

A STUDY OF E-PAYMENT SYSTEM ON FOOD DELIVERY INDUSTRY: A CASE STUDY ON SWIGGY

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ABSTRACT

E-commerce in India is expected to see an auxiliary growth by 2020, making it the fastest growing e-commerce market in the world. E-commerce is also witnessing a spurt in online food & restaurant service companies. With a population of over 1.2 billion, India is undeniably one of the biggest consumer markets in the world today. The changing of Business strategies along with transaction processing, increase of internet access, use of smart phones in emerging markets has been the main driver for e-transaction growth in the field of Food Order Delivery (Shinde, 2014).

In the present study, attempt has been made to check the association between Customer and Food Business with respect to demographic variables like Income, Profession, Age etc. as well as analyzing consumer perceptions and preferences which influences them to assess various services through e-payment transaction (Fromm & Garton, 2013). Thereby the aim of the study is to identify the most important factor that influences their transaction preferences and the key drivers for e-payment penetration in the food industry.

For this study, the researchers have used the statistical tool ANOVA to check the association between the demographic variables of the Customers and Online Food Business. Few factors have been taken to examine the impact of e-transaction processing system in the field of Food Delivery industry like Swiggy. Again, Factor analysis is used to find out what are the exact factors that influences customers' mode of payment preferences.

100 samples were collected for this study through the survey and given a positive conclusion from the consumer view with reference to Kolkata, India. The conclusion will help the industry as well as new entrepreneur for their new marketing strategy and provide significant input to Decision Support System.

Keywords: *E-payment, Buying Pattern, Start-up Business, Customer Preferences*

INTRODUCTION

Entire India is going through a wave of digitalization, by which every segment of our life has been benefitted. One of the segments is organized food segment with an approximate value of INR 3.24 trillion, out of which food delivery is INR 1.01 trillion. With the urban life style changing from relaxed to overstressed and increasingly competitive, people are relying more on online food delivery (Best, 2005). This change is more seen in big metros, where traffic jams and high density of population has amplified the time to travel within a city and reduced the personal time specially for the working professionals. As a result, more and more Indians have started ordering from online food delivery services, rather than cooking at home. Currently online food delivery in India is estimated to be worth of INR 10.27 Billion, which tells us there is a tremendous growth opportunity in the coming years. Research tells us that online food delivery market in India is expected to grow by 34-36% over 2015 to 2020.

For online food delivery platforms, more than 80% of orders are now coming from the top five cities (Kolkata, Delhi, Mumbai, Pune and Chennai) out of more than 20 cities, in India where online food delivery is more prominent. Due to this concentration of orders, food delivery players in India have limited their expansion to newer towns and are now focusing on achieving operational efficiencies and profitability in Tier 1 cities only. There are multiple factors like changing demographics, rising income, consumption levels, favorable lifestyle changes, the convenience of ordering, and aggressive marketing strategies are currently driving growth in the online food delivery industry.

In this research paper we will consider the growth trends and its associated impacting factors with respect to one of major dominant players Swiggy in Indian food delivery market.

Swiggy was founded by the trio of Rahul Jaimini,

Sriharsha Majety and Nandan Reddy. Swiggy began its initial round of operations in Bengaluru. They focused specifically on Koramangala which is one of the upcoming neighborhoods in Bengaluru. They initially started delivering with just six delivery executives and with only 25 restaurants on its platform. Over a period of time, their business grew steadily with 6,000 delivery executives operating across Kolkata, Delhi, Mumbai, Hyderabad, Chennai and Pune at present. Swiggy's business model was born out of the need to create a seamless ordering and delivery experience for the customer, who wants a home delivery. Swiggy came out with an Online App whereby customers can order from any nearby restaurants through the click of a few buttons with both Cash on Delivery and Online payment options. Swiggy earns through a certain percentage of commissions that it receives from restaurants for getting them orders and a nominal delivery fee from customers who order below a minimum x amount, which varies from city to city.

