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A STUDY ON FACTORS INFLUENCING THE USAGE OF GPAY AMONG THE YOUTH IN ELANJI PANCHAYATH

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Abstract

In today's generation, youngsters tend to value money more than compared to previous generations whereby older generations were not interested in the materialistic world as the younger generations nowadays. The development of technology and technological advancement as made smartphone to become essential part of daily life of people. Smartphone are used as a source of communication device, socialized tool, entertainment, internet and even payment tool. Online payment apps with the support of mobile technology as allowed the owners of smartphone to carry out many financial transaction and identification implements. The present study examines the motivating factors behind the usage of GPay and to measure the challenges faced by them while using the GPay.

Key words: GPay, Online Payment, Motivation factors, Mobile Wallet, UPI, BHIM

Introduction

The demonetization resulted in tremendous growth in online payments. With the Govt. initiative such as Digital India and increased use of mobile and internet are means to exponential growth in use of online payment. This transformation towards online payments benefits in more transparency in transactions which empowers the country's economy. In recent days many changes took place in the payment system like mobile wallets, UPI and BHIM apps for smooth shift to online payments. The internet and smartphones are creating a revolution in the Indian economy to render any forms of service for users. This Revolution give birth to the payments apps and they are performing very smoothly for the users. Now a day's people are busy with their own work no one is free to move from their office hours this helps the app builders to include all types of service where users can sit in one place and spare a few seconds of their time to make their payments of household and other types of services. Features of payment apps made the user to enjoy the services of payments app. In the present scenario there is a growing importance of the payment apps as our economic

progress. Previous studies on this field done on mobile payment apps collectively. In this study the researcher try study UPI based GPay app and factors influencing its usage.

Statement of problem

Before the invention of mobile payments, people used to carry cash in their personal wallets for purchase. But the method of carrying cash is limited to a certain amount and it possesses some risk too. In the modern world the awareness about the online payments and various payment apps are increasing among the people, especially on youth. Previous studies are based on payment apps wholly. But, individual study of most used payment apps is not sufficient. So individual study on Apps is required to understand the situation correctly and identify the problems clearly. This study primarily focuses on analysing the usage of GPay and to identify the influencing factors behind the usage of apps.

Scope of the study

The study was conducted among the youth in Elanji Panchayat. This work was conducted to study the factors affecting the usage of online payment apps among youths in Elanji Panchayat. Influence factors are wide, here in this study covered most of the factors affecting motivation, challenging factors and examine the attitude of youth towards the use of GPay

Objectives of the study

Main objectives of this study are: -

- (I) To know the usage of GPay among the youth in Elanji Panchayat
- (II) To identify the motivating factors behind the usage of GPay among the youth in Elanji Panchayat
- (III) To analyse the challenges faced by them while using the GPay

Hypothesis

- (I) H_0 - Educational qualification and recommendation of GPay are independent.
- (II) H_0 - Frequency of usage of GPay and rewards and return on GPay are independent.
- (III) H_0 - Occupation and usage frequency of GPay are independent.
- (IV) H_0 - Monthly income and average amount of transaction on GPay are independent.

Rationale of the study

Today, Online payment apps adoption is happening so quickly and it will replace traditional payment options. So, it was necessary to understand the factors which influence the tremendous increase in the usage of online payment apps. The purpose of this study is to find out whether there is a general trend to use GPay more than banks own apps and other payment apps. So, in this study researcher aimed to identify the factors influencing the usage of GPay.

Population : The population of the study includes youth in Elanji Panchayat.

Sample Design : Sampling technique- The study used in convenient sampling method for selecting the sample. 50 youth are taken as samples conveniently from Elanji Panchayat

Type of data source

This study consists of both primary and secondary data. Primary data were collected by Questionnaire administrated through google form. Secondary data regarding the theoretical aspects of GPay and related topics collected from books, journals and from websites.

Tools for analysis and interpretation

In this study frequency, percentages tables, cross tabulation and chi-square for analysing the primary data. The analysis is done with the help of SPSS. The analysed data were presented in tables and graphs in simplified and attractive.

Review of literature

Niina Mallat (2007), in his study “Exploring Consumer Adoption of Mobile Payments” mobile payments to be mostly compatible with digital content and service purchases and to complement small value cash payments. Study suggests that the relative advantages of mobile payments include time and place independence and availability. The findings suggest that the relative advantages of mobile payments are related to the specific benefits provided by the new mobile technology; time and place independent payments, remote and ubiquitous access to payment services, and the possibility to avoid queuing and complement cash payments.

Ninh Nguyen (2016), In his study “Predicting Consumer Intention to Use Mobile Payment Services” states that the results contribute to the evolving literature, and suggest that mobile payment service providers should particularly focus on building up consumer trust, and making their services clear, understandable and easy to use. He further implicates that the mobile service providers should particularly focus on building trust and making their payment services easy to use. In order to enhance trust, service providers should increase services’ security and reliability, reduce transaction errors, and protect consumers’ privacy. In order to enhance trust, service providers should increase services’ security and reliability, reduce transaction errors and protect consumers’ privacy.

