



A STUDY ON CUSTOMER SATISFACTION TOWARDS USAGE OF GOOGLE PAY APPLICATION WITH SPECIAL REFERENCE TO COIMBATORE CITY

***Dr.M.PARAMESWARI,**

Professor, Department of Commerce with CA, Hindusthan College of Arts & Science, Coimbatore – 641028.

****Mr.HARIHARASUDHAN K,**

III BCOM (CA), Department of Commerce with CA, Hindusthan College of Arts & Science, Coimbatore – 641028.

ABSTRACT

The ubiquitous nature of digital transactions has propelled the emergence of mobile payment applications as integral tools in modern financial ecosystems. Among these, Google Pay stands as a prominent player, offering users convenience, security, and efficiency. Understanding the intricate nuances of customer satisfaction towards such platforms is essential for fostering continued engagement and loyalty. The study employs a mixed-methods approach, combining quantitative surveys and qualitative interviews to gather comprehensive insights. Among these, Google Pay stands as a prominent player, offering users convenience, security, and efficiency. Understanding the intricate nuances of customer satisfaction towards such platforms is essential for fostering continued engagement and loyalty.

Keywords: Digital payments, Customer satisfaction, Google Pay, User Transactional convenience and Customer support.

INTRODUCTION

This introduction sets the stage for a comprehensive examination of customer satisfaction towards the Google Pay application. The ubiquity of smart phones, coupled with the increasing digitization of financial services, has propelled the rapid adoption of mobile payment solutions. In this context, Google Pay has garnered significant attention for its user-friendly interface, robust security measures, and integration with other Google services, positioning itself as a preferred choice for individuals seeking a

convenient and reliable payment solution. In the era of digital transformation, mobile payment applications have revolutionized the way individuals conduct financial transactions, offering unparalleled convenience and efficiency. Today's fast-paced world, where smart phones have become ubiquitous tools for everyday tasks, the adoption of mobile payment applications like Google Pay has skyrocketed. Offering users the ability to securely send and receive money, make purchases, and manage their finances with a few taps on their devices, Google Pay has become an integral part of many individuals' daily routines. However, amid the convenience and efficiency provided by such platforms, the quest for customer satisfaction remains ongoing.

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 Coimbatore City. 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 Coimbatore City 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 Coimbatore City 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.

OBJECTIVES OF THE STUDY

- To know the socio-economic factors of the respondents.
- To examine the purpose of using the Google Pay Application.
- To analyze the customer satisfaction on Google Pay Application.

REVIEW OF LITERATURE

- **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.
- **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.
- **Desai and Shah (2018)** explored factors driving the adoption and satisfaction with digital payment systems, including Google Pay, in India. They identified factors such as convenience, reliability, and transaction fees as key determinants of customer satisfaction. Service Quality and Customer Satisfaction in Mobile Banking Apps.

- **Manu Balachandran (2016)** UPI's success is a proof that India is moving mountains to user in a less-cash economy. But the scope of BHIM must be widened. BHIM should add more categories to the payment application for user engagement. UPI is the Refined and Finished product of IMPS and it is forecasted that at some stage, it could get merged with the NEFT system, operated under RBI guidelines.
- **Stitch Shewta (2015)** Appropriation of Cashless transactions by Consumers her investigations disclose to us computerized wallets are rapidly getting to be standard method of online Payment. Customers are embracing advanced wallets at end unfathomably quick pace, to a great extent because of comfort and convenience.

RESEARCH METHODOLOGY

Research methodology is a systematic way to solve research problems. The research design used for the study is descriptive study.

The Data Collected for this study is;

- **Primary Data**
- **Secondary Data**

SAMPLING DESIGN

The respondents for this study is students, employment level and business sectors. A convenient sampling size of 145 respondents has been randomly selected.

LIMITATIONS OF THE STUDY

The Sample size chosen is covered only in a portion of the population of Coimbatore City. Accuracy of the study is purely based on the information which is collected by the users.