LITERATURE REVIEW

According to Chavan *et al.*, (2015), digital restaurant uses smart phones to take customer orders. PDA interface was replaced with smart phones to provide customer user interface to view menu or track their orders. With secured login system, customers have the facility to view menu, place orders, track their orders, receive real time updates and make online payment and collect receipts from smart phone itself increasing customer comfort.

Bhandge *et al.*, (2015) proposed an automated food ordering system which will not only enable used to give order without any personal interfacing but also will keep track of orders smartly. Digital ordering system was developed by means of android application. For Tablet and PCs this system was implemented. The front end was developed using JAVA (Khairunnisa *et al.*, 2009).

According to Bhargave *et al.*, (2013) ordering system will not only ease out customer operations and attract them but also will increase efficiency in restaurant's operation of taking orders and billing and the maintenance of it.

Dabholkar (1995), stated online well-designed ordering systems provide customers substantial control over the choice and amount of transaction which helps them to limit the amount of personal interaction they experience.

Hui & Bateson (1991), according to them increased

level of control by virtue of online food ordering system has been shown to lead to higher customer satisfaction and greater intent to use or recommend the service.

According to M. Hyde *et al.*, (2017), consumers are served with assorted platter of goods along with increasing amount of decision relevant information which influence them in purchasing. It also shows the effect of demographic variables on the buying behavior of consumers.

Objectives:

- To study the impact of those factors influencing the customers' behavior to make online payment for Swiggy Food Delivery System.
- To study the affinity towards online payment to Swiggy with reference to their demographic variables.

RESEARCH METHODOLOGY

Data collection methodology and sample plan

Research type: Empirical in nature.

Population: Customers who pay the money through e-payment to order food from Swiggy Food Delivery Service in Kolkata.

Research design: The study has been partly descriptive and partly analytical. The study is based on both primary and secondary data.

i) Primary data collection: Primary data was collected through a well-structured closed ended questionnaire based on 5 Point Likert Scale consisting of 15 questions from customers who were ordering food through Swiggy and uses e-payment.

ii) Secondary data collection: The data from secondary sources was collected through books, journals, research studies, internet sources.

Sampling Area: Kolkata (West Bengal, India)

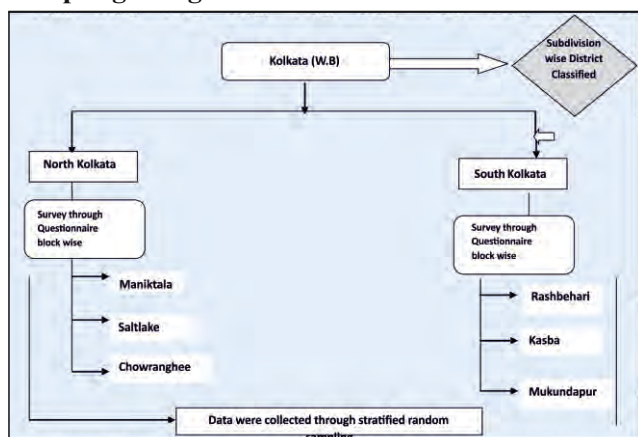
Sampling Frame: Selected Customer list from Swiggy Database.

Sample Units: E-payment Users of Swiggy.

Sample Size: 100

Sampling Method: Multistage sampling technique was used for this study. Based on the single district the subdivision has classified into 2 and each subdivision has 3 blocks. The District is divided into 2 Stratum: Stratum 1-North Kolkata, Stratum 2-South Kolkata. Each sub division was divided into 3 blocks. **Stratified random sampling** has been used to collect random data from the 2 Stratum.

Sampling Design



Data Analysis Methodology

The data collected from the survey is subject to data cleaning to identify missing value, data redundancy, sample characteristics and meet the assumptions of normality. Descriptive statistics are used to summarize the respondents' demography. To ensure the content validity and reliability we have used Cronbach's Alpha test and KMO and Bartlett's test.