Analysis and Discussions

1 Introduction

The study was conducted with the objective of analysing the factors influencing the usage of GPay among youth. Both primary and secondary data are used in this study. Primary data were collected by questionnaire. Secondary data were collected books, journals and internet. Percentages, tables, chi-square with the help of SPSS are used for the analysis of the data. Initially, Cronbach’s Alpha test has been conducted for assessing the reliability of the scale used in this study. A descriptive statistic of the collected data is made and the characteristics of each item have been evaluated.

2 Reliability Analysis

Reliability is the overall consistency of a measure. A measure is said to have high reliability, if it produces similar results under consistent conditions.

Table 1 - Cronbach's Alpha test

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.843	.798	50

Source: Primary Data (SPSS Output)

Cronbach's Alpha is a measure of internal consistency, that is, how closely related a set of items are, as a group. It is considered to be a measure of scale reliability. Value higher than 0.60 is considered as acceptable. Then, data is reliable. As, Cronbach's Alpha of the scale is identified as 0.798 data is reliable. Cronbach's Alpha, based on standardised items is 0.798, it can be concluded that, data is highly consistent too.

3 Gender of the respondents

Table 2
Classification of respondents on the basis of Gender

	Frequency	Percent	Valid Percent	Cumulative Percent
Male	31	62.0	62.0	62.0
Female	19	38.0	38.0	100.0
Total	50	100.0	100.0	

Source: Primary Data (SPSS Output)

Table 2 shows the gender of respondents. 62 percent of respondents are male and rest are female. Hence, the sample size seems to be male dominant

4 Educational Qualification

Table 3
Classification of respondents on the basis of Education

	Frequency	Percent	Valid Percent	Cumulative Percent
Degree	18	36.0	36.0	36.0
PG	21	42.0	42.0	78.0
Professional Course	11	22.0	22.0	100.0
Total	50	100.0	100.0	

Source: Primary Data (SPSS Output)

The above table exhibits that educational qualification of the respondents. Most of the respondents have PG qualified, its about 42 percent of total sample. Then, 36 percent of Degree qualified respondents and 22 percent

of professional course. And a cumulative percent of 78 in case both degree and PG qualified respondents combined.

5. Occupation

Table 4
Classification of respondents on the basis of Occupation

	Frequency	Percent	Valid Percent	Cumulative Percent
Student	31	62.0	62.0	62.0
Employee	13	26.0	26.0	88.0
Entrepreneur	1	2.0	2.0	90.0
Other	5	10.0	10.0	100.0
Total	50	100.0	100.0	

Source: Primary Data (SPSS Output)

Most of the respondents lie in the occupation category of students that is 62 percent. 26 percent lays in the category of employees, 2 percent in the category of entrepreneur, and rest of 10 percent in the category of others. The respondents include person from rural and urban areas of Elanji locality. Employees and student category constitute 88 percent of the respondents.

6.Monthly Income

Table 5
Monthly Income Wise Classification of respondents

	Frequency	Percent	Valid Percent	Cumulative Percent
0 - 10,000	34	68.0	68.0	68.0
10,000 - 30,000	13	26.0	26.0	94.0
30,000 - 50,000	3	6.0	6.0	100.0
Total	50	100.0	100.0	

Source: Primary Data (SPSS Output)

Among 50 respondents, 68% of the respondents have an income below 10,000 and 26% are belonging to the income category of between '10,000 -30,000'. Lowest frequently category of 30,000 and above. 94 percent of respondents' monthly income below 30,000.

7. Use of banks own app on mobile phone

Table 6
Do you use bank's app on smart phone

	Frequency	Percent	Valid Percent	Cumulative Percent
No	7	14.0	14.0	14.0
Yes	43	86.0	86.0	100.0
Total	50	100.0	100.0	

Source: Primary Data (SPSS Output)

Table 6 shows use of banks own app on mobile phones. About 86 percent of respondents use banks own app in their mobiles. And only 14 percent of respondents not using banks own mobile app.

8. Usage of apps other than banks own app

Table 7
Usage of other apps

		Responses		Percent of Cases
		N	Percent	
Third Party Payment Apps	Google Pay (GPay / Tez)	50	44.2%	100.0%
	PhonePe Use	23	20.4%	46.0%
	Paytm Use	23	20.4%	46.0%
	Samsung Pay Use	1	0.9%	2.0%
	Amazon Pay Use	9	8.0%	18.0%
	BHIM Use	4	3.5%	8.0%
	Other	3	2.7%	6.0%
Total		113	100.0%	226.0%

Source: Primary Data (SPSS Output)

The above table shows that 100 percent of respondents use GPay, because the study is conducted among GPay users. Each 20.4 percent of the respondents use both PhonePe and Paytm in their phones. The data further reveals that 8 percent of them use amazon pay, 3.5 percent of them use BHIM app. Rest of the percentage use other apps including Samsung Pay.

