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Analytical Study of Overall Customer Satisfaction Related To E-Payment Adoption System in Rural Areas of North Bengal

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Abstract
E-Payment adoption system have been shown to boost customer satisfaction. A happy customer is one who has received several benefits from a service. Here, we mean by "customer satisfaction" an individual's subjective response to how their expectations, purchases, and experiences match up. Online transaction payment offers a convenient and effective approach to integrate the payment process, making it a crucial cog in the electronic transaction wheel. The purpose of this paper is to analyse the overall customer satisfaction regarding the E-payment adoption system in rural areas of North Bengal. The study is based on primary data collected through a structured schedule with around 650 villagers. The findings revealed that The level of a customer's pleasure with a service or product is quantified. When a consumer is satisfied with a company, they feel that the result of the transaction meets or exceeds their expectations. The study is significant because post Covid-19 E-payment systems have been the most vital source of transactions either for rural or urban and no study till date had been commenced in rural areas of north Bengal till yet. With the growing demand of E-payment usage there is an immense scope for further studies in this field.

Keywords: E-payment Adoption System, North Bengal, Rural Areas, Customer Satisfaction.

1. Introduction

The Indian economy has prevalently has been a cash driven economy and furthermore socially profound solidified patterns of mostly cash based buys have wide been the financial culture. Today, Electronic payment framework is quickly spreading in our nation. It is to make India Digital. E-Payment assists with developing economy and making the digital India. The policies are coordinated towards distinguishing and highlighting what number of people know about electronic payment and are utilizing the methods of electronic payment like utilizing cards, utilizing online payment applications, net banking, mobile banking, Google wallets and so on. After demonetization and especially in COVID-19, electronic payment mode has picked up speed. It makes sure about cash and saves a lot of time of the consumers. Rural areas of North Bengal under five districts as Malda, Dakshin Dinajpur, Cooch behar, Darjeeling and Jalpaiguri also involved in e-payment transactions, however facing certain issues and challenges. The objective of this study is to examine the overall customer satisfaction related to E-payment adoption system in these areas.

2. Literature Review

Thangavelu, Dhivya Priya (2023) stated that newer payment and settlement methods owe a great deal to technological advancements. E-banking and E-Payments are two examples of cutting-edge technology that have recently appeared with this goal in mind. Due to the

internet's convenience and the banks' interest in expanding their client base, online banking has become the norm in India.

S., Siddaraju (2023) The primary objective of the Indian government's digital agenda is to make India a knowledge economy and a digital society. As part of the movement to encourage cashless transactions and turn India into a cashless society, a variety of digital payment solutions have been made accessible. The monetary system of the country had been altered through demonetization.

Ayinaddis, Samuel & Taye, Birhan&Yirsaw, Bantie (2023) To stay ahead of the competition in today's banking business, financial institutions must have a firm grasp of how the quality of their electronic banking services impacts consumer happiness and loyalty. There is a shift in thinking about how to evaluate the quality of financial services in Ethiopia.

Poudel, Omkar & Sapkota, Mohan (2023) As the current electronic payment system gradually replaces the conventional payment method, E-Payment is gaining favor not only among the younger generation but also among the older generation. Along with its rising popularity comes a slew of new security and privacy concerns. In this research, we looked at how consumers' faith in the online payment system affected their opinion of the service's quality from their point of view. l.

Saini, Mankeshva& Tiwari, Shivangee& Rani (2023) Users, however, now have the option to conduct these monetary dealings through the internet. It is now possible to do all monetary transactions online. Online banking's meteoric ascent to prominence thanks to the internet's proliferation is one of the most ground-breaking developments to contribute to the growth of the global economy in recent years.

Hadjimarzban, Bahaneh (2023) All for-profit and non-profit organizations, as well as the stakeholders, can accomplish their business and day-to-day objectives while saving time and money by taking advantage of the cutting edge in electronic communications and expertise.

