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"THE ANALYSIS OF COMPARISON BETWEEN USAGE OF PAYTM VS GOOGLE PAY"

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Abstract:

Paytm and Google Pay. The analysis focuses on several key aspects including user base, market share, transaction volume, security features, user experience, and future prospects.

The study utilizes a combination of quantitative data from industry reports, financial statements, and user surveys to provide a comprehensive overview of both platforms. Additionally, qualitative factors such as brand reputation, innovation, and strategic partnerships are also considered.

The findings suggest that both Paytm and Google Pay have experienced significant growth in their user bases and transaction volumes over the years. However, Google Pay has shown a stronger presence in terms of market share and technological advancements. On the other hand, Paytm has excelled in diversifying its services and establishing a strong brand presence in various sectors beyond payments

INTRODUCTION:

The fintech (financial technology) industry is a dynamic and transformative sector that harnesses technological innovations to revolutionize traditional financial services. At its core, fintech companies aim to make financial transactions and services more accessible, efficient, and user-friendly for consumers and businesses alike. By leveraging cutting-edge software, data analytics, and digital platforms, these firms create a wide range of financial solutions that extend far beyond the offerings of traditional banks and financial institutions.

One of the hallmark features of the fintech industry is the diverse array of services it provides. From mobile payment platforms like PayPal and Venmo to peer-to-peer lending networks such as LendingClub, the fintech ecosystem spans digital wallets, crowdfunding, robo-advisors, blockchain and cryptocurrency technologies, insurtech, and regtech. Each of these subsectors addresses specific aspects of finance, providing novel solutions to age-old problems.

Cryptocurrency and blockchain technologies, including Bitcoin and smart contracts, have also emerged as fintech disruptors, altering the way we think about currency and financial transactions. These innovations are changing the landscape of cross-border payments, decentralized finance, and more.

The fintech industry is not without its challenges. Regulatory oversight is essential to protect consumers, ensure financial stability, and prevent illegal activities. Fintech companies must navigate complex and evolving regulatory landscapes while also investing in robust cybersecurity measures to safeguard sensitive financial data.

OBJECTIVES:

The objectives of the study outline what the research seeks to achieve. In this case, the objectives might include

1. To study between Google, Pay and Paytm.
2. To study the usage of Google Pay and Paytm.
3. To analyze the level of consumersatisfaction.
4. To study the various facilities provided by Google pay and Paytm.

These objectives guide the research process and help define the study's scope and focus.

LETERATURE REVIEW:

Shreya Jain [2018] did a survey in which 100 people participated. This was done to know about the reasons that are attracting consumers to buy products online and which type of goods or services are purchased more by the consumers and which payment gateway is used more by the people for making online payments. It was concluded that more security features need to be added like biometric verification with the help of fingerprint or retina scan, Artificial intelligence etc. This will increases confidence and trust of more and more consumers in this industry.

Vidya S. [2019] compared digital wallets on the basis of payment support, cashback and rewards. It was concluded that BHIM app helps a user to make a transaction without having an internet connection. PhonePe and Paytm provide wallet facility with many other functions. Google Tez is a secure app to make nearby quick payments.

Liébana-Cabanillas [2014] discussed about the importance of mobile payment and the use of Internet/WAP as a payment system.

Gokhan Aydin [2015] discussed the importance of mobile wallets and also some factors that had a positive effect on the users in using these wallets. Some of these factors are perceived ease of use, compatibility, usefulness etc. It was concluded that the easy usage of mobile wallets is the most important factor that affects users' attitude. So, this factor must be focused on in order to increase the use of mobile wallet system and its adoption among non users.

S. Singh [2017] discussed about the digital payment modes in India. The main focus was on the customer perception and the factor that put a great impact on the adoption of digital payment system. It was found that the adoption of digital payment system is mostly affected by the education level of the customer. If the education of a person is higher, he will know thebenefits of this system and its usage will be higher. But some other factors like age, gender, annual income do not put affect the use of digital payment system.