9. How often you use GPay

Table 8
How often you use GPay

	Frequency	Percent	Valid Percent	Cumulative Percent
Rarely	6	12.0	12.0	12.0
Monthly	18	36.0	36.0	48.0
Weekly	20	40.0	40.0	88.0
Daily	6	12.0	12.0	100.0
Total	50	100.0	100.0	

Source: Primary Data (SPSS Output)

The above table depicts that the usage time of GPay by respondents. Most of them use Google pay weekly which is 40 percent of respondents. 36 percent of them use Google pay monthly, 12 percent of them use on daily basis. Rest of the 12 percent use the app rarely.

10. Average amount of transaction in GPay

Table 9
What is the average amount of transaction in GPay

	Frequency	Percent	Valid Percent	Cumulative Percent
Less than 1,000	26	52.0	52.0	52.0
1,000 - 5,000	17	34.0	34.0	86.0
Above 5,000	7	14.0	14.0	100.0
Total	50	100.0	100.0	

Source: Primary Data (SPSS Output)

Most of them in the category of less than 1,000, which is 52 percent of total respondents. Then, 34 percent of them transfer an average category between 1,000 and 5000. Both this category constitutes 86 percent of the respondents. Rest of the 14 percent of respondents comes under above 5,000 rupees average.

11. Purpose of using GPay

Table 10
Purpose of using GPay

	Responses		Percent of Cases
	N	Percent	
Purpose of using GPay Fund Transfer	43	19.6%	86.0%
Electricity, water bill payment	29	13.2%	58.0%
Phone recharge	39	17.8%	78.0%
DTH Recharge	38	17.4%	76.0%
Balance Check	30	13.7%	60.0%
Dummy transfer to earn gifts and rewards	15	6.8%	30.0%
Purchasing	16	7.3%	32.0%
Hotel, Travel ticket booking	9	4.1%	18.0%
Total	219	100.0%	438.0%

Source: Primary Data (SPSS Output)

The above Table shows the purpose of GPay usage. 86 percent of the responds use GPay for fund transfer purpose. 78 Percent of respondents use for phone recharge, 76 percent for DTH recharge. Electricity bill payments and balance check are 58 percent and 60 percent respectively. 30 percent of respondents used for making dummy transfer to earn profit. About 32 percent of respondents used for purchasing and 18 percent of respondents used for ticket booking.

12. Gifts and rewards from GPay

Table 11
Do you get gifts, rewards etc from GPay

	Frequency	Percent	Valid Percent	Cumulative Percent
Not even that	5	10.0	10.0	10.0
Not yet other than join time cash back	4	8.0	8.0	18.0
Only a couple of times	24	48.0	48.0	66.0
Maximum 3 out of 10 scratch card	14	28.0	28.0	94.0
Frequently	3	6.0	6.0	100.0
Total	50	100.0	100.0	

Source: Primary Data (SPSS Output)

48 percent of respondents get rewards and cash backs only a couple of times. 28 percent of respondents get maximum of 3 out of 10 scratch cards. 10 percent of respondents tells that they don't even get a single cash back. 8 percent of respondents have got only join time cash back. Rest of the 6 percent of respondents said that they got rewards frequently.

13. Do you recommend GPay to others

Table 12
Do you recommend GPay to others

	Frequency	Percent	Valid Percent	Cumulative Percent
Not Recommend	1	2.0	2.0	2.0
Less Recommend	1	2.0	2.0	4.0
Moderately Recommend	7	14.0	14.0	18.0
Highly Recommended	29	58.0	58.0	76.0
Very Highly Recommended	12	24.0	24.0	100.0
Total	50	100.0	100.0	

Source: Primary Data (SPSS Output)

The above Table depicts that 58 percent of respondents highly recommend to others. 24 percent of respondents very highly recommend, a combined 82 percent of respondents either highly recommend or very highly recommend GPay to others. Only 4 percent of respondents either less recommend or not recommend GPay to others.

14. Motivating factors of GPay

Motivating factors interpreted in Table 14.13.1 and its subdivisions.

14.1 Peers

Table 14.13.1 Peers

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Disagree	4	8.0	8.0	8.0
Disagree	5	10.0	10.0	18.0
Neutral	17	34.0	34.0	52.0
Agree	16	32.0	32.0	84.0
Strongly Agree	8	16.0	16.0	100.0
Total	50	100.0	100.0	

Source: Primary Data (SPSS Output)

Among the 50 respondents 34 percent of respondents have no response by giving a neutral response. 32 percent of respondents agree that peers are one the motivating factor. 16 percent of respondents are strongly agreed that they are motivated by peers. A cumulative 18 percent of respondents either disagree or strongly disagree peers have motivation role in the GPay usage.

14.2 Rewards, Gifts, Coupons etc...

Table 14.14.2 Get Reward, Gifts, Coupons etc...