Karim, Md & Chowdhury (2022) The widespread use of electronic wallets for use with mobile payments is a game-changing development in financial technology. Providers whose main focus is on customer happiness are being compelled to compete in the e-wallet market. A total of 480 responses from residents of Dhaka city were collected.

Ahmed, M. & Sajid, Samar (2022) High liquidity, shifting demographic profiles, fluctuating interest rates, and rising consumer demand have all contributed to the recent success of several banking sectors in India. The present situation that is regulated by the Banking Regulation Act of India, 1949 may be understood with a quick look at the Indian banking sector.

Alzoubi, Haitham &Alshurideh (2022) The transition from digitalization to digitization ushers in a plethora of cutting-edge tools with which to rethink our daily lives and habits. In today's competitive global economy, the internet and banking sectors are considered indispensable for doing business online. The widespread use of electronic payment systems would benefit from the recent legitimization of online-transaction transparency through internet media.

Yaqub, Rana Muhammad &Azhar (2022) The study's goal is to identify the influence of consumer behavior on the relationship between web-design, E-Payment, and e-traceability and the growth of customer satisfaction in the context of new brick-and-clicks enterprises in South Punjab. Covid-19 has seen an uptick in South Punjab's e-commerce sector, but ensuring happy customers remains a struggle for both traditional stores and their digital counterparts.

Daniel, Dr. (2022) When it comes to client happiness, electronic banking plays a vital role. With that in mind, the primary purpose of this research was to examine how the use of

electronic banking has affected customer satisfaction at Bank of Kigali in Rwanda. All 380 000 people in Rwanda who are Bank of Kigali clients were considered for this study. From them, a sample of 625 people was selected using basic random selection.

Bekiris, Michail (2022) According to the banking industry's own literature and stated goals, happy customers are essential to effective management. Having access to consumer feedback will provide them an edge in the market, ensuring their continued loyalty and financial success. During the era of restrictive measures in Greece (March 2020 - May 2020), the usage of electronic banking became particularly crucial since it did not need customers to physically visit bank locations.

Tin Fah, Chung (2022) Generation Z (those born in the 1990s and early 2010s), simple payment methods, an open banking environment, a rewards incentive, a network, and the arrival of COVID-19 in 2020 all contribute to the rapid growth of E-Payments. By working together with banks and the payments industry, the Malaysian government intends to hasten the transition to electronic payment methods and realize its vision of a cashless society.

Dhal, Sarat & Shree (2021) Driven by new government initiatives and advancements in technology, India's digital payment system shows great promise. Simultaneously, the data suggests a growing reliance on cash transactions. In order to learn how elements like consumers' 'perception' and 'trust' in digital payments, as well as their experience with online frauds, impact their payment behavior, we employ a unique online survey-based dataset.

Infanta, A.Vini. (2021) From bartering in prehistoric times through coins and now digital currency, the evolution of monetary systems is well documented. Simply put, making a purchase online counts as an electronic payment (E-Payment). All monetary dealings conducted on electronic gadgets including computers, smartphones, and tablets are included. Users of smartphones do financial transactions using apps on their devices. The purpose of this article is to investigate customers' reactions to and impressions of E-PAYMENT APP services.

Kaur, Balijinder& Sood, Kiran &Grima (2021) The present epidemic (COVID) and the broad use of digital technology have increased the urgency and need for a digital transformation in the banking industry. There are advantages to this, but it does require a change in routine for a client of a bank. Customers would have to make certain adjustments to their usual behavior because of this discrepancy.

Bhasin, Narinder & Rajesh, Anupama (2021) In lieu of cashless and paperless payment systems, the goal of widespread adoption of digital payments by banks with backing from the central bank of any nation and its government agencies is to increase customer services and satisfaction. Trust, risk-free, security, transparency, and accountability of banks, fintech, regulators, and payment system operators are all important to customers, but there hasn't been much study done to quantify how this affect consumer satisfaction.

