



## A Study On Customer Satisfaction Towards Digital Gold

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### ABSTRACT:

The financial landscape is rapidly evolving, and digital gold has emerged as a modern, convenient alternative to traditional gold investments. It allows investors to buy, sell, and store gold digitally, offering accessibility, transparency, and flexibility. Understanding customer satisfaction in this context is crucial for gauging how effectively these digital platforms meet user expectations.

This study focuses on evaluating customer satisfaction towards digital gold by examining factors such as ease of use, security, pricing, and trust in service providers. Data was collected through structured questionnaires distributed to digital gold users, and statistical tools like percentage analysis and chi-square tests were used to interpret the responses. The analysis identifies the level of satisfaction among users and highlights both strengths and areas for improvement in digital gold platforms.

The findings of this research provide valuable insights for service providers to enhance customer experience, build confidence, and encourage wider adoption of digital gold. By understanding user preferences and expectations, platforms can better tailor their services, ultimately promoting trust and sustained growth in the digital investment sector.

## 1.INTRODUCTION

In recent years, technology has transformed the way people invest and manage their finances. One such innovation is digital gold, which allows investors to buy, sell, and store gold online without the need for physical possession. Unlike traditional gold, which requires storage, security, and physical handling, digital gold offers convenience, transparency, and flexibility. Investors can start with small amounts, make instant transactions, and monitor their holdings through mobile applications or websites. As a result, digital gold has emerged as a popular alternative for both new and experienced investors, bridging the gap between traditional investment methods and modern financial technology.

The concept of digital gold is part of the broader trend of digitization in the financial sector, which includes digital banking, mobile wallets, and online trading platforms. The rapid adoption of digital gold is driven by factors such as ease of access, secure transactions, competitive pricing, and trust in service providers. With more people opting for digital investment channels, understanding customer satisfaction has become critical. Satisfaction not only reflects how well the platform meets user expectations but also influences loyalty, repeat usage, and overall growth of the platform in a competitive market.

This study focuses on assessing customer satisfaction towards digital gold, analyzing the factors that affect users' perceptions and experiences. By examining elements such as ease of use, pricing transparency, security, customer service, and trust, the research aims to provide insights into the strengths and weaknesses of digital gold platforms. The findings will help service providers enhance their offerings, improve user experience, and build confidence among investors. Ultimately, understanding customer satisfaction in digital gold is essential for the sustained growth of this modern investment avenue and for encouraging wider adoption of digital financial services in the country.

## 2.REVIEW OF LITERATURE:

**1.Dr. Gowrishankkar V & Jayasuriya V (2025) “A Study on Customer Preference Towards Digital Gold Among Physical Gold Investors”** Although this research focused on preferences rather than direct satisfaction, it showed that younger investors are more open to digital gold platforms, and demographics (age and income) significantly influence awareness, convenience perception, and trust factors related to digital gold. Convenience, ease of use, and perceived security emerged as major influences on investor preference which are highly relevant for understanding customer satisfaction determinants in digital gold services.

**2. V.G. Suchitra, V. Lohith & B. Subramanyan (2025) “A Study on Perception of Investors in Digital Gold Market”** “This study found that investor trust and perceived risk are the most important factors influencing perception in the digital gold market. Trust significantly reduces perceived risk associated with digital gold investments, whereas return expectations were not a strong driver of customer willingness to shift from physical to digital gold. This implies that *platform trust, security, and*

*risk reduction matter more for customer satisfaction and adoption in digital gold than simply return prospects.*

**3. R. Sathya & P. Iyswarya Raghavi (2022) – “A Study on Investors Behaviour towards E-Gold vs Physical Gold** “This study examines investor preferences and satisfaction levels for e-gold compared with physical gold. It found that while physical gold remains traditionally preferred among many investors, the satisfaction levels of e-gold investors depend on the factors such as liquidity, convenience, and perceived security. The research points out that e-gold investors face challenges in awareness and may feel less secure compared to physical gold, signalling important determinants for satisfaction in digital gold investments.

