AN ANALYSIS OF WORKING WOMEN BEHAVIOUR AND ADOPTION OF DIGITAL PAYMENT IN THOOTHUKUDI CITY

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ABSTRACT:

An Analysis on working women behaviour and adoption of digital payment system in Thoothukudi city is the topic taken for research. Objectives of the Study is to analyse the demographic profile of working women adopting digital payment in Thoothukudi, to find out the challenges faced by working women in adopting digital payment system, to examine the satisfaction level of digital payment users of working women in Thoothukudi and to recommend a valuable suggestion for the working women in developing self-confidence and status in their life. Primary and Secondary data was used in this study to collect data. The purposive sampling technique is adopted to select130 respondents who uses digital payments system. While digital payment adoption among working women is growing rapidly, addressing key challenges related to technical reliability, security, and accessibility will be crucial for long-term success. Financial institutions, technology providers, and policymakers must work together to enhance digital infrastructure, promote financial inclusion, and ensure a seamless, secure, and efficient digital payment experience. By implementing these improvements, digital payments can further empower working women, driving both economic growth and greater financial independence.

KEYWORDS:

Working Women, Behaviour, Adoption, Digital Payments, Thoothukudi

INTRODUCTION:

In recent years, the rise of digital payment systems has revolutionized the way financial transactions are conducted worldwide. This transformation is particularly evident in India, where government initiatives like Digital India and the proliferation of smartphones have significantly boosted the adoption of cashless payment methods. Among various user demographics, working women have emerged as a critical segment for understanding the impact and adoption of these technologies.

Thoothukudi, also known as Tuticorin, is a rapidly developing port city in Tamilnadu. With its diverse economy spanning industries such as shipping, manufacturing, and trade, the city is home to a growing population of working professionals. Among them, working women play a crucial role, contributing to household income while managing various professional and domestic responsibilities. This dual role positions them as a significant demographic for understanding behavioral patterns and the adoption of innovative financial technologies such as digital payment systems. The digital payment system has transformed the economic landscape globally, providing greater convenience, efficiency, and security in transactions. This shift is particularly significant in developing regions, where access to formal banking services can be limited. In Thoothukudi district, a coastal region in Tamil Nadu, India, the rise of digital financial services has coincided with an increase in the number of working women entering various sectors, ranging from traditional occupations to modern enterprises.

REVIEW OF LITERATURE:

Dr.K.Sindhura (2024)[1] Knowledge, Perception, Contributing Factors and Practices of Digital Mode of Payments among Working and Non-Working Women Digital payments often known as electronic payments are financial transactions which are cashless payments. This indicates that both the payer and the payee exchange money via electronic means. When compared with traditional payment methods, electronic payment transactions are made quickly. To promote and encourage digital payments in the nation, the Indian government has been implementing a number of actions. Individuals' Practices in adopting digital payment systems are influenced by their knowledge, perception and variety of factors, such as simplicity of use, value received, social impact, risk, and trust. It is important to understand the trends in the use of digital payments in different groups of people. Eighty participants took part in the study. To collect the data, a structured questionnaire was used. SPSS was used to perform both descriptive and inferential statistics. The findings show that working women (mean 4.25) have higher levels of awareness about digital transactions than non-workingwomen(mean3.67). Similarly, working women(mean4.71) have a more favorable perception of digital transactions than non-working women (mean 4.45).

The perception of digital payments is more favorable among working women. When compared to non-working women, the use of the digital mode of transactions is high among working women.

SitiHadijah Zulkifly1, Wan Marhaini Wan Omar 2 and Mohamad Nizam Jaafar 3(2024)[2] The Author(s) 2024 Integrated Payment Gateway Adoption by Women-Owned Micro, Small and Medium Enterprises (MSMEs) in Apparel Retail Sector: Scale Development and Validation. The digital economy offers a remarkable new opportunity for Malaysia to become a high-income nation when the digital payment landscape is expanding, and the e-commerce market is experiencing growth. It is supported by the advancement of payment gateway (PG) technology that revolutionized the digital payment solution which started with website**.** integration, progressed to social media, and evolved to just one payment link for entrepreneurs to receive online customer payments. Micro, small and medium enterprises (MSMEs) have shown an increasing interest in adopting PG system for their business. Hence, this study aims to develop an instrument that evaluates the items in the factors that influence the adoption of Integrated PG by woman-owned MSMEs in Malaysia's apparel retail sector. A pilot study was carried out on 108 woman-owned MSMEs in the apparel retail sector. Reliability was tested, and the result suggested an excellent internal consistency of the items. Confirmatory Factor Analysis was applied to assess the scale for validity, which indicated an acceptable model fit for the final scale. All 61 items showed good reliability and validity in examining the factors that influence the intention to adopt integrated PG service in the organizational setting of the apparel sector.