Reliability test on 15 variables

Case Processing Summary

		N	%
Cases	Valid	100	100.0
	Excluded ^a	0	0.0
	Total	100	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	No. of Items
0.719	15

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy		0.765
Bartlett's Test of Sphericity	Approx. Chi-Square	329.624
	Df	105
	Sig.	0.000

From the above table we can say that since the result of both the tests are more than 70%, the data are both valid and reliable and we can use it for further analysis.

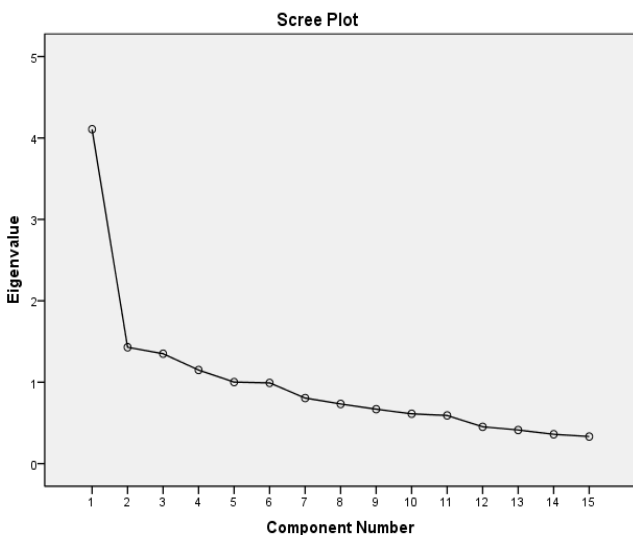
	Save_time	Expense	Transaction Speed	User Friendly	Security	Data Compromise	Cash Back	Referral Coupon	Payment through Portal	First Order	Digital Payment	Exact fare	Multi option payment	Life style	Reduces hurdle cash	
Correlation	Save_time	1	-0.398	0.254	0.38	0.214	0.235	0.387	0.273	0.103	0.027	0.378	0.205	0.369	0.303	0.316
	Expense	-0.398	1	-0.059	-0.194	0.037	-0.155	-0.168	-0.235	-0.079	-0.007	-0.244	-0.111	-0.091	-0.223	-0.209
	Transaction Speed	0.254	-0.059	1	0.159	0.274	0.172	0.357	0.21	0.058	0.084	0.283	0.259	0.167	0.267	0.272
	User Friendly	0.38	-0.194	0.159	1	0.234	0.38	0.258	0.263	0.128	0.006	0.472	0.301	0.406	0.26	0.415
	Security	0.214	0.037	0.274	0.234	1	0.15	0.248	0.157	0.075	-0.129	0.219	0.339	0.099	0.104	0.251
	Data Compromise	0.235	-0.155	0.172	0.38	0.15	1	0.392	0.152	0.042	-0.256	0.119	0.308	0.29	0.302	0.155
	Cash Back	0.387	-0.168	0.357	0.258	0.248	0.392	1	0.351	0.243	-0.176	0.303	0.125	0.233	0.207	0.085
	Referral Coupon	0.273	-0.235	0.21	0.263	0.157	0.152	0.351	1	0.162	0.082	0.306	0.16	0.299	0.24	0.268
	Payment through Portal	0.103	-0.079	0.058	0.128	0.075	0.042	0.243	0.162	1	-0.165	0.274	-0.032	0.143	0	-0.005
	First Order	0.027	-0.007	0.084	0.006	-0.129	-0.256	-0.176	0.082	-0.165	1	-0.104	-0.182	0.123	-0.127	0.08