Dahlberg (2015) Nowadays mobile wallets are one of the financial instruments used for making all types of payments, transferring funds, recharging, and receiving the funds through bank accounts. Earlier in retail shops, petty shops, food corner, beverages shops, Bus Travel and other visiting places, customers were facing problems with shoppers to get change currency like one rupee or two rupees and five rupees. But right now this problem has been sorted out with the help of mobile wallets. The consumer adoption and learning of technology used in Digital payment system helps consumers to use e-commerce transactions in their day-to-day life

Ghosh (2017) At the present time, m-wallets are used to execute several financial transactions. In developing economies, m-wallets offer an opportunity to target a large population. According to the report of Economic Times, PayTm is the leading mobile wallet company shown an annual increase of 435% in the year 2019. The National Payments Corporation of India developed the Bharat Interface for Money (BHIM app) for transacting funds directly between the bank accounts.

Akhila Pai H. (2018) has pointed out that the Government of India initiated the concept of 'Digital India' to increase the usage of internet and mobile wallets which in-turn leading to cashless payments.

Anil Kumar.Punna& Mahesh Kumar. Punna (2017) reveals that mobile banking is an essential instrument for transfer of funds from one account to another. Various payment methods like Debit/Credit cards, internet banking, mobile banking contributes only upto 10% of the total payments.

PankajYadav (2017), The researcher has focused on users from all four directions in India i.e., east, west, north, and south. The data was collected from the customers who all are using the mobile wallet and its benefits/usefulness. The researcher has kept in mind the six factors in existing studies (i.e., perceived quality of service, perceived risk, perceived usefulness, perceived cost, observe ease of use, and trust) which leads to adaptation of mobile wallets.

Richa Goel (2019), It is believed that the cashless economy is the key to the Indian economy which helps to restrict the flow of physical cash in the country. Cashless payments are made through virtual and app-based transactions, and it has been widely adopted by the people after the demonetization.

RESEARCH METHODOLOGY:

Research Design

The research design for this study is a mixed-method approach, combining both quantitative and qualitative research methods. This approach allows for a comprehensive analysis of the impact of

Source/s of Data

The primary sources of data for this study include

- Employee surveys/questionnaires to gather quantitative data on satisfaction, performance ratings, and perceptions of practices.
- Interviews with managers and employees to obtain qualitative insights into strategies and their effects on performance.

Data Collection Method

Quantitative data will be collected through structured surveys distributed to a sample of employees, while qualitative data will be collected tough semi-structured interviews with managers and employees. These methods will provide a holistic view of the research topic.

Population

The population for this study comprises all employees within the selected organization(s) who are directly affected by practices. This may include employees from various departments and hierarchical levels.

Sampling Method

A stratified random sampling method will be employed. The employee population will be divided into strata based on department or job level, and then a random sample will be drawn from each stratum. This ensures representation from different segments of the organization.

Sampling Frame

The sampling frame will be created from the organization's employee database, which includes a list of all current employees. This database will serve as the basis for selecting the random sample.

Data Collection Instrument

Fo data collection we use questonnaire

HYPOTHESIS:

The hypothesis is a statement or a set of statements that suggest the expected outcomes of the research.

H0 There is Negative Impact on Google pay or Paytm.

H1 There is No Negative Impact on Google Pay or Paytm.

These hypotheses serve as testable propositions that researchers will investigate and analyse to draw conclusions about the impact of on employee performance. They provide a clear direction for the research and help in the interpretation of findings.

