Attitude Of Customers Towards Selected Upi Applications With Special Reference To Coimbatore City

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ABSTRACT

The Unified Payment Interface (UPI) has significantly transformed the digital payment ecosystem in India, especially in regions like Coimbatore that consist of both urban and semi-urban populations. This study aims to analyze customer attitudes toward selected UPI applications — Google Pay, PhonePe, and Paytm — by examining factors such as ease of use, security, transaction speed, reliability, user interface, and trust. It also explores how demographic variables like age, income, education, and occupation influence customer preferences and usage patterns. A descriptive research design was adopted, using a well-structured questionnaire to collect primary data from users in the Coimbatore district. Secondary data was sourced from journals, articles, and previous studies. Analytical tools including simple percentage analysis, Likert scale analysis, ranking analysis, chi-square analysis, and t-test were used to interpret the collected data. The study seeks to identify the reasons why customers prefer or avoid using specific UPI apps, the problems they face, and their suggestions for improvement. It also tests the hypothesis that there is no significant relationship between gender and frequency of app usage. The research was conducted over a period from December 2024 to April 2025. Findings from this study are intended to provide actionable insights for app developers, financial institutions, and policymakers to enhance UPI adoption rates, address user concerns, and optimize the overall digital payment experience. However, the study is geographically limited to Coimbatore and may be influenced by self-reported data biases and sample size constraints.

KEYWORDS: Unified Payment Interface (UPI), Customer Attitudes, Digital Payment, Demographic Variables.

I INTRODUCTION

Marketing is a part of every business, organization, or venture since it helps connect products or services with potential buyers. Marketing involves a variety of activities, including market research, branding, advertising, and customer engagement. Marketing is not merely selling a product but creating value for consumers and building long-term relationships. Without marketing, even the most innovative products or services might not be noticed and lead to little growth and success. Marketing is all about understanding the customer's needs and how to satisfy them in an effective manner. Businesses must figure out who their customers are, develop compelling messages, and choose the most suitable channels through which to convey their value proposition. Marketing strategies may vary depending on the industry, market conditions, and customer requirements, but the intention is always one and the same: acquiring and retaining customers. Marketing is vital because it increases brand awareness, builds trust, and drives sales. In a competitive marketplace, businesses must differentiate themselves from others, and marketing provides the vehicle to do so. A sound marketing strategy makes customers not only aware of a brand but also prefer it over others. Good marketing also allows businesses to engage with their audience, understand their tastes, and adapt to changing market trends.

II OBJECTIVES OF THE STUDY

- To understand how customers in Coimbatore use selected UPI apps like Google Pay, PhonePe and Paytm.

III STATEMENT OF THE PROBLEM:

The rapid growth of Unified Payment Interface (UPI) applications has transformed the digital payments landscape in India. Especially in urban and semi-urban areas despite the increased use of UPI apps like Google Pay, PhonePe and Paytm, customer attitudes towards these platforms remain different. Factors such as security, convenience and User interface and trust It has a great influence on user preferences and satisfaction. Understanding the customer perspective is essential to improve the accessibility and efficiency of the digital payment system in the Coimbatore region. Which are areas with a mix of both urban and rural populations, etc. The aim is to examine whether demographic factors influence attitudes towards these platforms. These findings provide insights for app developers. Policy maker and financial institutions to increase adoption of digital payments and resolve user concerns.

IV RESEARCH METHODOLOGY TOOLS AND TECHNIQUE USED

The analysis has been made through the questionnaire.

- Chi-Square Analysis
- T Test Analysis

CHI-SQUARE ANALYSIS

Chi-Square is a statistical tool commonly used for testing the independence and goodness of fit. Testing independence determines whether two or more observations across two populations are dependent one another. Testing for goodness of fit determines an observed frequency distribution matches a theoretical distribution.

FORMULA

Chi-square = (Observed Value – Expected Value)2 / Expected Value Expected Value = Row Total * Column Total / Grand Total HYPOTHESIS

H0: There is no significant relationship between dependent variable and independent variable. H1: There is significant relationship between dependent variable and independent variable Significance value for chi-square is 0.05. If the calculated value is less than the table value, it is accepted. Else in another situation it is rejected.

T-TEST ANALYSIS

T-test is a statistical test used to compare the means of two groups to determine if they are significantly different from each other. It is commonly used in hypothesis testing when sample sizes are small, and the population standard deviation is unknown.

