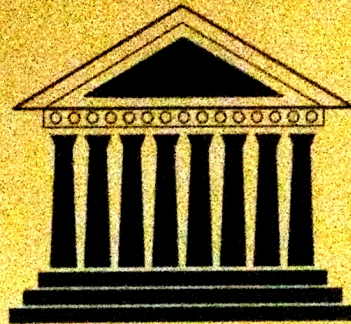


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## CHALLENGES OF ONLINE TRANSACTIONS IN METTUPATTI VILLAGE

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### Abstract:

Online Transactions facilitates individuals to make non cash payments for goods and services through ATM cards, mobile phones using Internet. Online Transactions enables persons to make speedy transactions. In physical transactions as a person need to visit any bank to do the transaction. Hence the researcher was interested to be aware of the difficulties of online transactions among people in Mettupatti village of Alanganallur Block. This study focused to understand the Challenges of Online Transactions in Mettupatti Village.

### Introduction:

Change is permanent in this universe. Social changes occur constantly in every society. These changes are conceivable and quick today with the invent of Computer and Internet. Emergence of Internet is on 1<sup>st</sup> January 1983 known as the official birthday of the Internet. After this advent a new communication protocol was established called Transfer Control Protocol / Internet Protocol (TCP/IP). These innovation and development in the communication technology made our people moving to unknown future. ATM Cards and Smart Phones replaced the resources and requirements of individuals. There are different types of Online wallets and QR Code are different varieties of mobile payment. Online Transaction is considered as one among those resources and requirements. This study carried out in Mettupatti village in Alanganallur Panchayat of Vadipatti Taluk.

### Methodology:

Online Transactions made ease, speedy and efficient for the Literate customers. Whereas it is inaccessible for the illiterate customers. They were residing in remote villages. Online payment has become part of individual life in present society. The individual were illiterate (or) rural people faces more difficulties at beginning. Online payment is very important in the inter mediator process of the modern economic society.

This present study aims to identify the difficulties of online transactions faced by consumers. Identifying the Challenges of online Transaction and suggesting for remedies was the Objective of this Study. Mettupatti is a village situated in Vadipatti Taluka of Madurai, Tamil Nadu. 478 families are residing in this village. Population size of Mettupatti village is 1932.

Accordance to 2001-2011 census the total number of populations in Mettupatti 1932. The data was collected by using Convenient sampling method. Mettupatti village has lower literacy rate compared to Tamil Nadu. In 2011, literacy rate of Mettupatti village was 64.56 % compared to 80.09 % of Tamil Nadu. In Mettupatti Male literacy stands at 75.20 % while female literacy rate was 53.15 %. This study covers a sample size as 40.

### Details of respondents having accounts in banks

| Components                    | Frequency | Percentage |
|-------------------------------|-----------|------------|
| having a bank account         | 33        | 83.8 %     |
| don't having the bank account | 7         | 16.3 %     |
| Total                         | 40        | 100.0      |

The above tables explicit that 84% of people are having a bank account and remaining 16% of