STATEMENTOFTHEPROBLEM:

In the era of digital transformation payment system have evolved from traditional cash transaction to digital modes offering speed, convenience and enhanced financial security. Despitethisadvancementtheadoptionofthedigitalpaymentsystemisnotuniformacross demographic groups often influenced by factors like accessibility awareness and societal norms. In Thoothukudi city, working women constitute a significant segment of the workforce, Balancing professional and personal responsibilities. Their financial behaviours and preferences.

[1]Dr. K. Sindhura (2024) Knowledge, Perception, Contributing Factors and Practices of Digital Mode of Payments among Working and Non-Working Women Digital payments

[2]SitiHadijahZulkifly1,Wan Marhaini Wan Omar 2 and Mohamad Nizam Jaafar3(2024)[2]The Author(s) 2024Integrated Payment Gateway Adoption by Women-Owned Micro, Small and Medium Enterprises play a critical role in household and economic decisions. The barriers influencing working women's behaviour towards digital payment systems. The socio-economic and psychological factors impact their willingness to adopt and use these systems and to overcome the challenges they face and enhance their adoption of digital payment technologies However, their level of awareness, trust, and adoption of digital payment systems remains underexplored. UnderstandingthefactorsthatdriveorhinderworkingwomeninThoothukudifromembracing digital payments is crucial for promoting inclusive digital financial services.

This study seeks to analyse the behaviour of working women in Thoothukudi city regarding the adoption of digital payment systems, exploring their motivations, challenges, and the impact of digital payments on their financial management practices. The statement of the problem is essential to ensure that digital payment solutions are inclusive and responsive to the needs of working women. Understanding their behaviour and challenges can help bridge the gap, promote financial inclusion, and empower this critical demographic to participate more fully in the digital economy.

OBJECTIVES:

- To analyse the demographic profile of working women adopting digital payment in Thoothukudi.
- To find out the challenges faced by working women in adopting digital payment system.
- Toexaminethesatisfactionlevelofdigitalpaymentusersofworkingwomenin Thoothukudi.
- To recommend a valuable suggestion for the working women in developing self-confidence and status in their life.

SCOPE OFTHE STUDY:

The study seeks to find out the working women behaviour and adoption of digital payment in analyzing the factors and barriers that has be influenced by the working women's This study specifically focuses on working women across various professions in Thoothukudi including those in corporate roles, small businesses, government services, and other sectors. The research includes an analysis of popular digital payment methods such as Unified Payments Interface (UPI), mobile wallets (e.g., Paytm, Google Pay, Phone Pe), internet banking, and contactless card payments.

NEED OF THE STUDY:

The need for this study stems from the growing importance of digital payment systems in modern financial transactions and the critical role of working women in both personal and house hold financial management. Despite the rapid adoption of digital payments in India, many working women face barriers such as limited digital literacy, security concerns, and socio- cultural challenges, particularly in semi-urban areas like Thoothukudi. Understanding their behaviour and adoption patterns is essential to bridge the gender gap in technology use, promote financial inclusion, and empower women economically. This study aims to provide localized insights to address these challenges and inform strategies for improving digital payment adoption among working women, ultimately contributing to broader financial and technological empowerment goals.

PERIOD OFTHE STUDY:

This study is conducted for various classes of people who are scattered in different area like Lions town, Toovipuram, Therespuram, Millerpuram, State Bank Colony, Shamugapuram etc in Thoothukudi city (December2024- March2025)

METHODOLOGY:

This section attempts to describe methodology of the present study. It is a systematic approach to solve research problem. A good research work requires a class scientific methodology it includes the research design collection of data analysis of data, sampling design and processing.

COLLECTIONOFDATA:

PRIMARYDATA:

Primary data is collected from 130 working women behaviour and adoption of digital payment system for collection of primary data and interview schedule was developed. A developed structure questionnaire was developed on the result of pre-testing it was made a sample of working women.

