



# A Study on Customer Awareness about on Online Payment in Selected Places of Rural Karnataka

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## Abstract:

The terms 'digital payment' or 'e-payment' are generally understood to mean a transfer of value from one payment account to another using a digital device (such as a mobile phone, point of sale device or computer) and a digital communications channel (such as a mobile wireless channel.) In comparison with urban area the awareness and usage of digital payment in rural areas of the country still in infancy state. This paper wants to high light reasons for above said problems.

**Keywords:** Digital payment, web-based marketing,

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## Introduction

(Report, 2019), Defines "Tourism is a collection of activities, services and industries which deliver a travel experience comprising transportation, accommodation, eating and drinking establishments, retail shops, entertainment businesses and the hospitality services provided for individuals or groups traveling away from home."

As one of the world's largest economic sectors, Travel & Tourism creates jobs, drives exports, and generates prosperity across the world. In our annual analysis of the global economic impact of Travel & Tourism, the sector is shown to account for 10.4% of global GDP and 313 million jobs, or 9.9% of total employment, in 2017. (WTTC, 2018)

### GDP: DIRECT CONTRIBUTION

The direct contribution of Travel & Tourism to GDP was USD2,570.1bn (3.2% of total GDP) in 2017, and is forecast to rise by 4.0% in 2018, and to rise by 3.8% pa, from 2018-2028, to USD3,890.0bn (3.6% of total GDP) in 2028.(WTTC, 2018)

### GDP: DIRECT CONTRIBUTION

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The total contribution of Travel & Tourism to GDP was USD8,272.3bn (10.4% of GDP) in 2017, and is forecast to rise by 4.0% in 2018, and to rise by 3.8% pa to USD12,450.1bn (11.7% of GDP) in 2028.(WTTC, 2018)

### EMPLOYMENT: DIRECT CONTRIBUTION

In 2017 Travel & Tourism directly supported 118,454,000 jobs (3.8% of total employment). This is expected to rise by 2.4% in 2018 and rise by 2.2% pa to 150,139,000 jobs (4.2% of total employment) in 2028.(WTTC, 2018)

### EMPLOYMENT: TOTAL CONTRIBUTION

In 2017, the total contribution of Travel & Tourism to employment, including jobs indirectly supported by the Visitor exports generated USD1,494.2bn (6.5% of total exports) in 2017. This is forecast to grow by 3.9% in 2018, and grow by 4.1% pa, from 2018-2028, to USD2,311.4bn in 2028 (6.9% of total). (WTTC, 2018).

Definition of Rural Tourism: Rural Tourism is any form of tourism that showcases the rural life, art, culture and heritage at rural locations, thereby, benefiting the local

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community economically and socially, as well as enabling interaction between the tourists and the local community for a more enriching tourism experience.(MoT, 2003)

#### **Literature Review:**

(San Martín & Herrero, 2012) their study explores the process of adoption of new information technologies by the users of rural tourism services and, more concretely, the underlying psychological factors of individuals that explain their intentions to make bookings or reservations directly through the websites of the rural accommodations (online purchase intentions). Based on the Unified Theory of Acceptance and Use of Technology (UTAUT), this study establishes a theoretical model that includes five explanatory variables of the online purchase intention: performance expectancy, effort expectancy, social influence, facilitating conditions, and innovativeness.

(Law, Qi, & Buhalis, 2010)in their article analyzes the initial work and continues up to recent developments in website evaluation. In general, prior research can be divided into five evaluation approaches: counting, automated, numerical computation, user judgment, and combined methods. The strengths and weaknesses of each method are examined. Research gaps and opportunities for future studies are discussed.

(So & Morrison, 2004) Despite the increasing importance of the Internet as a marketing tool among national tourism organizations (NTOs) and the importance of tourism in the East Asia region, relatively few studies have been done on measuring the marketing effectiveness of NTO Websites and this exploratory study was designed to fill this gap. It included an extensive content analysis to compare NTO Websites in the East Asia region and identify their Internet marketing strengths and weaknesses. The results indicated that all of the NTOs in the East Asia region were not fully utilizing their Websites.

(Beldona & Cai, 2006)An evaluation of 50 rural tourism websites in the United States was undertaken using 23 parameters of stickiness drivers. The parameters measured the websites' effectiveness in the three areas of content, interactivity, and promotional value. The study found that rural tourism websites were largely driven by vertical contents, demonstrated poor interactivity, and had only marginal promotional value in them. Results indicate the need for rural destination-marketing organizations to work closely with neighboring destinations to enhance horizontal content, so that they improve the drawing power of their websites.