Sahi, Alaa & Khalid, Haliyana& Abbas (2021) The proliferation of smartphones and internet access throughout the world has facilitated the rise of digital payment systems. Despite its promise, there is a dearth of studies that synthesize and analyze all the aspects that influence whether or not digital payment systems become widely used and accepted.

A., Mahesh & Bhat, Ganesh (2021) The banking industry in India is working hard to promote the use of digital payment methods, and this effort has picked up steam in the wake of demonetization and the digital India initiatives. In order to make digital payments more accessible, the "National Payment Corporation of India (NPCI)" introduced the "Unified Payment Interface (UPI)", which is a fantastic, redesigned, and cost-effective innovation. Increased smartphone ownership, technical advancements, and reliable online communication

have all contributed to widespread adoption of mobile payment services by consumers, banks, and other financial organizations.

BankuoruEgala, Sulemana & Boateng (2021) In this article, the authors looked at how consumers' happiness and retention plans changed after receiving high-quality digital banking services during the COVID-19 epidemic. This research examined the effects of digital banking services on digital banking service customers in Ghana by combining components from the E-S-QUAL and BSQ models. Three hundred and ninety-five answers were analyzed using partial least squares structural equation modeling (PLS-SEM). Findings client satisfaction with digital banking services was shown to have a direct and substantial influence on their likelihood of remaining a client.

Malusare, Lalita (2021) The use of currency is being phased out in India. To combat money laundering and lessen the role currency plays in the Indian economy, the government in New Delhi started the Digital India Campaign. There are a number of new payment options on the rise as India works toward its goal of being a cashless society.

Mohan, Sumathy&Kp, Vipin (2021) The Government of India's Digital India Programme is an esteemed initiative with the goal of making India a knowledge economy and a digitally enabled society. To becoming "Faceless, Paperless, Cashless" is one of Digital India's stated missions and slogans.

Bank, Canara &Subranami, Parvathi (2021) Digital payments play a crucial role in the present scenario and have numerous benefits over cash, including convenience, safety, and openness. In this epidemic condition, the banking industry plays a crucial role in digital payment by providing digital instruments like debit cards, mobile banking, mobile wallets, etc. As a result of the epidemic, digital payment systems may accelerate their global adoption.

Singhal, Rashi (2021) The advent of digital banking has brought about a new era of convenience for both banks and their customers, who can now access their accounts at any time of day or night and make payments with greater ease. It is developed by modifying both internal processes and external interfaces using an innovation foundation at the state of the art.

B.G, Shobha (2020) The term "digitization" has recently become popular. When considering the benefits of digitization for both the nation and its citizens, it is clear that digital payment plays a crucial role. The advent of convenient digital payment methods has given India a chance to modernize its banking infrastructure and better serve its citizens. The Reserve Bank of India (RBI) has implemented a number of measures to promote the use of digital payment systems and increase the level of financial inclusion in the country.

Basha, Mahaboob& Reddy, P & Murthy (2020) The goal of this empirical study was to investigate what variables influence digital banking customers' level of satisfaction. The study also highlights the moderating influence of security and content between several elements (user friendliness, banking policies, dependability, services, and interaction) that contribute to consumer happiness. 500+ consumers of banks in the SPSR Nellore District of Andhra Pradesh were surveyed using a structured research instrument.

The above review of literature suggested that most of the studies related to various issues and aspects of electronic payment adoption system have been done in other countries, much work has not been done in India. The study also brings to notice that the acceptance of electronic payment system is also affected by demographic characteristics and not by technology alone, not much light has been thrown in this area by studies conducted earlier. It makes an attempt to highlight factors that bring about significant outputs in the customer usage of Electronic payment system and also focus on the customer satisfaction aspect towards usage of

Electronic payment system. Hence, there is a need to study customer satisfaction regarding E-payment adoption in rural areas of north Bengal.