SECONDARY DATA:

It is the information that already exists for another purpose. This refers to all those data which are collected through for some earlier research works, books, magazines, newspapers, journal, website, internet etc.

SAMPLE DESIGN:

The data collected was original in nature. A purposive sampling technique was used to collect the data from 130 respondents residing in specific areas such as Lionstown, Therespuram, State Bank Colony, Millerpuram, Toovipuram and Shamugapuram of Thoothukudi City was selected. They framed a structured questionnaire was used for collecting a great source of information.

LIMITATION:

- ❖ This study focuses only on the behaviour and adoption of digital payment system among working women in specific areas of Thoothukudi city including Lionstown Toovipuram, Therespuram, Millerpuram, State Bank Colony, Shamugapuram etc
- ❖ The result of the study is not applicable to others regions of Thoothukudi.
- ❖ The sample size was restricted to 130 respondents due to time constraints.
- ❖ Data is collected through questionnaires personal bias is involved in the study.
- ❖ Time factor is the major limitation of the study.

TOOLS APPLIED IN THE STUDY:

- Percentage Analysis
- Likert5.5 Scale
- Descriptive Analysis
- Independent Sample t-test

TABLE4.1

DEMOGRAPHICPROFILE

VARIABLES	NO OFRESPONSES	PERCENTAGE
Below25yrs	27	21
25-35yrs	55	42
36-45yrs	32	25
Above45 yrs	16	12
Total	**130**	**100**
Single	38	29
Married	76	59
Divorced	7	5
Widowed	9	6.
Total	**130**	**100**
Lionstown	45	35
Shamugapuran	20	15
Statebank colony	11	9
Therespuram	35	27
Millerpuram	12	9
Toovipuram	7	5
Total	**130**	**100**
Christian	103	79
Hindu	21	16
Muslim	6	5
Total	**130**	**100**
Below₹20000	61	47
₹20001-₹40000	33	25
₹40001-₹50000	22	17
Above ₹50000	14	11
Total	**130**	**100**
High school	7	5
Undergraduate	23	18
Postgraduate	69	53
Professional	14	11
Phd	17	13
Total	**130**	**100**

Source: Primary data

INFERENCE:

- From the above data, majority 42% of the respondents are between the age group 25- 35 years of working women who adopts digital payment followed by 25% of the respondents belong to age group 36-45 years, 21% belong to below 25 years and 12% belong to above 45 years of age group among working women who adopts digital payments.

- Therefore, it is evident from the above table 42% of the respondents i.e. working women belong to the age group of 25-35 years.
- From the above data, majority 59 % of the respondents are married working women who adopts digital payment, followed by 29 % of the respondents are single working women who adopts digital payments, 7 % of the respondents are widowed working women and 5% of the respondents are divorced working women who uses digital payments. Therefore, It is evident from the above table that 59% of the respondents are married.
- Fromtheabovedata,majority35%oftherespondentsareresidinginLionsto wnarea who adopts digital payment, followed by 27%of working women who adopts digital payments are situated at Therespuram area, 15% working women who adopts digital payments are situated at Shamugapuramarea, 9%of the respondents adopts digital payments who adopts digital payment are situated at Millerpuram area and 9% of working women adopts digital payments are situated at State Bank Colony and 5% of the working women who adopts digital payments are situated at Toovipuramarea. Therefore, the above table portrays that most of 35% of the respondents ae residing in Lionstown.
- From the above data, majority of 79% of the respondents are belong to Christian religion who adopts digital payment, followed by16% of the respondents are Hindu working women who adopts digital payments and 5% of the respondents are Muslim working women who adopts digital payments Therefore, the above table clearly exhibits 79% of the respondents are belong to Christian religion.
- From the above table, majority 47% of the respondents comes under the income of Below ₹20000 who adopts digital payment, followed by 25% of the working women comes under income the of Rs 20001-40000, 17% of the respondents earn income around Rs 40001-Rs 50000 and 11% of the respondents earn monthly income Above Rs 50000 which leads in higher status.

- From the above table, majority 53% of the respondents are postgraduates who adopts digital payment, followed by 18% of the respondents are undergraduates who adopts digital payments, 13% of the respondents has completed PhD, 11% of the working women possess professional courses who uses digital payments and 5% of the respondents belong to high school who uses digital payment as a rarely required need. Therefore, the above table shows that 53% i.e post graduates are using or adopting digital payment systems.