(Beeton, 2004) in their article Mr. Beeton mentioned that in Australia marketing and promotion of rural tourism gaining popularity in web based platform. Rural tourism seekers try to visit service providers' web site first and then they want to visit those destination if they feel good.

(Gonzalo, 2016) in his web article he clearly mentioned that tourism marketing now focusing three parameters, that are optimized search engine and responsive design website. Relationship marketing like email, SMS newsletter regularly sent to the respondents and social media like twitter and facebook.

#### **Research Methodology:**

1. **Statement of the problem:** From the observation of factual data reviewed and published research articles and, it is observed that research on marketing of rural tourism in Karnataka state, Indi is very low. There is a lack of knowledge about most of the rural tourism service providers about how effectively use digital marketing tool for development of Rural tourism. Hence, researcher designed the statement of the problems as below .

“Problems and Prospects of Digital marketing in Rural Tourism with



special reference to Karnataka State, India.”

**2. Objectives of the study:**

- a. To assess various problems of digital marketing in rural tourism
- b. To assess various prospects of digital marketing in rural tourism

**3. Scope of the study:** Scope of the study is limited to selected rural tourism destinations of Karnataka state, India.

**4. Pilot Study :**A structured questionnaire is prepared and it discussed with academic experts, officials of tourism department and selected rural tourism service providers. Their opinions are incorporated in the questionnaire. Before conducting the final survey the questionnaire is given to few service providers and rural tourists in Shivamogga district and their opinions

are incorporated in the final questionnaire.

**5. Research Design:** For this research, researcher used descriptive research design.

**6. Area of The Study:** Area of the study is limited to selected rural tourism destination in the Karnataka State, India.

**7. Nature And Collection of Data:** To collect primary data researcher used structured questionnaire and to collect secondary data various research publication are used.

**8. Sampling Method:** For this research, researcher used convinces sampling techniques is used.

**9. Limitations:**

- a. Research is conducted in only selected areas of rural tourism in Karnataka state.
- b. Due to limitation of time the number of respondents are limited to200only.

**Data Analysis &Discussions:**

**Table 1Demographic Profile**

Parameter		Male	Female	Total
Overall		148 (74%)	52 (26%)	200 (100.0%)
Tourist Residence	Semi Urban	26	38	64
	Urban	122	14	136

(Source: Primary Data)

From the above table 1 it is observed that 74% of respondents are male and majority of them are from urban area.

**Table 2Mode of platform used to search rural tourism destinations**

Parameter	Male	Female
Only Desktop /Laptop	08 (50.41%)	13 (25%)
Only Mobile	43 (32.45%)	31 (57.41%)
Both	97 (65.34%)	44 (84.68%)

(Source: Primary Data)From the above table 2 it is clear that both male and female tourists prefer to use both mobile and desktop/laptop for search rural tourism destinations.

**Table 3Mode of Activity Rural Tourists prefer in Digital platform \***

Parameter	Percentage of Respondents
Organic Search	78%



E-mail Marketing	71%
Paid Search	05%
Social Media	83%
Retargeting	46%
Referral Marketing	62%
Mobile Marketing	81%

(Source: Primary Data)\*Since, respondents are given multiple answers total number of responses more than 100% total percentage is more than 100%.

Form the above table 3 it is clearly evident that majority of the respondents wants social media accessibility in digital marketing of rural tourism, followed mobile marketing. In Karnataka very less respondents (5%) prefer paid search.

**Table 4Major challenges of digital marketing of rural tourism**

Parameter	Percentage of Respondents
Mobile friendly website	98%
Compatible with various social media	74%
Website with non-static access	62%
Virtual tour service	32%
Easy booking process	85%
Interlink to e-mail marketing	54%
Minimum advertisement	47%
Security	96%
Easy payment process	94%
Interlink to various online payment protals	76%

(Source: Primary Data)

\*Since, respondents are given multiple answers total number of responses more than 100% total percentage is more than 100%.

### Conclusion:

From the above research it is clear evident that majority of the tourists and rural tourism service providers felt implementation of digital marketing tools and techniques are very essential. In the current scenario majority of the rural tourism service seekers are tech-savvy. They information in mobile platform and through social media.

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