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Disagree	3	6.0	6.0	6.0
Disagree	7	14.0	14.0	20.0
Neutral	1	2.0	2.0	22.0
Agree	29	58.0	58.0	80.0
Strongly Agree	10	20.0	20.0	100.0
Total	50	100.0	100.0	

Source: Primary Data (SPSS Output)

Table shows gifts, rewards, coupons etc... as a motivating factor in GPay usage. 22 percent of respondents have no response by giving a neutral response. 58 percent of respondents agree that gifts and rewards are one the motivating factor. 20 percent of respondents are strongly agreed that they are motivated by gifts and rewards. A cumulative 20 percent of respondents either disagree or strongly disagree gifts, rewards, coupons etc... have motivation role in the GPay usage.

14.3 Ease of use

Table 14.15.3
Ease of use

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Disagree	1	2.0	2.0	2.0
Disagree	2	4.0	4.0	6.0
Neutral	2	4.0	4.0	10.0
Agree	18	36.0	36.0	46.0
Strongly Agree	27	54.0	54.0	100.0
Total	50	100.0	100.0	

Source: Primary Data (SPSS Output)

Table 14.15.3 ease of use as a motivating factor in GPay usage. 4 percent of respondents have no response by giving a neutral response. 36 percent of respondents agree that ease of use as a one the motivating factor. 54 percent of respondents are strongly agreed that they are motivated by ease of use. A cumulative 6 percent of respondents either disagree or strongly disagree ease of use as a have motivation role in the GPay usage.

14.4 Necessity

Table 14.16.4
Necessity

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Disagree	1	2.0	2.0	2.0
Disagree	4	8.0	8.0	10.0
Neutral	7	14.0	14.0	24.0
Agree	22	44.0	44.0	68.0
Strongly Agree	16	32.0	32.0	100.0
Total	50	100.0	100.0	

Source: Primary Data (SPSS Output)

14 percent of respondents have no response by giving a neutral response. 44 percent of respondents agree that necessity as a one the motivating factor. 32 percent of respondents are strongly agreed that they are motivated by necessity. A cumulative 10 percent of respondents either disagree or strongly disagree necessity as a have motivation role in the GPay usage.

14.5 Cost free transaction

Table 14.17.5
Cost free transaction

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Disagree	1	2.0	2.0	2.0
Disagree	2	4.0	4.0	6.0
Neutral	1	2.0	2.0	8.0
Agree	21	42.0	42.0	50.0
Strongly Agree	25	50.0	50.0	100.0
Total	50	100.0	100.0	

Source: Primary Data (SPSS Output)

The above table shows that cost free transaction as a motivating factor in GPay usage. 2 percent of respondents have no response by giving a neutral response. 42 percent of respondents agree that cost free transaction as a one of the motivating factors. 50 percent of respondents are strongly agreed that they are motivated by cost free transaction. A cumulative 6 percent of respondents either disagree or strongly disagree cost free transaction as a have motivation role in the GPay usage.

14.6 Time saving

Table 14.18.6
Time saving

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Disagree	2	4.0	4.0	4.0
Disagree	1	2.0	2.0	6.0
Neutral	1	2.0	2.0	8.0
Agree	12	24.0	24.0	32.0
Strongly Agree	34	68.0	68.0	100.0
Total	50	100.0	100.0	

Source: Primary Data (SPSS Output)

Out of 2 percent of respondents have no response by giving a neutral response. 24 percent of respondents agree that time saving as a one of the motivating factors. 68 percent of respondents are strongly agreed that they are motivated by time saving. A cumulative 6 percent of respondents either disagree or strongly disagree time saving as a motivation factor in the GPay usage.

14.7 Security

Table 14.19.7

Security

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Disagree	2	4.0	4.0	4.0
Disagree	3	6.0	6.0	10.0
Neutral	10	20.0	20.0	30.0
Agree	20	40.0	40.0	70.0
Strongly Agree	15	30.0	30.0	100.0
Total	50	100.0	100.0	

Source: Primary Data (SPSS Output)

Among 50 respondents 20 percent of respondents have no response by giving a neutral response. 40 percent of respondents agree that security as a one of the motivating factors. 30 percent of respondents are strongly agreed that they are motivated by security. A cumulative 10 percent of respondents either disagree or strongly disagree security as a motivation factor in the GPay usage.

14.8 Availability

Table 14.20.8

24/7 Availability

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	3	6.0	6.0	6.0
Disagree	4	8.0	8.0	14.0
Neutral	1	2.0	2.0	16.0
Agree	13	26.0	26.0	42.0
Strongly Agree	29	58.0	58.0	100.0
Total	50	100.0	100.0	

Source: Primary Data (SPSS Output)

Table 14.20.8 observes that 24 x 7 availability as a motivating factor in GPay usage. 2 percent of respondents have no response by giving a neutral response. 26 percent of respondents agree that 24 x 7 availability as a one of the motivating factors. 58 percent of respondents are strongly agreed that they are motivated by 24 x 7 availability. A cumulative 20 percent of respondents either disagree or strongly disagree 24 x 7 availability as a motivation factor in the GPay usage.