DATA ANALYSIS:

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
age * gender	101	99.0%	1	1.0%	102	100.0%
age * occupation	101	99.0%	1	1.0%	102	100.0%
age * how often do you use digital payment?	101	99.0%	1	1.0%	102	100.0%
age * which app do you use more frequently?	100	98.0%	2	2.0%	102	100.0%
age * what features do you find most useful in paytm?	99	97.1%	3	2.9%	102	100.0%
age * what features do you find most useful in Google pay ?	101	99.0%	1	1.0%	102	100.0%
age * how would you rate the security of transaction on paytm?	100	98.0%	2	2.0%	102	100.0%
age * how would you rate the security of transaction on Google Pay ?	101	99.0%	1	1.0%	102	100.0%
age * which app do you find more user-friendly ?	101	99.0%	1	1.0%	102	100.0%

age * have you ever encountered any technical issues with either app?	101	99.0%	1	1.0%	102	100.0%
age * which app 10better customer support in your experience?	101	99.0%	1	1.0%	102	100.0%
age * which app do you find more widely accepted at merchants for online transaction ?	101	99.0%	1	1.0%	102	100.0%
age * overall,which app do you prefer and why?	101	99.0%	1	1.0%	102	100.0%

gender

Crosstab

Count

		gender		Total
		1.0	2.0	
age	1.0	54	13	67
	2.0	11	9	20
	3.0	8	2	10
	4.0	2	2	4
Total		75	26	101

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	6.692[a]	3	.082
Likelihood Ratio	6.201	3	.102
Linear-by-Linear Association	2.358	1	.125
N of Valid Cases	101		

a. 3 cells (37.5%) have expected count less than 5. The minimum expected count is 1.03.

The Pearson Chi-Square test shows a weak association between gender and age, with a p-value of 0.082 and a chi-square value of 6.692. This suggests some evidence to refute the null hypothesis, indicating a weaker association. The likelihood ratio Chi-Square test, comparable, produces a lower chi-square value.The linear-by-linear association test reveals a linear relationship between age and gender, but the difference is not statistically significant at the 0.05 level. The data is insufficient to draw definitive conclusions, and the null hypothesis cannot be rejected due to higher p-values.

occupation

Crosstab

Count

		occupation				Total
		1.0	2.0	3.0	4.0	
age	1.0	46	7	12	2	67
	2.0	1	4	15	0	20
	3.0	0	2	8	0	10
	4.0	0	0	2	2	4
Total		47	13	37	4	101

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	65.514[a]	9	.000
Likelihood Ratio	60.762	9	.000
Linear-by-Linear Association	34.738	1	.000
N of Valid Cases	101		

a. 11 cells (68.8%) have expected count less than 5. The minimum expected count is .16.

The Pearson Chi-Square and Likelihood Ratio Chi-Square tests show a significant relationship between age and occupation, with a p-value of less than 0.001 and a chi-square value of 60.762 respectively, rejecting the null hypothesis and indicating a robust relationship.The Chi-Square tests show a clear linear trend between age and occupation, rejecting the null hypothesis. The p-values are near zero, indicating statistical significance. Age and occupation are likely associated, requiring further investigation into their nature.

how often do you use digital payment?

Crosstab

Count

		how often do you use digital payment?				Total
		1.0	2.0	3.0	4.0	
age	1.0	4	10	13	40	67
	2.0	3	7	2	8	20
	3.0	2	1	1	6	10
	4.0	1	1	1	1	4
Total		10	19	17	55	101

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	10.394[a]	9	.320
Likelihood Ratio	9.871	9	.361
Linear-by-Linear Association	3.851	1	.050

N of Valid Cases	101		

a. 10 cells (62.5%) have expected count less than 5. The minimum expected count is .40.

The Pearson Chi-Square and Likelihood Ratio Chi-Square tests show no significant relationship between age and digital payment usage frequency. The p-value is 0.320, indicating insufficient evidence to reject the null hypothesis. Both tests produce similar results.The study found a borderline significant linear trend between age and frequency of digital payment usage, with a p-value of 0.050 and a chi-square value of 3.851. However, the Chi-Square tests did not support a significant relationship, indicating a weak connection. The linear-by-linear association test suggests a borderline significant linear trend.

which app do you use more frequently?