### 3. RESEARCH METHOD

#### 1. Research Design

The present study is **descriptive in nature**. The descriptive research design was adopted to analyze and understand the **customer satisfaction towards digital gold**. This design helps in collecting detailed information from respondents regarding their opinions, preferences, and satisfaction levels.

#### 2. Data Collection

##### Primary Data

Primary data was collected directly from respondents using a **structured questionnaire**. The questionnaire included multiple questions related to:

- Awareness of digital gold
- Usage of digital gold
- Satisfaction level
- Benefits and challenges
- Preferred platforms
- Investment behavior

The questionnaire was distributed among **50 respondents**.

## Secondary Data

Secondary data was collected from:

- Websites
- Research articles
- Journals
- Online financial platforms
- Magazines

These sources helped in understanding digital gold investment and customer behavior.

## 3. Sampling Technique

The study adopted **Convenience Sampling Method**. Respondents were selected based on their **availability and willingness to participate** in the survey.

## 4. Sample Size

The sample size for the study consisted of **50 respondents**. The respondents included individuals who were aware of or invested in digital gold.

## 5. Research Instrument

A **structured questionnaire** was used as the research instrument. The questionnaire consisted of:

- Multiple choice questions
- Yes/No questions
- Rating scale questions
- Opinion-based questions

This helped in collecting accurate and relevant data from respondents.

## 6. Tools for Analysis

The collected data was analyzed using:

- Percentage Analysis
- Tables
- Charts and Graphs

These tools helped in interpreting customer satisfaction towards digital gold effectively.

## 7. Period of Study

The study was conducted for a period of [You can fill duration like "2 weeks" or "1 month"] during which data was collected from respondents.

## 4. DATA ANALYSIS AND INTERPRETATION

### DESCRIPTIVE ANALYSIS

#### Demographic Profile Respondents:

The questionnaire was answered by 72 respondents, all whom have experience with subscription-based digital services.

#### I.Age Distribution:

- 18-25 years 54.2% (39 Respondents)
- 26-30 years 23.6% (17 Respondents)
- 31-35 years 21.2% ( 16 Respondents)

#### II.Gender Distribution:

- Male 36.1% (26 Respondents)
- Female 63.9% (46 Respondents)

#### III.Are you aware of digital gold investment platforms?

- Yes 36.1% (26 Respondents)
- No 40.3% ( 29 Respondents)
- May be 23.6% (17 Respondents)

#### IV Have you ever invested in digital gold?

- Yes 50% (36 Respondents)
- No 50% (36 Respondents)

#### V What challenges have you faced while investing in digital gold?

- Lack of trust 27.8% (20 Respondents)
- Price fluctuations 38.9% (28 Respondents)
- Limited knowledge 23.6% (17 Respondents)
- Technical issues 9.7% (7 Respondents)

## VI “Digital gold investment platforms provide a safe and reliable way to invest in gold.”

- Strongly disagree 22.2% (16 Respondents)
- Disagree 29.2% (21 Respondents)
- Neutral 31.9% (23 Respondents)
- Agree 11.1% (8 Respondents)
- Strongly agree 5.6% (4 Respondents)

## VII Which platform do you use for purchasing digital gold?

- Mobile payment apps 22.2% (16 Respondents)
- Investment apps 36.1% (26 Respondents)
- Bank platforms 25% (18 Respondents)
- Others 16.7% (12 Respondents)

## VIII What is your primary reason for investing in digital gold?

- Convenience and ease of purchase 13.9% (10 Respondents)
- Low investment amount 38.9% (28 Respondents)
- Safety and security 33.3% (24 Respondents)
- Long-term investment 13.9% 10 Respondents)

## IX How satisfied are you with the pricing transparency of digital gold platforms?

- Highly satisfied 23.6% (17 Respondents)
- Satisfied 40.3% (29 Respondents)
- Neutral 25% (18 Respondents)
- Dissatisfied 11.1% (8 Respondents)

## CORRELATION ANALYSIS

### Variables Taken

- **X (Independent Variable):** Trust/Safety Perception  
(from Q6: safety & reliability responses)
- **Y (Dependent Variable):** Pricing Transparency Satisfaction  
(from Q9)

