

## ABSTRACT

One of the easiest method of payment is E-Payment System, it makes almost every individual's life comfortable, and for transactions it takes less efforts. Due to its advantages and facilities, E-Payment System is widely used in almost every developed and some of the developing countries. But even in this technological world Electronic Payment System is not so popular among majority of the persons and due to absence of opportunities E-Payment system is not yet implemented successfully in a lot of countries. And in Pakistan that is an emerging country, Electronic Payment System is not familiar among customers due to the constraints that E-Payment has given. According to Asian Development bank (ADB) report, only 5% population of Pakistan make transactions by using E-Payment system and remaining 95% population rely on cash on delivery (COD) method. Many of the people of Jamshoro still uses cash on delivery method (COD) for transactions and online purchasing. The study is focused on analysing customer awareness towards E-payment System, and to identify the constraints that are actually hurdles regarding Electronic Payment acceptance in the marketplace of Jamshoro city. Information was collected through survey questionnaire that was adopted from past papers related to this study. The questionnaire was distributed among the customers of Jamshoro. The sample size of study was 400. The results were analysed with the use of SPSS software. After analysing the results, it was found E-Payment System well known to most of the people, and Perceives ease of Use, Perceived Usefulness, Facilitating Conditions, Service Quality, and Technology Characteristic are the chief constraints that impacted of the acceptance of E-Payment. This study will be helpful to understand operational constraints that are actual boundaries towards E-Payment acceptance by identifying the actual usage of E-Payment among customers.

**Keywords:** Electronic Commerce (E-Commerce), Electronic Payment (E-Payment), TAM, UTAUT, TTF model