14.9 Media/ Advertisement

Table 14.21.9
Media / Advertisement

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Disagree	7	14.0	14.0	14.0
Disagree	7	14.0	14.0	28.0
Neutral	17	34.0	34.0	62.0
Agree	16	32.0	32.0	94.0
Strongly Agree	3	6.0	6.0	100.0
Total	50	100.0	100.0	

Source: Primary Data (SPSS Output)

34 percent of respondents have no response by giving a neutral response. 32 percent of respondents agree that media and advertisement as a one of the motivating factors. 6 percent of respondents are strongly agreed that they are motivated by media and advertisement. A cumulative 28 percent of respondents either disagree or strongly disagree media and advertisement as a motivation factor in the GPay usage.

14.10 Privacy

Table 14.22.10
Privacy

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Disagree	2	4.0	4.0	4.0
Disagree	3	6.0	6.0	10.0
Neutral	5	10.0	10.0	20.0
Agree	23	46.0	46.0	66.0
Strongly Agree	17	34.0	34.0	100.0
Total	50	100.0	100.0	

Source: Primary Data (SPSS Output)

10 percent of respondents have no response by giving a neutral response. 46 percent of respondents agree that privacy as a one of the motivating factors. 34 percent of respondents are strongly agreed that they are motivated by privacy. A cumulative 10 percent of respondents either disagree or strongly disagree privacy as a motivation factor in the GPay usage.

15 Challenging factors of GPay

Challenging factors are interpreted with the use of Table 4.15 and its subdivisions.

15.1 Privacy

Table 15.23.1

Privacy

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Disagree	7	14.0	14.0	14.0
Disagree	18	36.0	36.0	50.0
Neutral	8	16.0	16.0	66.0
Agree	16	32.0	32.0	98.0
Strongly Agree	1	2.0	2.0	100.0
Total	50	100.0	100.0	

Source: Primary Data (SPSS Output)

16 percent of respondents have no response by giving a neutral response. 32 percent of respondents agree that privacy as a one of the challenging factors. 2 percent of respondents are strongly agreed that they faced privacy as a challenge. A cumulative 50 percent of respondents either disagree or strongly disagree privacy as a challenging factor in the GPay usage.

15.2 Security

Table 15.24.2 Security

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Disagree	8	16.0	16.0	16.0
Disagree	17	34.0	34.0	50.0
Neutral	5	10.0	10.0	60.0
Agree	18	36.0	36.0	96.0
Strongly Agree	2	4.0	4.0	100.0
Total	50	100.0	100.0	

Source: Primary Data (SPSS Output)

The above table depicts that 10 percent of respondents have no response by giving a neutral response. 36 percent of respondents agree that security as a one of the challenging factors. 4 percent of respondents are strongly agreed that they faced security as a challenge. A cumulative 50 percent of respondents either disagree or strongly disagree security as a challenging factor in the GPay usage.

15.3 Customer Support

Table 15.25.3
Customer Support

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Disagree	2	4.0	4.0	4.0
Disagree	17	34.0	34.0	38.0
Neutral	17	34.0	34.0	72.0
Agree	12	24.0	24.0	96.0
Strongly Agree	2	4.0	4.0	100.0
Total	50	100.0	100.0	

Source: Primary Data (SPSS Output)

Table 15.25.3 shows that 34 percent of respondents have no response by giving a neutral response. 24 percent of respondents agree that customer support as a one of the challenging factors. 4 percent of respondents are strongly agreed that they faced customer support as a challenge. A cumulative 38 percent of respondents either disagree or strongly disagree customer support as a challenging factor in the GPay usage.

15.4 Customisation

Table 15.26.4
Customisation

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Disagree	5	10.0	10.0	10.0
Disagree	15	30.0	30.0	40.0
Neutral	17	34.0	34.0	74.0
Agree	13	26.0	26.0	100.0
Total	50	100.0	100.0	

Source: Primary Data (SPSS Output)

34 percent of respondents have no response by giving a neutral response. 26 percent of respondents agree that customisation as a one of the challenging factors. None of the respondents are strongly agreed to customisation as a challenge. A cumulative 40 percent of respondents either disagree or strongly disagree customisation as a challenging factor in the GPay usage.