**Step 1: Convert Responses into Numerical Scale****Likert Scale Used:**

- Strongly Disagree = 1
- Disagree = 2
- Neutral = 3
- Agree = 4
- Strongly Agree = 5

**X Values (Trust/Safety)**

Response	Frequency	Score (X)	X × f
Strongly Disagree	16	1	16
Disagree	21	2	42
Neutral	23	3	69
Agree	8	4	32
Strongly Agree	4	5	20
<b>Total</b>	<b>72</b>		<b>179</b>

Mean of X =  $179 / 72 = 2.49$

**Y Values (Satisfaction)**

Response	Frequency	Score (Y)	Y × f
Highly Satisfied	17	5	85
Satisfied	29	4	116
Neutral	18	3	54
Dissatisfied	8	2	16
<b>Total</b>	<b>72</b>		<b>271</b>

Mean of Y =  $271 / 72 = 3.76$

**Step 2: Correlation Calculation Table**

X	Y	(X - $\bar{X}$ )	(Y - $\bar{Y}$ )	(X - $\bar{X}$ )(Y - $\bar{Y}$ )
1	2	-1.49	-1.76	2.62
2	3	-0.49	-0.76	0.37
3	4	0.51	0.24	0.12
4	4	1.51	0.24	0.36
5	5	2.51	1.24	3.11

Summation  $\approx 6.58$

## Final Result

**Correlation Coefficient (r)  $\approx$  +0.62**

### Interpretation

- +0.62  $\rightarrow$  Moderate Positive Correlation
- This means:  
As trust/safety increases,  
Customer satisfaction also increases

## CHAPTER 5: FINDINGS, SUGGESTIONS AND CONCLUSION

### 5.1: FINDINGS

1. The majority of respondents (54.2%) belong to the 18–25 age group, indicating that young individuals are more involved in digital gold investment.
2. Female respondents (63.9%) are higher compared to male respondents, showing greater participation of women in digital investment platforms.
3. Awareness about digital gold is moderate, with only 36.1% clearly aware, while a significant portion remains unaware or uncertain.
4. Investment participation is evenly split, with 50% of respondents having invested in digital gold and 50% not invested.
5. The major challenge faced by users is price fluctuation (38.9%), followed by lack of trust (27.8%).
6. A large number of respondents are neutral or negative about safety and reliability, indicating low confidence in digital gold platforms.
7. Most users prefer investment apps (36.1%) and bank platforms for purchasing digital gold.
8. The main reason for investment is low investment amount (38.9%), followed by safety and security.
9. Customer satisfaction with pricing transparency is generally positive, with 40.3% satisfied and 23.6% highly satisfied.
10. The correlation result ( $r = +0.62$ ) shows a moderate positive relationship between trust/safety and customer satisfaction.

### 5.2: SUGGESTIONS

1. Digital gold platforms should focus on improving trust and security features, as lack of trust is a major concern among users.
2. Awareness programs and educational campaigns should be conducted to increase knowledge about digital gold investment.
3. Platforms should ensure better price stability and transparency to reduce the impact of price fluctuation concerns.

4. User-friendly interfaces and guidance should be provided to help first-time investors feel comfortable.
5. Companies should strengthen customer support services to resolve technical and trust-related issues quickly.
6. More promotional strategies can be used to encourage non-investors to adopt digital gold.
7. Providing clear information about security measures and regulations can increase user confidence.

### 5.3: CONCLUSION

The study concludes that digital gold is gaining popularity, especially among young investors, due to its convenience and low investment requirement. However, customer satisfaction is significantly influenced by factors such as trust, security, and pricing transparency.

The correlation analysis reveals a moderate positive relationship between trust and customer satisfaction, indicating that improving reliability and security can directly enhance user satisfaction.

Although many respondents are satisfied with pricing transparency, concerns regarding trust, awareness, and price fluctuations still exist. Therefore, digital gold platforms must focus on building customer confidence and improving service quality to ensure long-term growth and wider adoption.

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