V LIMITATIONS OF THE STUDY

- **Geographic Scope**: This study is limited to Coimbatore District and these findings may not be representative of the views of customers in other areas.
- **Sample size:** Research results depend on the size and diversity of the sample. This may not cover all user demographics.
- **Self-reported data**: Survey and interview responses may be biased. This is because participants may not accurately reveal their true opinions or behavior.

VI ANALYSIS AND INTERPRETATION

CHI-SQUARE ANALYSIS

TABLE SHOWING THE RELATIONSHIP BETWEEN THE GENDER AND FREQUENCY OF APP USAGE

FREQUENCY OF UPI APP USAGE	GENDER OF THE RESPONDENTS		
	MALE	FEMALE	TOTAL
Daily	33	16	49
Weekly	14	12	26
Monthly	17	14	31
Occasionally	7	5	12
Never	2	0	2
TOTAL	73	47	120

The table shows that UPI app usage is higher among males compared to females across all frequency categories. A majority of respondents (49 out of 120) use UPI apps daily, with males (33) leading. Weekly and monthly usage is fairly balanced between genders, though still slightly higher among males. Very few respondents (only 2 males) reported never using UPI apps. Overall, UPI app adoption is high among both males and females, with males showing slightly greater frequency.

Degree of Freedom	4
Level of Significance	5%
Calculate Value	3.192
Tabulated Value	9.188

At 4 degrees of freedom and a 5% level of significance, the tabulated (critical) value is 9.188. The calculated value obtained is 3.192. Since the calculated value is less than the tabulated value, the null hypothesis is accepted. This means there is no significant association between the variables tested. Thus, the observed differences are likely due to chance.

T TEST ANALYSIS

TABLE SHOWING THE RELATIONSHIP BETWEEN INCOME LEVEL AND FREQUENCY OF USING UPI APPLICATIONS

	INCOME LEVEL	N	MEAN	STD. DEVIATION	STD. ERROR MEAN
FREQUENCY OF	1	24	1.71	1.083	.221
USING UPI APPLICATIONS	2	32	2.00	.984	.174

The table compares UPI app usage frequency between two income levels. Group 1 (N=24) has a mean usage score of 1.71, while Group 2 (N=32) has a slightly higher mean of 2.00. The standard deviation for both groups is relatively low, indicating less variation among respondents. The standard error values are small, suggesting reliable mean estimates. Overall, individuals with higher income levels seem to use UPI applications slightly more frequently.

F	sig.	t	df	sig. (2 tailed)	RESULT
.231	.632	-1.052	54	.298	SIGNIFICANT
		-1.037	46.948	.305	

The F-value is 0.231 with a significance of 0.632, indicating equal variances. The t-test result shows a t-value of -1.052 with 54 degrees of freedom and a p-value of 0.298. Since the p-value is greater than 0.05, the result is not statistically significant. This means there is no significant difference between the two groups compared. Therefore, any observed difference is likely due to chance.

VII FINDINGS

The Chi-square test shows that the calculated value (3.192) is less than the tabulated value (9.188) at 5% significance, so the alternative hypothesis is accepted, indicating a significant relationship between gender and frequency of UPI app usage. In the t-test analysis, income level and frequency of UPI usage were compared. The p-value (0.298) is greater than 0.05, meaning no significant difference exists between income levels in UPI app usage. Hence, gender influences UPI app usage more than income level. Overall, UPI app usage is common across all groups.

VIII SUGGESTIONS

Frequency of UPI App Usage by Gender of Respondents and highlight trends such as higher daily usage among males compared to females. Including percentages (e.g., 45% of males use UPI daily) and using visual tools like bar graphs would enhance clarity. Since the calculated chi-square value (3.192) is less than the tabulated value (9.188), the null hypothesis is not rejected, indicating no significant association between gender and UPI app usage. Comparison of UPI App Usage Frequency Based on Income Levels. Explain that the mean usage is slightly higher for higher income levels, but the t-test result (sig. = 0.298) shows no significant difference. Standard deviations are similar, showing consistent responses. Clearer visual and textual presentation would improve the overall interpretation.

IX CONCLUSION

Adopting UPI applications in Coimbatore has increased considerably due to their convenience and ease of use, with Google Pay and PhonePe emerging as the most popular platforms. However, security concerns, limited awareness about UPI's full capacity, and technical issues with transactions failures remain important challenges. While the tendency to shift towards digital payments, regional adaptation, increased customer support, and more educational outreach among consumers, is important for adoption, especially in rural areas. By addressing these issues, the UPI apps can improve the satisfaction of the user and expand their access, which can make digital payments more accessible and reliable for all areas of Coimbatore's population.

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