3. Research Methodology

For this study, **Descriptive Research Design** and **Quantitative approach** has been used as a study which deals with various statistical techniques to analyze data. Research is purely **Empirical** in nature because first time data has been collected to conduct the study. However secondary data is also used as per applicability.

As far as sampling is concerned, **Non Probabilistic Sampling** technique is used to collect the data. Under this **Convenience Method and Judgment Method** is adopted to collect the responses from the respondents. Final and exact sample size (refined complete responses in all aspects) of 600 has been considered for conducting the research; however total sample size was around 650. Respondent's size is calculated by the formula:

S = X^2NP(1-P)/d^2(N-1) + X^2P(1-P)

Where S is the sample size, N is the population size, p is the population proportion, d is the degree of accuracy expressed as a proportion, and X62 is the table value of chi square for 1 degree of freedom at the desired confidence level (95% usually). Sampling frame is the 5 districts and blocks of North Bengal as Malda, Dakshin Dinajpur, Cooch Behar, Darjeeling & Jalpaiguri. The questionnaire was used to obtain primary data for this study. Precautions were taken before data collection and were taken throughout data collection at the very least. The questionnaire prioritizes linguistic simplicity to ensure that all responders can grasp it. For secondary data – The Reserve Bank of India's (RBI) website Publications as well as other journals, books, newspapers, periodicals, and company reports were mined for secondary data.

Behavioural attitudes (Perceived Usefulness and Perceived Ease of Use), Behavioral Intention, and Actual Usage of E-Payment System are all good candidates for the survey technique of data collection. Several aspects of the current research are comparable, making a survey an appropriate methodology. The questionnaire used in the survey has a solid framework. In terms of frequency of use, the five-point rating scale is on par with the seven- or nine-point rating scale. Therefore, a five-point Likert scale beginning with "1 - Strongly Disagree," "2 - Disagree," "3 - Neutral," "4- Agree," and "5 - Strongly Agree" was chosen for this study because it is widely used, has a solid track record of reliability, and is well suited to the research at hand.

The pilot study's initial stage included distributing questionnaires prepared for it to E-Payment users such workers, business owners, retirees, students, and professionals. The major method of data collection will be a questionnaire; thus it is important to test its usability and validity in a pilot research. The questionnaire was sent to 120 people who utilize electronic payment systems in the Rural Areas city's parks, homes, banks, schools, and universities, and IT businesses.

Recently, Cronbach's alpha has been used to measure internal consistency in field surveys. While an alpha of 0.70 or higher is generally seen as indicative of strong internal consistency, an alpha of 0.60 or higher is often considered to be statistically significant. Cronbach's alpha, a measure of the instrument's consistency across time, is computed using the SPSS statistical software tool. If the alpha value is higher than 0.7, then the instruments may be relied upon. The pilot study data is used to determine the alpha. Based on the results of the pilot research, we revised the questionnaire.

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The fundamental purpose of this research is to test the hypotheses about the development of correlations among the study's variables. The study is approved considering the expectation that it would provide clear insight based on primary data. The basic data gathered from the respondents was analyzed using the statistical programs AMOS 21 (claimed to be a software tool for structural equation modelling) and SPSS 21 (used to try confirmatory factor analysis). Additionally, AMOS 21 software is used to check the conceptual model's association with the research variable. The quantitative data employed in this research necessitated the employment of a descriptive methodology that relied on empirical evidence.