TABLE4.2

TABLE SHOWING THE SATISFACTION LEVEL OF WORKING WOMEN

Variable	SD (1)	D (2)	N (3)	A (4)	SA (5)	NO OF RESPONDENTS	TOTAL WEIGHTEDSCORCE	AVERAGETOTAL WEIGHTED SCORE	RANK
S1	10 (10)	5 (10)	9 (27)	24 (96)	82 (410)	130	553	4.25	II
S2	4 (4)	7 (14)	17 (51)	60 (240)	420 (210)	130	519	3.992	V
S3	8 (8)	7 (14)	18 (54)	42 (168)	55 (275)	130	519	3.992	IV
S4	3 (3)	11 (22)	27 (81)	42 (168)	47 (235)	130	509	3.915	VII
S5	8 (8)	10 (20)	15 (45)	21 (84)	76 (380)	130	537	4.130	III
S6	5 (5)	6 (12)	9 (27)	36 (144)	74 (370)	130	558	4.292	I
S7	5 (5)	12 (24)	13 (39)	50 (200)	50 (250)	130	518	3.984	VI
S8	5 (5)	6 (12)	15 (45)	30 (120)	74 (370)	130	552	3.246	VIII

Computed source–primary data

INFERENCE:

From the above table, majority 4.292 weighted score for the aspect relating to reduce the need to carry cash is ranked first, followed by 4.25 is the next level rated for easy use as the second rank, 4.130 is ranked third for encouraging discounts, 3.992 weighted score is for both the statement showing that feeling secured and technical issues is ranked as fourth and fifth based on the highest rating, 3.984 is ranked sixth on the aspect of complaints resolved quickly, 3.915 is ranked seventh for safe personal data and lastly 3.245 is ranked eight for the statement payments steps are straightforward and clear.

S1	Digital payments are easy to use
S2	I feel secure using digital payments
S3	Rarely faces technical issues
S4	Personal data is safe
S5	Discounts encourage usage
S6	Digital payments reduce the need to carry cash
S7	Complaints are resolved quickly
S8	Payment steps are straight forward and clear.

TABLE4.3

TABLESHOWINGPROBLEMSFACEDINDIGITALPAYMENTWITH COMPLETE KNOWLEDGE

H0-Null Hypothesis: There is no significant difference between problems faced and complete knowledge in using digital payment.

HA - Alternative Hypothesis: There is a significant difference between problems faced and complete knowledge in using digital payment.

Variable	Complete knowledge	Mean	Standard Deviation	f	Significance value
P1	YES	4.1301	1.10111	.659	.418
	NO	3.4286	1.39728		
P2	YES	3.4791	1.17592	11.167	.001
	NO	3.8571	.37796		
P3	YES	4.1138	1.01790	.002	.969
	NO	4.4286	1.13389		
P4	YES	3.7313	1.02488	.152	.698
	NO	4.1429	.89974		
P5	YES	3.0244	1.46244	5.564	.020
	NO	3.5714	.78680		
P6	YES	3.7967	1.67092	.640	.425
	NO	3.8571	.89974		
P7	YES	3.9919	1.10510	.123	.727
	NO	3.7143	1.38013		
P8	YES	3.1057	1.56715	2.696	.103
	NO	3.7143	1.38013		

Computed source–primary data

INFERENCE:

The above table shows that Significance Value for the statement transaction takes too long & complicate to use with 0.01&0.020islessthan0.05. Hence, Null Hypothesis is rejected and conclude by accepting that there is a significant difference between satisfaction of working women with complete knowledge in using digital payment. In contrast, the table shows Sig. value as 0.418, 0.969, 0.698, 0.425, 0.727, 0.103 for the statements poor internet affects transaction, additional charges, fear of fraud or hacking, worry about the safety, difficulty in obtaining help from banks, high cost of internet are greater than0.05. Hence, Null Hypothesis is accepted and conclude that there is no significant difference in satisfaction level of working women with complete knowledge in using digital payment.

P1	Poor internet connectivity affects transactions
P2	Resolving failed transactions takes too long
P3	Additional charges for some digital payment methods are a concern
P4	Fear of fraud or hacking discourages me from using digital payments
P5	Digital payment systems are complicated to use
P6	I worry about the safety of my financial data
P7	I experience difficulty in obtaining help from banks for digital payment- related issues
P8	High cost of internet plans discourages me from frequent use.