	Digital Payment	0.378	-0.244	0.283	0.472	0.219	0.119	0.303	0.306	0.274	-0.104	1	0.277	0.318	0.232	0.314
	Exact fare	0.205	-0.111	0.259	0.301	0.339	0.308	0.125	0.16	-0.032	-0.182	0.277	1	0.186	0.357	0.283
	Multi option payment	0.369	-0.091	0.167	0.406	0.099	0.29	0.233	0.299	0.143	0.123	0.318	0.186	1	0.198	0.203
	Life style	0.303	-0.223	0.267	0.26	0.104	0.302	0.207	0.24	0	-0.127	0.232	0.357	0.198	1	0.419
	Reduces hurdle cash	0.316	-0.209	0.272	0.415	0.251	0.155	0.085	0.268	-0.005	0.08	0.314	0.283	0.203	0.419	1
Sig. (1-tailed)	Save_time		0	0.005	0	0.016	0.009	0	0.003	0.153	0.396	0	0	0.001	0.001	
	Expense	0		0.279	0.026	0.357	0.062	0.047	0.009	0.217	0.473	0.007	0.135	0.184	0.013	0.019
	Transaction Speed	0.005	0.279		0.057	0.003	0.044	0	0.018	0.284	0.202	0.002	0.005	0.048	0.004	0.003
	User Friendly	0	0.026	0.057		0.01	0	0.005	0.004	0.102	0.477	0	0.001	0	0.004	0
	Security	0.016	0.357	0.003	0.01		0.068	0.006	0.059	0.228	0.101	0.014	0	0.165	0.151	0.006
	Data Compromise	0.009	0.062	0.044	0	0.068		0	0.066	0.338	0.005	0.118	0.001	0.002	0.001	0.062
	Cash Back	0	0.047	0	0.005	0.006	0		0	0.007	0.04	0.001	0.107	0.01	0.02	0.201
	Referral Coupon	0.003	0.009	0.018	0.004	0.059	0.066	0		0.053	0.209	0.001	0.056	0.001	0.008	0.003
	Payment through Portal	0.153	0.217	0.284	0.102	0.228	0.338	0.007	0.053		0.05	0.003	0.377	0.078	0.498	0.479
	First Order	0.396	0.473	0.202	0.477	0.101	0.005	0.04	0.209	0.05		0.151	0.035	0.112	0.103	0.215
	Digital Payment	0	0.007	0.002	0	0.014	0.118	0.001	0.001	0.003	0.151		0.003	0.001	0.01	0.001
	Exact fare	0.02	0.135	0.005	0.001	0	0.001	0.107	0.056	0.377	0.035	0.003		0.032	0	0.002
	Multi option payment	0	0.184	0.048	0	0.165	0.002	0.01	0.001	0.078	0.112	0.001	0.032		0.024	0.021
	Life style	0.001	0.013	0.004	0.004	0.151	0.001	0.02	0.008	0.498	0.103	0.01	0	0.024		0
	Reduces hurdle cash	0.001	0.019	0.003	0	0.006	0.062	0.201	0.003	0.479	0.215	0.001	0.002	0.021	0	

