

A Study on Online Payment Apps in Selected Areas of Urban and Rural Karnataka.

- **Author(s):** Sunil R. Hegde,
- **Abstract:** The Internet and smartphones are bringing a revolution in the Indian economy to make many forms of service for consumers. In rural and urban areas, the boundaries of smartphone operations are equally extended. The payment apps are born of this revolution, and they work very smoothly for users. Now a day's people are busy with their own job, no one is free to switch from their office hours, which enables app builders to provide all sorts of services where consumers can sit in one location and spare a few seconds of their time making their household and other services payments. Payment app features have allowed the user to enjoy payment app services. Payment applications are becoming increasingly relevant in the current scenario as our economy progresses. With this aim, we created this paper to understand the value for the users of the payment app. The key aim of the research is to know the understanding of the respondents' use of the payment app. The sample size is determined as 50 respondent's opinions of the payment app users of Uttara Kannada and Udupi district of Karnataka. To analyze the data X2 technique, mean, standard deviation is used to arrive at conclusion for the present study. The key finding of the study is that respondents, regardless of geographical location, are happy using the service offered by the payment apps. From the current report, we suggest that payment apps must give priority to the safety and security of the wallets of the consumer.
- **Keywords:** smartphones, economy, extended, services, spare, payment, Kannada, geographical.