TABLE4.4

TABLE SHOWING SATISFACTION LEVEL INVOLVED IN ADOPTING DIGITAL PAYMENT SYSTEM

H0- Null Hypothesis: There is no significant difference among satisfaction level involved in adopting digital payment system.

HA-Alternative Hypothesis: There is a significant difference among satisfaction level involved in adopting digital payment system.

Variable	SD	D	N	A	SA	Mean	Significance deviation
S1	7.7%	3.8%	6.9%	18.5%	65%	4.2538	1.22197
S2	3.1%	5.4%	13.1%	46.2%	32.3.%	3.9923	.9764
S3	6.2%	5.4%	13.8%	32.3%	42.3%	3.9923	1.15803
S4	2.3%	8.5%	20.8%	32.3%	36.2%	3.9154	1.65680
S5	6.2%	7.7%	11.5%	16.2%	58.5%	4.1308	1.24756
S6	3.8%	4.6%	6.9%	27.7%	56.9%	4.2923	1.04508
S7	3.8%	9.2%1	10.0%	38.5%	38.5%	3.9846	1.09957
S8	3.8%	4.6%	11.5%	23.1%	56.9%	4.2462	1.07877

Computed source–primary data

INFERENCE:

The above descriptive analysis table indicates the level of satisfaction among respondents regarding various statements involved in adopting digital payment systems. The statement "reduces the need to carry cash" has the next highest mean score, 4.2923, with the highest percentage of 56.9%, indicating that this factor plays a crucial role. The statement "easy to use" has the highest mean score, 4.2538, with the highest percentage of 65%, indicating the greatest satisfaction in the appeal of digital payment systems. In contrast, complaints resolved quickly 3.9846 and safe personal data (3.9154), with the highest percentages of 38.5% and 36.2%, indicate the least satisfaction among working women adopting digital payment systems. Hence, I conclude that overall satisfaction levels are relatively high, but certain statements may need further investigation to enhance the digital payment experience.

S1	Digital payments are easy to use
S2	I feel secure using digital payments
S3	Rarely faces technical issues
S4	Personal data is safe
S5	Discounts encourage usage
S6	Digital payments reduce the need to carry cash
S7	Complaints are resolved quickly
S8	Payment steps are straightforward and clear.

FINDINGS

- The majority 42.3%ofdigital payment users are aged between 25-35 years.
- Themajority58.5% of married women are the largest group adopting digital payments.
- Majority34.6%of the digital payment users belong to Lions town area.
- Majority79.2%of the digital payment users belong to Christianity.
- Majority62.3%of digital payment users work in private organization.
- Majority53.1%ofdigital payment users are postgraduates.
- Majority 4.292 weighted score for the aspects relating to reduce the need to carry cash is ranked first. Hence the study finds digital payment system is

- an easy source of budgetary control by women.
- Table showing independent t-test shows significant value for transaction speed0.01 and complicate to use 0.020 showed a significant difference, compare to those other variables such as, poor internet 0.418, additional charges 0.969 needs better analysis to make it comfortable for the users.
- The most critical factors influencing satisfaction include security confidence (Mean value of4.29),ease of use(Meanvalueof4.25),and reduced need for cash(Meanvalueof4.13) with highest rank compared to other variables indicating positive growth among working women.

SUGGESTIONS:

- **ChallengesFacedbyWorkingWomeninDigitalPaymentAdoption**

Security and fraud concerns, Lack of access to smartphones and internet connectivity Technical issues and usability challenges, Socio-cultural barriers and resistance to change.

- **Strategies to Improve Digital Payment Adoption Among Working Women**

Financial and digital literacy programs, enhancing trust through security measures, Government and banking sector initiatives to promote digital payments, Customizing digital payment solutions for women.

CONCLUSION:

Digital payment adoption among working women is growing rapidly, addressing key challenges related to technical reliability, security, and accessibility will be crucial for long- term success. Financial institutions, technology providers, and policymakers must work together to enhance digital infrastructure, promote financial inclusion, and ensure a seamless, secure, and efficient digital payment experience. By implementing these improvements, digital payments can further empower working women, driving both economic growth and greater financial independence.

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