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A Study On Customer Satisfaction Towards Usage Of Google Pay Application With Special Reference To Trippur District

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ABSTRACT

The widespread adoption of digital payment applications has transformed financial transactions, with Google Pay becoming one of the leading platforms in this domain. This study explores customer satisfaction with the usage of the Google Pay application, focusing on factors such as ease of use, transaction efficiency, security, rewards, and customer service. Using a survey-based approach, data was collected from a diverse group of users to understand their experiences and perceptions. The analysis highlights the key factors influencing customer satisfaction, including the intuitive interface, reliability of transactions, and the security measures offered by the platform. Positive experiences, such as seamless payment processes and attractive cashback offers, are significant contributors to user satisfaction, while challenges such as technical glitches and occasional delays in customer support were noted.

Keywords: Google Pay, Customer satisfaction, Security, Transactions

1. INTRODUCTION

In recent years, digital payment platforms have emerged as transformative tools in the financial ecosystem, offering users a convenient, fast, and secure method for transactions. Among these platforms, Google Pay has established itself as one of the most popular and widely used applications globally, simplifying payments for millions of users. Its user-friendly interface, seamless integration with banking systems, and attractive features, such as rewards and cashbacks, have positioned Google Pay as a leader in the digital payment industry.

Customer satisfaction plays a pivotal role in the success and sustained growth of such applications. Understanding the needs, preferences, and challenges faced by users is essential for app developers and service providers to enhance user experiences and ensure customer loyalty. Factors such as ease of use, transaction speed, security, rewards, and customer support significantly impact user satisfaction and the adoption of digital payment platforms like Google Pay.

This study focuses on evaluating customer satisfaction with the usage of the Google Pay application. It aims to identify the key factors influencing user experiences, understand the demographic and behavioral characteristics of users, and explore potential challenges that may hinder customer satisfaction. The findings of this study will provide valuable insights into improving the features and services of Google Pay, thereby contributing to the broader goal of increasing digital payment adoption.

1.1 REVIEWS OF LITERATURE

Kohli & Singh (2022) Emerging technologies such as AI-driven analytics, voice-enabled payments, and enhanced security protocols are reshaping the digital payment landscape.

Sharma and Patel (2020) investigated user satisfaction with Google Pay in India. They found that factors such as ease of use, transaction speed, and customer support significantly influenced satisfaction levels among Indian users.

Rescuer F (2019), in his study analysed the varied factors which results in consumer satisfaction. The experimenter's main focus is on the satisfaction position of Google pay druggies. Experimenter has linked the explanations for dissatisfaction of consumer towards the e-wallets services and also the experimenter made a trouble to seek out suggestions to enhance the Google pay services of Google pay, due to simple access, increased operation of smart phone and cashless frugality.

Gupta and Singh (2019) focused on trust and security perceptions among Indian consumers using mobile payment apps like Google Pay. Their findings highlighted the importance of trust in the app's security features for ensuring user satisfaction.

2. GOOGLE PAY COMPANY PROFILE

Company Name: Google Pay

Parent Company: Google LLC (a subsidiary of Alphabet Inc.)

Founded: September 18, 2017 (as a merger of Android Pay and Google Wallet)

Headquarters: Mountain View, California, USA

Overview:

Google Pay (G Pay) is a digital payment platform that facilitates seamless online and offline financial transactions. It is designed to provide users with a simple, secure, and convenient method of making payments, transferring money, and managing financial activities. As a unified payment solution, Google Pay combines the functionalities of Android Pay and Google Wallet, offering a robust ecosystem for both individual users and businesses.

Vision and Mission:

Vision: To make financial transactions simple, secure, and accessible to everyone. **Mission**: To drive the global transition to digital payments, fostering economic inclusion and empowering users with innovative financial tools.

Key Features:

- **Unified Payments Interface (UPI) Integration**:

Widely used in India, Google Pay supports UPI, enabling real-time bank-to-bank transactions.

- **Contactless Payments**:

Facilitates NFC-based payments at retail stores.

- **Bill Payments**:

Allows users to pay utility bills, recharge mobile phones, and settle other recurring expenses.