4. Data Analysis & Interpretation

4.1 Pearson's Correlation Analysis

Table 1 Pearson Correlation Coefficient between E-Payment adoption Factors, Actual Usage and Customer satisfaction

E Payment System Adoption Factors	Perceived Usefulness	Perceived Ease of Use	Social Influence	Hedonic Motivation	Price Value	Personal Innovativeness In Technology	Actual Usage	Customer satisfaction
Perceived Usefulness	1	.674**	.620**	.636**	.536**	.640**	.649**	.637**
Perceived ease of Use		1	.681**	.589**	.538**	.698**	.584**	.614**
Social Influence			1	.653**	.535**	.632**	.558**	.707**
Hedonic Motivation				1	.563**	.653**	.673**	.622**
Price Value					1	.578**	.502**	.525**
Personal Innovative In Technology						1	.627**	.605**
Actual Usage							1	.599**
User Satisfaction								1

Source: Author's own calculation

Table 1 displays the findings of the correlation analysis. The inter-correlation matrix shows that there is a significant relationship between the E-Payment adoption factors (perceived usefulness, perceived ease of use, social influence, hedonic motivation, price value, and personal innovativeness in technology), actual usage, and customer satisfaction at the 1% level of significance.

At the 1% significance level, the positive link between "Perceived Usefulness" and "Perceived ease of use" is 67.4%, as shown by the correlation coefficient of 0.674.The correlation between "Perceived Usefulness" and "Social Influence" is 0.620, which shows a statistically significant positive association of 62.0% at the 1% level. A 0.636 correlation coefficient between "Perceived Usefulness" and "Hedonic Motivation" reveals a significant

positive link between these two variables at the 1% level. There is a positive link between "Perceived Usefulness" and "Price Value" of 53.6% at the 1% significance level, according to the correlation coefficient of 0.536.At the 1% significance level, the positive link between "Perceived Usefulness" and "Personal Innovativeness in technology" is 64.0%, as shown by the Correlation coefficient of 0.640.

At the 1% significance level, the positive link between "Perceived ease of use" and "Social Influence" is 68.1%, as shown by the correlation coefficient of 0.681. At the 1% significance level, the positive association between "Perceived ease of use" and "Hedonic Motivation" is 58.9%, as shown by the correlation coefficient of 0.589.At the 1% significance level, the positive link between "Perceived ease of use" and "Price Value" is 58.9%, as shown by the Correlation coefficient of 0.589. There is a positive association between "Perceived ease of use" and "Personal Innovativeness in Technology"; the correlation coefficient is 0.538, which means the two variables are positively related by 53.8 percentage points at the 1% level of significance.

There is a significant positive association between "Social Influence" and "Hedonic Motivation" (65.3 percent at the 1% level) as measured by the correlation coefficient (0.653).There is a positive association between "Social Influence" and "Price value" at the 5% significance level, as shown by a correlation coefficient of 0.535. The 0.632 correlation between "Social Influence" and "Personal Innovativeness in technology" is statistically significant at the 1% level, indicating a 63.2 percentage point positive link between these two variables. Assuming a one-sided test of significance, a correlation coefficient of 0.563 between "Hedonic Motivation" and "Price Value" implies a positive connection of 56.3%.At the 1% significance level, the positive link between "Hedonic Motivation" and "Personal Innovativeness in technology" is 65.3 percent, therefore we can say that there is a correlation between the two.

The positive association between "Price Value" and "Personal Innovativeness in technology" is shown by a correlation value of 0.578, or 57.8 percent, at the 5% level of significance. At the 1% significance level, the positive association between "Actual Usage" and "customer satisfaction" is 59.9%, as shown by the correlation coefficient of 0.599.

Therefore, it is reasonable to infer that the perceived usefulness, perceived ease of use, social influence, hedonic motivation, price value, and personal innovativeness in technology of ICTs are all significantly related to actual use and customer satisfaction.

4.2 Regression Analysis

The level of customer satisfaction serves as the dependent variable, whereas the independent variables are the E-Payment adoption Factors as perceived usefulness, perceived ease of use, social impact, hedonic motivation, price value, and personal innovativeness in technology.