ANALYSIS

TABLE 1.1: PERCENTAGE ANALYSIS

PARTICULARS	VARIABLES	FREQUENCY	PERCENTAGE (%)
Gender	Male	80	55
	Female	65	45
Age Group	18 -25	64	44
	25-35	45	31
	35-45	24	17
	Above 45	12	8
Educational Status	School Level	25	17
	Under Graduate	56	39
	Post Graduate	33	23
	Diploma	19	13
	Professional Degree	12	8
Occupational Status	Student	22	15
	Government Employee	30	21
	Private Employee	53	37
	Business	26	17
	Professional Work	14	10
Marital Status	Married	65	45
	Unmarried	80	55
Annual Income	Below ₹ 1,00,000	24	17
	₹ 1,00,001 - ₹ 2,50,000	43	30
	₹ 2,50,001 - ₹ 3,50,000	48	33
	Above ₹ 3,50,000	30	20

Sources: Primary Data

TABLE NO 1.2: WEIGHTED AVERAGE RANK ANALYSIS

FACTORS	HIGHLY SATISFIED	SATISFIED	NEUTAL	DISSATIFIED	HIGHLY DISSATIFIED	TOTAL	AVG	RANK
CASHLESS PAYMENTS	55	35	25	20	10	145		
W.S	275	140	75	40	10	540	3.72	III
TRANSACTION SPEED	48	36	29	20	12	145		
W.S	240	144	87	40	12	523	3.6	IV
SECURITY LEVEL	55	36	26	18	10	145		
W.S	275	144	78	36	10	543	3.74	II
OVERALL SATISFACTION	58	38	20	17	12	145		
W.S	290	152	60	34	12	548	3.77	I

Sources: Primary Data

TABLE 1.3: CHI-SQUARE ANALYSIS

The Chi-Square test is a statistical procedure for determining the difference between observed and expected data. This test can also be used to determine whether it correlates to the categorical variables in our data. It helps to find out whether a difference between two categorical variables is due to chance or a relationship between them.

RELATIONSHIP BETWEEN OCCUPATIONAL STATUS AND PURPOSE OF USING THE GOOGLE PAY APPLICATION.

Hypothesis:

H0: There is no significance association between occupational status and satisfaction of respondents using the Google pay applications.

H1: There is a significance association between occupational status and how satisfied are you with the purpose of using the Google pay applications.

CHI-SQUARE TEST

	VALUE	df	Asymp.sig(2-sides)
PEARSONCHI-SQUARE	11.049	8	.199
LIKELIHOODRATIO	11.839	8	.159
NOF.VALIDCASE	145		

SOURCE: COMPUTED VALUE BASED ON PRIMARY DATA

FINDINGS

The maximum (55%) of the respondents gender is Male,(44%) of the respondents age group is between 18-25,(39%) of the respondents educational status is under graduate,(37%) of the respondents occupational status is private employee,(55%) of the respondents marital status is unmarried, and (33%) of the respondents annual income is between ₹ 2,50,001 - ₹ 3,50,000.

The Weighted average rank analysis shows that (3.77%) of the respondents are satisfied with the overall satisfaction secured I rank and transaction speed is not satisfied with the average score of 3.60 among the respondents which secured fourth rank.

The above table showing Pearson chi-square value is 0.199 which is greater than the significant level 0.05. Hence as a result null hypothesis is accepted and alternative hypothesis is rejected. There is no significance between occupational status and using the Google pay applications of the respondents.

SUGGESTIONS

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.

CONCLUSION

Google Pay is making significant strides toward transforming India's payments industry. Mobile phones can now be utilized as the primary payment method for both making and receiving payments thanks to UPI. With the help of UPI and India's high intensity, any bank account holder can use a mobile phone to conduct digital transactions.UPI has made it possible for banks to interact with one another and has made it possible for different bank payment systems to work together. Google Pay has the potential to significantly boost financial inclusion in India and make a large portion of the population able to participate in the digital economy.

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