Total Variance Table

TOTAL VARIANCE EXPLAINED									
Section	Initial Eigen values			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.107	27.380	27.380	4.107	27.380	27.380	2.003	13.350	13.350
2	1.429	9.529	36.910	1.429	9.529	36.910	1.982	13.216	26.566
3	1.350	8.999	45.909	1.350	8.999	45.909	1.960	13.066	39.632
4	1.150	7.666	53.575	1.150	7.666	53.575	1.625	10.830	50.462
5	1.002	6.677	60.252	1.002	6.677	60.252	1.468	9.790	60.252
6	0.992	6.614	66.866						
7	0.805	5.369	72.235						
8	0.733	4.887	77.122						
9	0.668	4.456	81.578						
10	0.612	4.080	85.659						
11	0.592	3.944	89.603						
12	0.453	3.017	92.619						
13	0.413	2.756	95.375						
14	0.361	2.404	97.779						
15	0.333	2.221	100.000						

Scree Plot

The Scree Plot displays the number of Factors versus its corresponding Eigen Value, when no rotation is done, the Eigen values of the correlation matrix equal the variances of the factors.



The above scree plot shows that 5 factors are extracted from the graph after the factor analysis. Following Matrix showing the five important factors:

Rotated Component Matrix

	Rotated Component Matrix				
	Component				
	1	2	3	4	5
Save time		0.382	0.258	0.341	0.087
Expense	-0.762	0.082	-0.243	0.140	0.151
Transaction Speed	0.188		-0.068	0.248	0.261
User Friendly	0.262		0.120	-0.147	0.003
Security	-0.056		0.069	0.231	-0.275
Data Compromise	0.243	0.416	0.436	-0.290	-0.130
Cash Back	-0.062	0.253	0.450		0.119
Referral Coupon	0.180	-0.163		0.175	0.122
Payment through Portal	-0.135	0.279	0.465	-0.229	
First Order	0.116	-0.123	0.030	0.086	
Digital Payment	0.178	0.144		0.100	0.027
Exact fare		0.247	0.148	0.250	0.170
Multi option payment	0.195	0.023	0.061		-0.042
Life style		0.104	0.383	0.336	-0.146
Reduces hurdle cash		0.277	-0.102	0.044	0.302

Descriptions of 5 Factors

1) Customer Convenience: The product delivery and service accomplishment of Swiggy is designed and operationalized in such a way that it saves consumers time. Online payment for ordering food also reduces the hurdle of arranging cash. This eliminates the risk of giving any extra fare because we know sometimes when we have no change we must pay more than the price (Eskildsen & Kristensen, 2007).

2) Secured payment architecture: Swiggy maintains a unique and multi-tiered payment architecture. The payment architecture uses encrypted and coded technology for protecting the payment information of their customers from cyber criminals. Thus, the payment is delivered online without any hurdle. This helps in increasing trust ability of the consumer and helps in repeated ordering of food through online transaction (Carroll & Broadhead, 2001).

3) Strategy for referral coupon: Referral coupon is an attractive strategy for attracting the consumers. It helps in giving discount to the first-time users. This is a very smart idea where Swiggy incentivize the existing customers to advertise Swiggy Food Delivery to their friends and relatives. This not only helps in increasing order for food but also helps in increasing brand loyalty value and brand recognition.

4) Payment preference of the customers: Swiggy provides multiple options of online payment like payment by debit/credit card, use of online e-wallets like Paytm etc. Recently the payment portals and e-wallets have gained extensive popularity and have their own brand equity and secured status. This promotes consumer to order online via online payment through their preferential portal.

5) Discount by Portals: Swiggy has association with various payment portals and e-wallets for payment. Swiggy uses these associations to get discounts from payment portals and e-wallets and passes the same to their customer base. This incentivize customers to avail Swiggy app for online food ordering.

Analysis for Objective 2:

▪ ANOVA is used to check the association between the demographic variables of the customers availing Online Food Services and their payment preferences.

H_{0_1} : There is no association between **online payment behavior** and **Gender**.

H_{1_1} : There is an association between **online payment behavior** and **Gender**.

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
Customer Convenience	Between Groups	68.651	1	68.651	4.001	0.048
	Within Groups	1681.389	98	17.157		
	Total	1750.040	99			
Secured Payment Architecture	Between Groups	15.738	1	15.738	1.995	0.161
	Within Groups	773.222	98	7.890		
	Total	788.960	99			
Strategy for Referral Coupon	Between Groups	9.168	1	9.168	1.697	0.196
	Within Groups	529.342	98	5.401		
	Total	538.510	99			
Payment Preference of customers	Between Groups	0.015	1	0.015	0.004	0.952
	Within Groups	401.985	98	4.102		
	Total	402.000	99			
Discount by portals	Between Groups	1.420	1	1.420	0.403	0.527
	Within Groups	345.580	98	3.526		
	Total	347.000	99			

From the above analysis it is distinct that there is an association between **online payment behavior** and **Gender**. The p -value of one variable is <0.05 , so we can say that Alternative hypothesis is accepted.