15.5 Technical Issues

Table 15.27.5
Technical Issues

	Frequency	Percent	Valid Percent	Cumulative Percent
Disagree	10	20.0	20.0	20.0
Neutral	6	12.0	12.0	32.0
Agree	17	34.0	34.0	66.0
Strongly Agree	17	34.0	34.0	100.0
Total	50	100.0	100.0	

Source: Primary Data (SPSS Output)

12 percent of respondents have no response by giving a neutral response. 34 percent of respondents agree that technical issues as a one of the challenging factors. 34 percent of the respondents are strongly agreed to customisation as a challenge. 40 percent of respondents disagreed and no one strongly disagree technical issues as a challenging factor in the GPay usage

15.6 Delay in transaction

Table 15.28.6
Delay in Transactions

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Disagree	2	4.0	4.0	4.0
Disagree	9	18.0	18.0	22.0
Neutral	6	12.0	12.0	34.0
Agree	28	56.0	56.0	90.0
Strongly Agree	5	10.0	10.0	100.0
Total	50	100.0	100.0	

Source: Primary Data (SPSS Output)

12 percent of respondents have no response by giving a neutral response. 56 percent of respondents agree that delay in transaction as a one of the challenging factors. 10 percent of respondents are strongly agreed that they faced delay in transaction as a challenge. A cumulative 22 percent of respondents either disagree or strongly disagree that delay in transaction as a challenging factor in the GPay usage.

15.7 Complex User Interface

Table 15.29.7
Complex User Interface

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Disagree	10	20.0	20.0	20.0
Disagree	17	34.0	34.0	54.0
Neutral	12	24.0	24.0	78.0
Agree	10	20.0	20.0	98.0
Strongly Agree	1	2.0	2.0	100.0
Total	50	100.0	100.0	

Source: Primary Data (SPSS Output)

24 percent of respondents have no response by giving a neutral response. 20 percent of respondents agree that complex user interface as a one of the challenging factors. 2 percent of respondents are strongly agreed that they faced complex user interface as a challenge. A cumulative 54 percent of respondents either disagree or strongly disagree that complex user interface as a challenging factor in the GPay usage.

16 Attitude towards GPay

Attitude towards GPay is interpreted with the help of frequency and percentages. There are some statements given based on that response on statement attitude is determined. First six statements are in positive nature and remaining 3 statements have negative nature.

16.1 It is important to me develop regular pattern of using GPay

Table 16.30.1
It is important me to develop regular pattern of using GPay

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Disagree	2	4.0	4.0	4.0
Disagree	10	20.0	20.0	24.0
Neutral	16	32.0	32.0	56.0
Agree	18	36.0	36.0	92.0
Strongly Agree	4	8.0	8.0	100.0
Total	50	100.0	100.0	

Source: Primary Data (SPSS Output)

36 percent respondents agree to the statement and 8 percent strongly agreed on that. A cumulative 24 percent of respondents either strongly disagreed or disagreed. 32 percent having no specific response.

16.2 Using GPay and UPI based apps necessary for better money management and liquidity

Table 16.31.2
Using GPay and UPI based apps necessary for better money management and liquidity

	Frequency	Percent	Valid Percent	Cumulative Percent
Disagree	6	12.0	12.0	12.0
Neutral	2	4.0	4.0	16.0
Agree	35	70.0	70.0	86.0
Strongly Agree	7	14.0	14.0	100.0
Total	50	100.0	100.0	

Source: Primary Data (SPSS Output)

Table 16.31.2 shows the response towards the statement 'Using GPay and UPI based apps necessary for better money management and liquidity'. 70 percent respondents agree to the statement and 14 percent strongly agreed on that. A cumulative 16 percent of respondents either strongly disagreed or disagreed. 4 percent having no specific response.

16.3 Using GPay reduced my transaction cost

Table 16.32.3
Using GPay reduced my transaction cost

	Frequency	Percent	Valid Percent	Cumulative Percent
Disagree	3	6.0	6.0	6.0
Neutral	7	14.0	14.0	20.0
Agree	21	42.0	42.0	62.0
Strongly Agree	19	38.0	38.0	100.0
Total	50	100.0	100.0	

Source: Primary Data (SPSS Output)

Table 16.32.3 exhibits that the response towards the statement 'Using GPay reduced my transaction cost'. 42 percent respondents agree to the statement and 38 percent strongly agreed on that. A cumulative 6 percent of respondents disagreed. 14 percent having no specific response.

16.4 Making dummy transactions will help to earn more rewards

Table 16.33.4
Making dummy transactions will help to earn more rewards

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Disagree	6	12.0	12.0	12.0
Disagree	4	8.0	8.0	20.0
Neutral	13	26.0	26.0	46.0
Agree	20	40.0	40.0	86.0
Strongly Agree	7	14.0	14.0	100.0
Total	50	100.0	100.0	

Source: Primary Data (SPSS Output)

Table 16.33.4 illustrates the response towards the statement 'Making dummy transactions will help to earn more rewards. 40 percent respondents agree to the statement and 14 percent strongly agreed on that. A cumulative 20 percent of respondents either strongly disagreed or disagreed. 26 percent having no specific response.

16.5 GPay protect my privacy and not disclosing sensitive information

Table 16.34.5
GPay protect my privacy and not disclosing sensitive information

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Disagree	1	2.0	2.0	2.0
Disagree	4	8.0	8.0	10.0
Neutral	13	26.0	26.0	36.0
Agree	24	48.0	48.0	84.0
Strongly Agree	8	16.0	16.0	100.0
Total	50	100.0	100.0	

Source: Primary Data (SPSS Output)

Table 16.34.5 reveals that the response towards the statement 'Making dummy transactions will help to earn more rewards GPay protect my privacy and not disclosing sensitive information'. 48 percent respondents agree to the statement and 16 percent strongly agreed on that. A cumulative 10 percent of respondents either strongly disagreed or disagreed. 26 percent having no specific response.