- **Peer-to-Peer Transfers**:

Enables secure money transfers between users.

- **Rewards and Offers**:

Provides cashback, scratch cards, and exclusive discounts.

- **Business Solutions**:

Offers tools for merchants to accept payments via QR codes, UPI, and payment links.

Applications

Google Pay is ideal for:

- Quick and secure retail purchases.
- Simplified online shopping.
- Peer-to-peer payments, such as splitting bills or lending money.
- Managing loyalty programs and tracking spending patterns.

3. NEED FOR THE STUDY

Google Pay Application is an abstraction over standard payment transfer mechanism like IMPS. It helps to hide sensitive account information along with consumer convenient. Also, Google Pay Application is fast and does not involve the costs like debit card or net banking. By using statistics government and other bodies the study will approach to understand, discuss and bring out the issue relevant to the title. The study further extends and helps to develop an adding association with the guests through ultramodern services. Now all the aspects of economy such as commerce, trade, import, export, purchase and sale of goods is relying upon electronic banking services

3.1 STATEMENT OF THE PROBLEM

In the rapidly evolving landscape of digital payment solutions, understanding customer satisfaction towards the usage of specific applications is crucial for optimizing user experience and driving widespread adoption. Despite the increasing popularity of the Google Pay Application, there remains a need to explore and evaluate the satisfaction levels of users in specific geographic contexts, such as Trippur District. This study seeks to address this gap by examining the factors influencing customer satisfaction, including usability, security, convenience, customer support, and transaction efficiency. Additionally, it aims to identify any unique challenges or preferences among users in Trippur District that may impact their satisfaction and usage patterns. By providing insights into the strengths and weaknesses of the Google Pay Application from the perspective of Trippur District residents, this research endeavors to inform strategies for enhancing user satisfaction, improving service delivery, and ultimately fostering greater acceptance and utilization of digital payment technologies in the region.

3.2 OBJECTIVES

- To understand the customer satisfaction level with G- Pay
- To spot the preference of the consumers towards G- Pay
- To study issues faced while using Google Pay

3.3 LIMITATIONS OF STUDY

Every exploration is carried out under some limit and this exploration is not an impunity. Limitation of the study are summarized as follows

- The sample size of only 103 respondents was taken from the large population
- The inferences apply only to the respondents of Trippur District.

It is not applicable to any other place and cannot be generalized. Numerous people are down from net banking on the supposition that it is more precious than the traditional system of dealing with bank transaction.

4.SOURCES OF DATA

The data collected for this study is

- Primary data
- Secondary data

4.1 PRIMARY DATA

Primary data is collected from the questions were designed in a systematic manner, covering adequate and relevant aspects of the study. Survey was done with the help of online questionnaire.

4.2 SECONDARY DATA

Secondary data was collected from books, journals and websites.

5. RESEARCH METHODOLOGY

The research is adopted on non-probability sampling. The area of the study is limited to Trippur District. The sample size 103 respondents were from all age groups chosen randomly. It is conducted using convenient sampling method. To evaluate of the study, required data were collected from primary as well as secondary sources

5.1 TOOLS USED FOR THE STUDY

- Regression
- Correlation
- weighted average

5.1.1. REGRESSION

Regression analysis is a set of statistical methods used for the estimation of relationships between a dependent variable and one or more independent variables. It can be utilized to assess the strength of the relationship between variables and for modeling the future relationship between them

To find out the association between recommend Google pay to others and speed, security features, QR code.

Ho: There is no significant impact of recommending Google pay to others on the speed, security features, QR code of GPay

H1: There is significant impact of recommending Google pay to others on the speed, security features, QR code of GPay.

ANOVA [a]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	34.109	3	11.370	39.125	.000[b]
	Residual	28.479	98	.291		
	Total	62.588	101			

a. Dependent Variable: How 2 are you to recommend Google Pay to others?

b. Predictors: (Constant), Please Rate QR CODE scanning Google Pay on a scale? How 2 are you with the speed and efficiency of transactions using Google Pay? How would you rate the security features provided by Google Pay?