H_{0_2} : There is no association between **online payment behavior** and **Age Group**.

H_{1_2} : There is an association between **online payment behavior** and **Age Group**.

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
Customer Convenience	Between Groups	269.043	5	53.809	3.415	0.007
	Within Groups	1480.997	94	15.755		
	Total	1750.040	99			
Secured Payment Architecture	Between Groups	51.375	5	10.275	1.309	0.267
	Within Groups	737.585	94	7.847		
	Total	788.960	99			
Strategy for Referral Coupon	Between Groups	93.988	5	18.798	3.975	0.003
	Within Groups	444.522	94	4.729		
	Total	538.510	99			
Payment Preference of customers	Between Groups	16.511	5	3.302	0.805	0.549
	Within Groups	385.489	94	4.101		
	Total	402.000	99			
Discount by portals	Between Groups	28.360	5	5.672	1.673	0.149
	Within Groups	318.640	94	3.390		
	Total	347.000	99			

From the above analysis there is an association between **online payment behavior** and **Age group**. The p -value of two variables is 0.007 and 0.003, so we can say that Alternative hypothesis is accepted.

H_{0_3} : There is no association between **online payment behavior** and **Education**.

H1₃: There is an association between **online payment behavior** and **Education**.

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
Customer Convenience	Between Groups	220.570	3	73.523	4.615	0.005
	Within Groups	1529.470	96	15.932		
	Total	1750.040	99			
Secured Payment Architecture	Between Groups	114.398	3	38.133	5.427	0.002
	Within Groups	674.562	96	7.027		
	Total	788.960	99			
Strategy for Referral Coupon	Between Groups	77.490	3	25.830	5.379	0.002
	Within Groups	461.020	96	4.802		
	Total	538.510	99			
Payment Preference of customers	Between Groups	38.476	3	12.825	3.387	0.021
	Within Groups	363.524	96	3.787		
	Total	402.000	99			
Discount by portals	Between Groups	3.096	3	1.032	0.288	0.834
	Within Groups	343.904	96	3.582		
	Total	347.000	99			

From the above analysis it is distinct that there is an association between **online payment behavior** and **Education**. The *p*-value of four variables is 0.005, 0.002, 0.002 and 0.021, so we can say that Alternative hypothesis is accepted.

H0₄: There is no association between **online payment behavior** and **Marital status**.

H1₄: There is an association between **online payment behavior** and **Marital status**.

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
Customer Convenience	Between Groups	343.129	3	114.376	7.804	0.000
	Within Groups	1406.911	96	14.655		
	Total	1750.040	99			
Secured Payment Architecture	Between Groups	101.368	3	33.789	4.718	0.004
	Within Groups	687.592	96	7.162		
	Total	788.960	99			
Strategy for Referral Coupon	Between Groups	108.655	3	36.218	8.089	0.000
	Within Groups	429.855	96	4.478		
	Total	538.510	99			
Payment Preference of customers	Between Groups	40.172	3	13.391	3.553	0.017
	Within Groups	361.828	96	3.769		
	Total	402.000	99			
Discount by portals	Between Groups	24.177	3	8.059	2.397	0.073
	Within Groups	322.823	96	3.363		
	Total	347.000	99			

From the above analysis it is distinct that there is an association between **online payment behavior** and **Marital Status**. The *p*-value of four variables is 0.000, 0.004, 0.000 and 0.017, so we can say that Alternative hypothesis is accepted.

H0₅: There is no association between **online payment behavior** and **Profession**.

H1₅: There is an association between **online payment behavior** and **Profession**.