16.6 It is a fully secured app with two level protection**Table 16.35.6****It is a fully secured app with two level protection**

	Frequency	Percent	Valid Percent	Cumulative Percent
Disagree	5	10.0	10.0	10.0
Neutral	14	28.0	28.0	38.0
Agree	22	44.0	44.0	82.0
Strongly Agree	9	18.0	18.0	100.0
Total	50	100.0	100.0	

Source: Primary Data (SPSS Output)

44 percent respondents agree to the statement and 18 percent strongly agreed on that. A cumulative 10 percent of respondents were disagreed to the statement. 28 percent having no specific response.

16.7 Feel more comfortable while using banks own app instead GPay**Table 16.36.7****Feel more comfortable while using banks own app instead GPay**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	6	12.0	12.0	12.0
Disagree	9	18.0	18.0	30.0
Neutral	14	28.0	28.0	58.0
Agree	14	28.0	28.0	86.0
Strongly Agree	7	14.0	14.0	100.0
Total	50	100.0	100.0	

Source: Primary Data (SPSS Output)

28 percent respondents agree to the statement and 14 percent strongly agreed on that. A cumulative 30 percent of respondents either strongly disagreed or disagreed. 28 percent having no specific response.

16.8 While GPay giving gifts and rewards, I feel it has more than promotion intension**Table 16.37.8****While GPay giving gifts and rewards, I feel it has more than promotion intension**

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Disagree	3	6.0	6.0	6.0
Disagree	4	8.0	8.0	14.0
Neutral	9	18.0	18.0	32.0
Agree	24	48.0	48.0	80.0
Strongly Agree	10	20.0	20.0	100.0
Total	50	100.0	100.0	

Source: Primary Data (SPSS Output)

48 percent respondents agree to the statement and 20 percent strongly agreed on that. A cumulative 14 percent of respondents either strongly disagreed or disagreed. 18 percent having no specific response.

16.9 GPay is just a UPIs using client. I will switch the app when better one comes**Table 16.38.9****GPay is just a UPIs using client. I will switch the app when better one comes**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Disagree	6	12.0	12.0	12.0
Neutral	14	28.0	28.0	40.0
Agree	19	38.0	38.0	78.0
Strongly Agree	11	22.0	22.0	100.0
Total	50	100.0	100.0	

Source: Primary Data (SPSS Output)

38 percent respondents agree to the statement and 22 percent strongly agreed on that. And 14 percent of respondents disagreed with that. 40 percent having no specific response.

17 Crosstabulation

17.1 GPay and PhonePe usage Crosstabulation

Table 17.39.1
GPay and PhonePe usage Crosstabulation

			PhonePe Use		Total
			No	Yes	
Google Pay (GPay / Tez)	Yes	Count	27	23	50
		% within GPay	54.0%	46.0%	
		% within PhonePe	100.0%	100.0%	
		% of Total	54.0%	46.0%	100.0%
Total		Count	27	23	50
		% of Total	54.0%	46.0%	100.0%

Source: Primary Data (SPSS Output)

Table 17.39.1 says that, the crosstabulation between usage of GPay and Phone Pay. All respondents use GPay, only 46 percent of them use PhonePe. The percentage within PhonePe 100 percent which means all PhonePe users are GPay users. 27 count totals to not using PhonePe among GPay users.

17.2 Fund Transfer and Dummy transfer- Crosstabulation

Table 17.40.2
Fund Transfer and Dummy transfer- Crosstabulation

			Dummy transfer to earn gifts and rewards		Total
			No	Yes	
Fund Transfer No		Count	6	1	7
		% within Transfer	85.7%	14.3%	
		% within Dummy	17.1%	6.7%	
		% of Total	12.0%	2.0%	14.0%
Yes		Count	29	14	43
		% within Transfer	67.4%	32.6%	
		% within Dummy	82.9%	93.3%	
		% of Total	58.0%	28.0%	86.0%
Total		Count	35	15	50
		% of Total	70.0%	30.0%	100.0%

Source: Primary Data (SPSS Output)

Table 17.40.2 shows the crosstabulation between fund transfer and dummy transfer. 86 percent of respondents use for fund transfer and 30 percent of respondents doing dummy transfer to earn gift. 6.7 percent of dummy transfer not counted as usual transfer. 96.3 percent of dummy transfers are made by the respondents doing fund transfers. 28 percent of respondents doing both fund transfer and dummy transfer.

18 Testing of Hypothesis

Chi Square Test

The statistical test in which the test static follows chi square distribution, is called the chi square test. It is useful for the test of goodness of fit, test the independence of attributes, testing homogeneity and testing given population variance. For testing independence of two attributes set null hypothesis as two attributes are independent. Then, calculate the test static and obtain table value by using level of significance and degree of freedom. Comparing table value and computed value. If, calculated value less than table value accepts the null hypothesis. Otherwise reject.

