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A Study on Customer Perception Regarding Usage of E-Payment System while Doing Online Shopping

[International Journal on Customer Relations](#)
Volume 11 Issue 2
Published: 2023

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Abstract

An electronic payment system, often referred to as an e-payment system, is a crucial component of electronic commerce (E-commerce) and electronic data interchange. It enables the acceptance of electronic payments for various offline transactions. As the internet has become integral to banking and shopping, E-commerce payment systems have gained widespread popularity. Credit cards are the dominant payment method for online transactions, with nearly 90% of North American online retail transactions utilising them. These systems require strict adherence to regulations set by credit and debit card issuers and the implementation of security measures, including encryption and careful coding, to protect user data. While credit card security has improved in some regions, challenges persist in enhancing it worldwide. Various financial intermediaries like PayPal, Smart Pay and Stripe facilitate online transactions, but concerns about security and trust issues between the public and financial institutions continue to be relevant in the digital payment landscape.

Keywords: Electronic Payment System, E-Commerce, Credit Cards, Security Measures, Financial Intermediaries, Trust Issues

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