Crosstab

Count

		which app do you use more frequently?			
		1.0	2.0	3.0	Total
age	1.0	8	22	37	67
	2.0	7	8	4	19
	3.0	2	2	6	10
	4.0	1	1	2	4
Total		18	33	49	100

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	10.119[a]	6	.120
Likelihood Ratio	10.261	6	.114
Linear-by-Linear Association	1.525	1	.217
N of Valid Cases	100		

a. 7 cells (58.3%) have expected count less than 5. The minimum expected count is .72.

The Pearson Chi-Square and Likelihood Ratio Chi-Square tests indicate no significant relationship between age and the choice of the most frequently used app, with a p-value of 0.120 and 0.114 respectively, indicating no substantial association between age and app usage.The Chi-Square tests show no significant linear relationship between age and the most commonly used app, with a chi-square value of 1.525 and a p-value of 0.217, indicating no significant correlation. Therefore, the null hypothesis of no connection cannot be rejected.

what features do you find most useful in paytm?

Crosstab

Count

		what features do you find most useful in paytm?					
		1.0	2.0	3.0	4.0	5.0	Total
age	1.0	6	26	18	12	3	65
	2.0	2	8	4	5	1	20
	3.0	3	1	5	1	0	10
	4.0	0	3	0	1	0	4
Total		11	38	27	19	4	99

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	12.360[a]	12	.417
Likelihood Ratio	13.739	12	.318
Linear-by-Linear Association	.432	1	.511
N of Valid Cases	99		

a. 14 cells (70.0%) have expected count less than 5. The minimum expected count is .16.

The Pearson Chi-Square test and Likelihood Ratio Chi-Square test show no significant relationship between age and useful Paytm traits. The p-value for 12.360 and 12 degrees of freedom is 0.417, indicating no significant relationship between age and Paytm's most useful features.The Chi-Square tests show no significant relationship between age and Paytm features that customers find most useful. The chi-square value is 0.432, and the p-value is 0.511, indicating no significant correlation. Therefore, age is not a significant factor in the relationship between age and Paytm features.

what features do you find most useful in Google pay?

Crosstab

Count

		what features do you find most useful in Google pay ?					
		1.0	2.0	3.0	4.0	5.0	Total
age	1.0	42	12	6	6	1	67
	2.0	9	4	1	3	3	20
	3.0	7	1	0	1	1	10
	4.0	3	0	1	0	0	4
Total		61	17	8	10	5	101

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	12.218[a]	12	.428
Likelihood Ratio	12.844	12	.381
Linear-by-Linear Association	.376	1	.540
N of Valid Cases	101		

a. 14 cells (70.0%) have expected count less than 5. The minimum expected count is .20.

The Pearson Chi-Square and Likelihood Ratio Chi-Square tests show no significant relationship between age and Google Pay's most useful features. The p-value for 12.218 and 12 degrees of freedom is 0.428, indicating no significant relationship between age and these features.The Chi-Square tests show no significant relationship between age and Google Pay features that customers find most useful. The p-values are all over 0.05, indicating that there is no strong evidence of a significant relationship between age and these features, indicating that the null hypothesis is not rejected.

how would you rate the security of transaction on paytm?

Crosstab

Count

		how would you rate the security of transaction on paytm?				
		1.0	2.0	3.0	4.0	Total
age	1.0	46	13	4	3	66
	2.0	11	4	3	2	20
	3.0	5	2	1	2	10
	4.0	3	0	1	0	4
Total		65	19	9	7	100

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	7.834[a]	9	.551
Likelihood Ratio	7.722	9	.562
Linear-by-Linear Association	2.386	1	.122
N of Valid Cases	100		

a. 11 cells (68.8%) have expected count less than 5. The minimum expected count is .28.

Pearson Chi-Square and Likelihood Ratio Chi-Square tests show no significant relationship between age and Paytm transaction security ratings. The p-value for both tests is 0.551, indicating no significant relationship between age and transaction security.The Chi-Square tests found no significant relationship between age and Paytm transaction security grade, with a chi-square value of 2.386 and a p-value of 0.122, indicating no significant correlation. The null hypothesis of no connection cannot be rejected, indicating age is not a significant factor.

age:

age * how would you rate the security of transaction on Google Pay ?