18.1 Educational Qualification and Recommendation of GPay

Table 18.41.1
Educational Qualification * Do you recommend GPay to others Crosstabulation

	Do you recommend GPay to others					Total
	Not Recommen d	Less Recommend	Moderately Recommen d	Highly Recommen d	Very Highly Recommen d	
Degree	0	0	4	12	2	18
PG	0	1	3	10	7	21
Professional Course	1	0	0	7	3	11
Total	1	1	7	29	12	50

Source: Primary Data (SPSS Output)

Table 18.41.1(1) Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	10.078	8	.260
N of Valid Cases	50		

Source: Primary Data (SPSS Output)

Test statistic: X^2 (Chi-square test of independence)

Degree of freedom = 8

Level of significance = .05

Table value = 15.507

Calculated value = 10.078

Calculated value is less than table value. Therefore, we accept the H_0 .

That is the educational qualification and recommendation of GPay are independent and they not associated. So, it is clear that educational qualification not related to recommendation of GPay.

18.2 How often you use GPay and Do you get gifts, rewards etc from GPay

Table 18.42.2

How often you use GPay and Do you get gifts, rewards etc from GPay
Crosstabulation

	Do you get gifts, rewards etc from GPay					Total
	Not even that	Not yet other than join time cash back	Only a couple of times	Maximum 3 out of 10 scratch card	Frequently	
Rarely	2	0	2	2	0	6
Monthly	2	3	9	3	1	18
Weekly	1	0	9	8	2	20
Daily	0	1	4	1	0	6
Total	5	4	24	14	3	50

Source: Primary Data (SPSS Output)

Table 18.42.2(1) Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	12.929	12	.374
N of Valid Cases	50		

Source: Primary Data (SPSS Output)

Test statistic: X^2 (Chi-square test of independence)

Degree of freedom = 12

Level of significance = .05

Table value = 21.026

Calculated value = 12.929

Calculated value is less than table value. Therefore, we accept the H_0 .

That is the frequency of usage of GPay and rewards and return on GPay are independent and they not associated. So, it is clear that frequency of usage of GPay not related to rewards, gifts from GPay.

18.3 Occupation and How often you use GPay

Table 18.43.3

A Occupation and How often you use GPay- Crosstabulation

		How often you use GPay				Total
		Rarely	Monthly	Weekly	Daily	
Occupation	Student	4	12	12	3	31
	Employee	2	4	7	0	13
	Entrepreneur	0	0	0	1	1
	Other	0	2	1	2	5
Total		6	18	20	6	50

Source: Primary Data (SPSS Output)

Table 18.43.3(1) Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	14.365	9	.110
N of Valid Cases	50		

Source: Primary Data (SPSS Output)

Test statistic: X^2 (Chi-square test of independence)

Degree of freedom = 9

Level of significance = .05

Table value = 16.919

Calculated value = 14.365

Calculated value is less than table value. Therefore, we accept the H_0 .

That is occupation and usage frequency of GPay are independent and they not associated. So, it is clear that frequency of usage of GPay not related to occupation.

18.4 Monthly Income and average amount of transaction in GPay

Table 18.44.4

**Monthly Income * What is the average amount of transaction in GPay
Crosstabulation**

		What is the average amount of transaction in GPay			Total
		Less than 1,000	1,000 - 5,000	Above 5,000	
Monthly	0 - 10,000	21	11	2	34
Income	10,000 - 30,000	4	5	4	13
	30,000 - 50,000	1	1	1	3
Total		26	17	7	50

Source: Primary Data (SPSS Output)

Table 18.44.4(1) Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	7.067	4	.132
N of Valid Cases	50		

Source: Primary Data (SPSS Output)

Test statistic: X^2 (Chi-square test of independence)

Degree of freedom = 4

Level of significance = .05

Table value = 9.488

Calculated value = 7.067

Calculated value is less than table value. Therefore, we accept the H_0 .

That is monthly income and average amount of transaction on GPay are independent and they not associated. So, it is clear that average amount of transaction on GPay is not related to monthly income.

Conclusion

The result of the study reveals the factors affecting GPay usage among youth in Elanji Panchayat. Studied the factors affecting motivation, challenges and attitude towards GPay which shows that youth have a positive approach to GPay. Most of the motivation factors in the questionnaire got agreement from respondents, in case of media it has low effect on their usage of app. When it comes to challenges, they are faced delay in transaction, lack of better customer support and some technical problems are arisen. Then, we go to attitude section we can see a positive attitude towards GPay usage among youth on the contrary most of them said that they will switch to new app when a better one comes. This study also shows there is a high recommendation of app to others it may be come from their satisfaction or their good experience. This study also analysed the relationship between some factors like frequency of transaction and rewards and gifts. But the result shows no relationship between the factors.

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