Coefficients [a]

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	.369	.215		1.715	.089
	How 2 are you with the speed and efficiency of transactions using Google Pay?	.676	.073	.677	9.233	.000
	How would you rate the security features provided by Google Pay?	.240	.105	.186	2.283	.025

	Please Rate QR CODE scanning Google Pay on a scale?	-.091	.102	-.071	-.888	.376
a. Dependent Variable: How 2 are you to recommend Google Pay to others?						

INFERENCE

From the above table, we find that the significant value is .025, which is greater than table value 0.05, so the Null hypothesis is accepted and Alternative hypothesis is rejected.

Therefore, there is no impact of recommending google pay to others and speed, security features, QR code.

5.1.2. CORRELATION

Correlation analysis, also known as bivariate, is primarily concerned with finding out whether a relationship exists between variables and then determining the magnitude and action of that relationship.

To find out the significance relation between Education Qualification and encounter technical issues or difficulties while using Google Pay.

Ho: There is no significance difference between Education Qualification and encounter technical issues or difficulties while using Google Pay.

H1: There is a significance difference between Education Qualification and encounter technical issues or difficulties while using Google Pay.

Correlations

		How often do you encounter technical issues or difficulties while using Google Pay?	Education Qualification
How often do you encounter technical issues or difficulties while using Google Pay?	Pearson Correlation	1	.017
	Sig. (2-tailed)		.868
	N	103	103
Education Qualification	Pearson Correlation	.017	1
	Sig. (2-tailed)	.868	
	N	103	103

INFERENCE:

From the above table, we find that the significant value is .868, which is greater than table value 0.05, so the Null hypothesis is accepted and Alternative hypothesis is rejected.

Therefore, there is no impact the encounter technical issues or difficulties while using Google Pay and Education Qualification.

5.1.3. WEIGHTED AVERAGE

To know about the factor based on the people influence on their perspectives

Factors		speed and efficiency of transaction	X1*W	reward and cash back offer	X2*W	customer support	X3*W	range of feature and services offered	X4*W
Weights	W	X1		X2		X3		X4	
Very satisfied	1	18	**18**	14	**14**	16	**16**	17	**17**
Satisfied	2	56	**112**	38	**76**	42	**84**	57	**114**
Neutral	3	25	**75**	34	**102**	42	**126**	25	**75**
Very dissatisfied	4	2	**8**	9	**36**	2	**8**	2	**8**
Dissatisfied	5	2	**10**	8	**40**	1	**5**	2	**10**
Total	15	103	**223**	103	**268**	103	**239**	103	**224**
Y = Sum(X*W)/Sum W			**14.8**		**17.8**		**15.9**		**14.9**
Rank			**4**		**1**		**2**		**3**

INFERENCE

- From the above table Reward and cashback got more weightage among other factors as 17.8 and it is considered as the important and influence on their investment decisions. So, it is ranked as highest.
- Among the influencing factor customer support, feature and service, speed and efficiency of transaction has been ranked as 2nd, 3rd, and 4th respectively.

6. SUGGESTION

In the competitive landscape of digital payment applications, ensuring customer satisfaction is paramount for the success of Google Pay. First and foremost, optimizing user experience is essential. This involves refining the app's interface to be intuitive and user-friendly, streamlining the payment process, and providing a seamless integration with various payment methods and merchants. Security is another critical aspect, requiring robust measures such as multi-factor authentication, encryption, and fraud detection to instill trust and confidence in users. Google Pay can enhance customer satisfaction, drive user adoption, and maintain its position as a leading digital payment solution in the market.

7. CONCLUSION

Google Pay has established itself as a reliable and efficient payment platform, significantly contributing to the digital payment revolution. The high levels of customer satisfaction indicate its success in meeting user expectations. However, continued efforts in addressing user concerns, improving customer support, and expanding merchant acceptance can solidify its position in the competitive digital payments industry. This study underscores the growing importance of digital payment solutions in today’s economy and highlights the need for continuous innovation and customer-centric strategies to sustain satisfaction and loyalty.

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