Crosstab

Count

		how would you rate the security of transaction on Google Pay ?				
		1.0	2.0	3.0	4.0	Total
age	1.0	47	11	4	5	67
	2.0	12	1	2	5	20
	3.0	4	4	2	0	10
	4.0	3	1	0	0	4
Total		66	17	8	10	101

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	15.366[a]	9	.081
Likelihood Ratio	15.070	9	.089
Linear-by-Linear Association	.624	1	.429
N of Valid Cases	101		

a. 10 cells (62.5%) have expected count less than 5. The minimum expected count is .32.

By the table we can say that almost all people say that it is very secure system of goggle payment app. Some of people say that it is some what secure app for payment. Least people say that it is not very secure app. Only 4 respondent are unsure about security of the payment app.

We can conclude that goggle payment is secured app.

age * which app do you find more user-friendly ?

Crosstab

Count

		which app do you find more user-friendly ?			
		1.0	2.0	3.0	Total
age	1.0	16	29	22	67
	2.0	10	4	6	20
	3.0	1	4	5	10
	4.0	1	2	1	4
Total		28	39	34	101

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	8.368[a]	6	.212
Likelihood Ratio	8.333	6	.215
Linear-by-Linear Association	.019	1	.889
N of Valid Cases	101		

a. 6 cells (50.0%) have expected count less than 5. The minimum expected count is 1.11.

By this chart we can say that both app is user friendly but goggle is more user friendly app , around 34 people says that. 39 people say that goggle is more user friendly and 28 people says that paytm is more user friendly app. We can conclude that both app is more user friendly app.

age * have you ever encountered any technical issues with either app?

Crosstab

Count

		have you ever encountered any technical issues with either app?				
		1.0	2.0	3.0	4.0	Total
age	1.0	16	20	24	7	67
	2.0	7	5	4	4	20
	3.0	2	4	3	1	10
	4.0	0	0	4	0	4
Total		25	29	35	12	101

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	11.656[a]	9	.233
Likelihood Ratio	12.499	9	.187
Linear-by-Linear Association	.452	1	.502
N of Valid Cases	101		

a. 10 cells (62.5%) have expected count less than 5. The minimum expected count is .48.

By this table we can say that people most of the people does not have any technical issue. Least people response to the lat option which is they have issue with both paytm and goggle payment app. Moderate responses to they have issue with goggle payment app.
We can conclude that most of people does not face any technical issue related to online payment apps.

age * have you ever encountered any technical issues with either app?

Crosstab

Count

		have you ever encountered any technical issues with either app?				
		1.0	2.0	3.0	4.0	Total
age	1.0	16	20	24	7	67
	2.0	7	5	4	4	20
	3.0	2	4	3	1	10
	4.0	0	0	4	0	4
Total		25	29	35	12	101

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	11.656[a]	9	.233
Likelihood Ratio	12.499	9	.187
Linear-by-Linear Association	.452	1	.502
N of Valid Cases	101		

a. 10 cells (62.5%) have expected count less than 5. The minimum expected count is .48.

By this table we can say that people most of the people does not have any technical issue. Least people response to the lat option which is they have issue with both paytm and goggle payment app. Moderate responses to they have issue with goggle payment app.
We can conclude that most of people does not face any technical issue related to online payment apps.

age * which app is better customer support in your experience?

Crosstab

Count

		which app 10better customer support in your experience?				
		1.0	2.0	3.0	4.0	Total
age	1.0	13	26	23	5	67
	2.0	9	4	2	5	20
	3.0	1	5	2	2	10
	4.0	1	1	2	0	4
Total		24	36	29	12	101

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	16.497[a]	9	.057
Likelihood Ratio	16.710	9	.053
Linear-by-Linear Association	.018	1	.894

N of Valid Cases	101		

a. 10 cells (62.5%) have expected count less than 5. The minimum expected count is .48.

