) qualifications at UG.
- ✓ Majority of the respondents (70%) are married.
- ✓ Majority of the respondents earning a monthly income of below Rs.10000 (36%)
- ✓ Majority of the respondents having Own house (73.3%)
- ✓ Most of the respondents having their Domestic/Commercial service connection (65.3%)

**Suggestions:**

- ✓ Password security must be increased to avoid problems.
- ✓ To reduce website issues at the time online electricity Bill Payment.
- ✓ To provide customer care service facility.
- ✓ To increase access speed of payment.
- ✓ The government must concentrate in avoidance of fake websites to the online payment of EB bill.
- ✓ There is no enough awareness regarding safety and security of using online payment of EB bill. So, the government must give more awareness to their security.
- ✓ Surcharges shall be reduced to increase the online payment of EB bill.

**Conclusion:**

From the study, the researcher has gained knowledge about the consumer satisfaction towards online payment of electricity bill. The study helped the researcher to know about the awareness of online payment of EB bill. Factors like time saving and faster confirmation have a very big impact on the respondents. The study

concluded that more use of technology enabled services, it should make more respondents friendly, reduce the system complexity and undue waiting time involved in the service handling. At present days our Indian country is going to be a developed one. So, the government is taking more initiative steps to develop the country by new technologies through online mode for all business and non – business and domestic service also.

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