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
Customer Convenience	Between Groups	567.470	6	94.578	7.438	0.000
	Within Groups	1182.570	93	12.716		
	Total	1750.040	99			
Secured Payment Architecture	Between Groups	134.539	6	22.423	3.187	0.007
	Within Groups	654.421	93	7.037		
	Total	788.960	99			
Strategy for Referral Coupon	Between Groups	100.416	6	16.736	3.553	0.003
	Within Groups	438.094	93	4.711		
	Total	538.510	99			
Payment Preference of customers	Between Groups	49.327	6	8.221	2.168	0.053
	Within Groups	352.673	93	3.792		
	Total	402.000	99			
Discount by portals	Between Groups	19.774	6	3.296	0.937	0.473
	Within Groups	327.226	93	3.519		
	Total	347.000	99			

From the above analysis it has been proven that there is an association between **Online payment behavior** and **Profession**. The *p*-value of three variables are 0.000, 0.007 and 0.003, so we can say that Alternative hypothesis is accepted.

H0₆: There is no association between **online payment behavior** and **Income**.

H1₆: There is an association between **online payment behavior** and **Income**.

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
Customer Convenience	Between Groups	297.946	4	74.487	4.873	0.001
	Within Groups	1452.094	95	15.285		
	Total	1750.040	99			
Secured Payment Architecture	Between Groups	59.938	4	14.984	1.953	0.108
	Within Groups	729.022	95	7.674		
	Total	788.960	99			
Strategy for Referral Coupon	Between Groups	100.903	4	25.226	5.476	0.001
	Within Groups	437.607	95	4.606		
	Total	538.510	99			
Payment Preference of customers	Between Groups	40.201	4	10.050	2.639	0.039
	Within Groups	361.799	95	3.808		
	Total	402.000	99			
Discount by portals	Between Groups	29.475	4	7.369	2.205	0.074
	Within Groups	317.525	95	3.342		
	Total	347.000	99			

From the above analysis it has been proven that there is an association between **online payment behavior** and **Profession**. The *p*-value of three variables are 0.001, 0.001 and 0.039, so we can say that Alternative hypothesis is accepted.

Results from objective 2

Sl. No	Study Factor	Variable Name	P-value
1	Gender	i. Customer Convenience	0.048
2	Age	i. Customer Convenience	0.007
		ii. Strategy for Referral Coupon	0.003
3	Education	i. Customer Convenience	0.005
		ii. Secured Payment Architecture	0.002
		iii. Strategy for Referral Coupon	0.002
		iv. Payment Preference of customers	0.021
4	Marital Status	i. Customer Convenience	0.000
		ii. Secured Payment Architecture	0.004
		iii. Strategy for Referral Coupon	0.000
		iv. Payment Preference of customers	0.017
5	Profession	i. Customer Convenience	0.000
		ii. Secured Payment Architecture	0.007
		iii. Strategy for Referral Coupon	0.003
6	Income	i. Customer Convenience	0.001
		ii. Strategy for Referral Coupon	0.001
		iii. Payment Preference of customers	0.039

CONCLUSION

- Ordering Food Online or through an App is a new concept in India, especially in Kolkata. We tried to find out in this research paper what are the factors that have a positive impact on this new concept and how are the demographic variables associated with it.
- The result shows that 5 factors have been extracted from 15 variables which influences customers' mode of payment preferences, they are:
 - Customer Convenience
 - Secured payment architecture
 - Strategy for referral coupon
 - Payment preference of the customers
 - Discount by Portals
- The survey conducted revealed a positive attitude and behavior towards E-payment while ordering Food Online through Swiggy App. The study also shows that there is significant association between online payment behaviors with respect to Demographic variables.
- This study will help the industry as well as the new entrepreneur to formulate marketing strategies in such a way that they can increase the volume of sale.

LIMITATION AND FUTURE SCOPE OF THE STUDY

Research is an ongoing process. The study was confined in and around Kolkata in the field of customer preferences and their perception of e-payment system about the Food Delivery apps Swiggy-

- In future, researchers can extend their area of study to other districts or even other states of India.
- In future, researchers can explore further with their innovative ideas and will continue to find more influencing factors which has an impact on online food delivery system.

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