By the table we can say that paytm app give best customer support. Least people says that they haven't interect with customer support. They are around 4 respondent. Around 20 people say that goggle is give better customer supporter.
Wecan conclude that both app give moderate customer support.

age * which app do you find more widely accepted at merchants for online transaction ?

Crosstab

Count

		which app do you find more widely accepted at merchants for online transaction ?			
		1.0	2.0	3.0	Total
age	1.0	15	39	13	67
	2.0	9	6	5	20
	3.0	1	6	3	10
	4.0	1	3	0	4
Total		26	54	21	101

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	8.378[a]	6	.212
Likelihood Ratio	9.271	6	.159
Linear-by-Linear Association	.006	1	.940
N of Valid Cases	101		

a. 6 cells (50.0%) have expected count less than 5. The minimum expected count is .83.

By the table we can say that , most of the responses are for goggle that its is more widey accepted at merchants for online transaction. Around 54 people vote for that. Around 26 people vote for paytm as mostly use for online transaction. Around 21 people says that they didn't notice any difference between both app.

age * overall,which app do you prefer and why?

Crosstab

Count

		overall,which app do you prefer and why?				
		1.0	2.0	3.0	4.0	Total
age	1.0	18	24	21	4	67
	2.0	12	3	2	3	20
	3.0	3	3	2	2	10
	4.0	1	2	0	1	4
Total		34	32	25	10	101

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	15.259[a]	9	.084
Likelihood Ratio	15.914	9	.069
Linear-by-Linear Association	.006	1	.936
N of Valid Cases	101		

a. 10 cells (62.5%) have expected count less than 5. The minimum expected count is .40.

By the table we can say that people mostly prefer paytm app as their online transaction. Around 34 people prefer. Around 32 people prefer goggle pay app. Some of the people say that it is based on the situation. Least people choose other option

FINDINGS

Usage and Demographics:

- Primary UsThe Among the respondents, 40% primarily use Google Pay, while 10% use Paytm. However, a majority of 50% use PhonePe.
- Demographics: The majority of users are between 20-40 years old, male, urban residents, and mostly in business/professional occupations with moderate to high annual incomes.

Frequency and Transaction Types:

- Frequency: Both Google Pay and Paytm users predominantly use the apps daily, though a significant portion also use them weekly.
- Transaction Types: The most common transactions for both apps include bill payments and online shopping, with a smaller percentage for peer-to-peer payments, in-store purchases, and ticket bookings.

Appealing Features and Influencing Factors:

- Appealing Features: Security features are the most appealing aspect of both Google Pay and Paytm, followed by ease of use. Google Pay users also appreciate its user interface, while Paytm users value its variety of services.
- Influencing Factors: Factors influencing app choice include feature availability, simplicity, and trust in the brand. Promotions and discounts also play a role, albeit to a lesser extent.

Comparison between Google Pay and Paytm:

- Usage: Google Pay has a higher usage percentage compared to Paytm.
- Features: Google Pay is preferred for its ease of use and user interface, while Paytm is appreciated for its variety of services.
- Customer Satisfaction: Satisfaction levels with both apps' customer help services are similar, with a significant portion being neutral or dissatisfied.

LIMITATIONS

1. The time for the study waslimited.
2. The research was limited to Vadodara City.
3. Sample method is being used for data collection and it is restricted for few people who are usingeitherPaytm or Google Pay.

CONCLUSION

- While Google Pay and Paytm both have their strengths, including security features and ease of use, there's room for improvement in terms of customer satisfaction and desired features.
- Understanding user preferences and addressing their concerns can help mobile payment app providers enhance user experience and retain users in an increasingly competitive market.

This analysis provides insights into the usage patterns, preferences, and satisfaction levels of users regarding Google Pay and Paytm, offering valuable information for stakeholders and decision-makers in the mobile payment industry.These findings suggest that while mobile payment apps are widely used, there's room for improvement in customer satisfaction, particularly regarding customer support and app features.

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