Dependent variable : Customer satisfaction (Y)

Independent Variables : 1. Perceived Usefulness (X1)

2. Perceived ease of use (X2)
3. Social Influence (X3)
4. Hedonic Motivation (X4)
5. Price Value (X5)
6. Personal Innovativeness in Technology (X6)

Multiple R: 0.821 , R Square: 0.673 , F Value: 212.069 , P Value : <0.001**

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Table 2 Factors relating to customer satisfaction in multiple regression analyses of technological adoption

Variables	Unstandardized Coefficients	SE ofB	Standardized Coefficients	tvalue	Pvalue
(Constant)	3.037	0.809	-	3.337	<0.001**
X_1	0.401	0.047	0.350	8.543	<0.001**
X_2	0.157	0.036	0.162	4.319	<0.001**
X_3	0.201	0.036	0.207	5.608	<0.001**
X_4	0.012	0.038	0.012	1.044	0.265
X_5	0.122	0.035	0.126	3.474	0.001**
X_6	0.100	0.036	0.097	2.798	0.005**

Source: Author's own calculation

According to table 2, customer satisfaction predictions and observed values are highly correlated (0.821 multiple correlation coefficient). Reason being that the projected values are found by using the linear combination of the following six variables: perceived usefulness (X1), perceived ease of use (X2), social impact (X3), hedonic motivation (X4), price value (X5), and personal innovativeness in technology (X6). With a coefficient of 0.821, we may infer that there is a robust positive link between Customer satisfaction and the six independent factors. The goodness-of-fit of the estimated Sample Regression Plane (SRP) is quantified by the coefficient of Determination R-square, which indicates what fraction of the variability in the dependent variables can be accounted for by the fitted sample regression equation. Using perceived usefulness, perceived ease of use, social influence, hedonic motivation, price value, and personal innovativeness in technology as independent variables, a R square value of 0.673 indicates that approximately 67.3 percent of the variation in Customer satisfaction is explained by the estimated SRP.

The multiple regression equation is

$$Y = 3.037 + 0.401X1 + 0.157X2 + 0.201X3 + 0.012X4 + 0.122X5 + 0.100X6$$

Keeping all other factors the same, the coefficient of X1 in this case shows the partial influence of Perceived usefulness on Customer satisfaction. Customer satisfaction is predicted to rise by 0.401 for each unit increase in Perceived Usefulness, and this coefficient value is statistically significant at the 1% level of confidence. Here, X2 = 0.157 indicates that Customer satisfaction is somewhat influenced by Perceived ease of use, everything else being equal. Customer satisfaction is predicted to rise by 0.157 points for each additional unit in perceived ease of use, and this impact is statistically significant at the 1% level of confidence. Keeping all other factors the same, the coefficient of X3 in this case shows the partial impact of social influence on customer satisfaction. Customer satisfaction is predicted to rise by 0.201 for each unit increase in Social Influence, and this coefficient value is statistically significant at the 1% level of confidence.

Keeping all other factors the same, the 0.012 coefficient for X4 here shows the impact of hedonic motivation on customer satisfaction. According to the data, an increase of 1 unit in Hedonic Motivation is associated with a 0.012 point rise in customer satisfaction; however, this coefficient value is not statistically significant at the 5% level. Keeping all other factors the same, the coefficient of X5 in this case shows the partial influence of Price value on customer satisfaction, and it is 0.122. There is a statistically significant improvement in customer satisfaction (at the 1% level) of 0.122 for every unit rise in Price value, as shown by the positive sign of the estimated impact. Here, the coefficient of X6 is 0.100, which shows the partial influence of Individual propensity for technological innovation on Actual E-

Payment behavior, with all other factors held constant. Customers would be more satisfied with a 0.1 percentage point rise in Personal innovativeness in technology, according to the projected positive sign, and this coefficient value is statistically significant at the 1% level.
Customer satisfaction may be broken down into its component parts using standardized coefficients: perceived usefulness (0.350), social influence (0.207), perceived ease of use (0.162), price value (0.126), personal inventiveness in technology (0.097), and hedonic motivation (0.012).

5. Results & Discussions:

5.1 Relationship among E-payment Adoption Factors, Actual Usage and Customer satisfaction:

According to Pearson's analysis of correlation, there was a positive correlation between all of the variables representing E-Payment adoption factors at the 1% significance level. There was a robust positive relationship between customers' actual use of the E-Payment system and their level of satisfaction, as seen in the inter correlation matrix. A correlation of 0.599 between "Actual Usage" and "customer satisfaction" indicates a 59.9% positive relationship between the two variables at the 1% level of significance, suggesting that customers' actual use of the E-Payment system was a major factor in their overall satisfaction.

5.2 Factors of E-payment significantly predicts Actual usage of E-Payment system:

Perceived use, perceived ease of use, social influence, hedonic motivation, price value, and personal innovativeness in technology were all shown to have a significant impact on actual E-Payment use in a multiple regression analysis. Factors that influence actual use of an E-Payment system include perceived ease of use, social influence, hedonic motivation, perceived usefulness, and price value, with personal technological innovation ranking highest.
Since the independent variables Perceived Usefulness, Perceived Ease of Use, Social Influence, Hedonic Motivation, Price Value, and Personal Innovativeness in Technology all account for around 67.4% of the variance in Actual Use of E-Payment System, the value of R square is 0.674. Personal innovativeness in technology (0.259), perceived ease of use (0.206), social influence (0.181), hedonic motivation (0.144), perceived usefulness (0.090), and price value (0.084) are the most relevant factors to actual use of an E-Payment system.

5.3 E- Payment System Adoption factors significantly predicts Customer satisfaction:

Based on the results of a multiple regression analysis, we know that the following characteristics have a substantial impact on customer satisfaction: perceived usage, perceived ease of use, social influence, hedonic motivation, pricing value, and personal innovativeness in technology. Following perceived usefulness are social influence, perceived simplicity of use, price value, personal inventiveness in technology, and hedonic motivation as the most significant variables in customer happiness. Perceived usefulness, perceived ease of use, social impact, hedonic motivation, price value, and personal innovativeness in technology all independently explain around 67.3 percent of the variance in customer satisfaction. Customer satisfaction may be broken down into its component parts using standardized coefficients: perceived usefulness (0.350), social influence (0.207), perceived ease of use (0.162), price value (0.126), personal inventiveness in technology (0.097), and hedonic motivation (0.012).

6. Conclusion

Research on electronic payments focuses mostly on two factors: users' demographics and their behavioural intentions to use the technology. This research takes a new tack by examining how various demographic variables affect the rate of ICT adoption. In this in-depth research, we examine how users' perceptions of online payment security affect their overall happiness with the service. In the model fit summary, the outcome has been shown via testing the suggested model. In addition, the study's development, and validation of the new variables with valid constructions is a contribution to the field of research technique. The current research has aimed to deduce the aspects that affect the actual use of E-Payment and to ascertain the level of consumer satisfaction with this method of transaction. In addition to determining the extent to which Internet Banking customers are satisfied, this research also examines the extent to which their transaction habits may be expected to alter in the long-term. The research helped in forecasting the future volume of e-banking transactions. Perceived security was also shown to have a significant impact on consumers' actual E-Payment use, as was expected. This research was carried out in a rural area of a metropolitan city in North Bengal, and its findings have implications for the study of other such cities. To better understand how widely E-Payment is used and to gauge consumer satisfaction relative to larger urban areas. Customers of both public and private banks may be surveyed for this research, and data collected can be used to draw comparisons between the two types of E-Payment services in terms of price, value, customer happiness, and security. There is a void in the literature about electronic payments in India, and this study might be expanded to fill it by determining whether users want to keep using the technology. Despite the lower rate of E-Payment adoption in rural areas of North Bengal, a study can be done to determine the impact of E-Payment adoptionon E-Payment usage; this will help identify the key measures needed to increase E-Payment usage in North Bengal's rural areas.

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