A STUDY ON CUSTOMERS’ SATISFACTION TOWARDS GOOGLE PAY WITH SPECIAL REFERENCE TO COIMBATORE CITY

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ABSTRACT
This study aims to analyze the level of customer satisfaction towards Google Pay in Coimbatore, India. Google Pay has become a popular digital payment platform in recent years due to its ease of use and security features. However, there have been some concerns about its reliability and functionality, which may affect customer satisfaction. To achieve the objectives of the study, a structured questionnaire will be administered to a sample of Google Pay users in Coimbatore. The questionnaire will include questions on customer satisfaction, perceived usefulness, perceived ease of use, trust, and intention to use the platform in the future. The data collected will be analyzed using descriptive and inferential statistics. The results of the study will provide insights into the factors that influence customer satisfaction towards Google Pay in Coimbatore. The study will also help to identify areas where Google Pay can improve its services to enhance customer satisfaction. The findings of this study can be useful for Google Pay in developing strategies to retain its customers and attract new ones.

Keyword: Google Pay.

I. INTRODUCTION
Customer satisfaction is defined as a measurement that determines how happy customers are with a company’s products, services, and capabilities. Customer satisfaction information, including surveys and ratings, can help a company determine how to best improve or change its products and services. Customer satisfaction is a measure of how products and services supplied by a company meet or surpass customer expectation. Customer satisfaction is defined as "the number of customers, or percentage of total customers, whose reported experience with a firm, its products, or its services (ratings) exceeds specified satisfaction goals." Customers play an important role and are essential in keeping a product or service relevant; it is, therefore, in the best interest of the business to ensure customer satisfaction and build customer loyalty. A study on Users satisfaction towards Gpay services with special reference to Coimbatore city. The main objective of the study is to identify the various factors influencing people to use Gpay. Data was collected by survey method, the survey was collected in Coimbatore. Secondary data were collected from the available sources. The customer random sampling method was used and collected the user's opinion to know their satisfaction level on Gpay UPI.

STATEMENT OF PROBLEM
Google pay is an e-wallet that is helping in money transactions without having liquid cash and also offering safety to customer’s transactions. At present, especially in India there is growing opportunity for mobile wallet business. The main attractions of these mobile wallets are making fast and quick transactions, time saving, less costly, easy to access etc. Besides these advantages, there are some limitations on Google pay such as insecurity, limitations on fund transfer etc. Due to these facts a comprehensive study is required to study the customer satisfaction of Google pay. The purpose of this research is to review the satisfaction level of customers towards Google Pay services.

SCOPE OF THE STUDY
The study would aim to understand the level of satisfaction of Google Pay users in Coimbatore and identify areas where improvements could be made to enhance customer satisfaction. The study may also explore factors that influence customer satisfaction, such as demographics, usage patterns, and preferences. The research could involve both quantitative and qualitative data collection methods, such as surveys, focus groups, and interviews. The findings of the study could be useful for Google Pay to improve its services and better meet...
the needs of its customers in Coimbatore city.

**OBJECTIVE OF THE STUDY**

- To measure the satisfaction level towards usage of Gpay application.
- To identify the factors influenced to prefer Gpay.
- To know the amount of contribution towards Gpay.

**II. REVIEW OF LITERATURE**

*Dr.P.Gate and Dr.P.N.Totala (2022)*[^1] A Study on Customer Satisfaction of Mobile Wallet Services Provided by Google Pay. In the current scenario, mobile wallets are playing an important role in today's life. The mobile phone users are adopting new technologies for their benefits. The mobile phone user feels comfortable and flexible to perform online payment transactions through a mobile device. The present era is entering into a new pace in payment system by using digital wallets filled with coupons and offers, in this today's busiest world people don't have their time to sit and relax then how can do their personal works like to recharge their phones, to pay electricity bill, insurance or to shop etc. So to make people stress free new application has been introduced i.e. Google Pay. People are using this application in their mobile phones in higher percentage and made help them to do their works easier. The purpose of the study was to examine customer perception regards Digital Payment Mode specially Google Pay. The objectives of the study includes finding out the influencing factors that the customer prefer Google Pay over other mode of payment and also to analyse the customers opinion regards benefits and obstacles of Google Pay.

*Thirupathi Manickam (2022)*[^2] Customer Inclination on Mobile Wallets With Reference to GooglePay and PayTM in Bengaluru City. In this cashless economy era, information and communication technology (ICT) plays a vital role in making payments using various payment modes. The mobile wallet app is an innovative technology for avoiding the usage of physical cash. The mobile wallet records all kinds of transactions with a clear payment reference and makes it accountable for tax payments. There are countless reasons for using mobile wallets, which make service providers confused and leads them to offer unattractive features in the wallet apps, making the offer a failure. This paper attempts to collect the data from the mobile wallet users and provides a clear understanding of the reasons for using mobile wallets. Secondly, the customer preferences towards Google Pay and PayTM are analyzed in detail with primary data collected from mobile wallet users to suggest a model for improving the business. This research was conducted to understand the customers' inclination towards the use of mobile wallets.

**III. RESEARCH METHODOLOGY**

**RESEARCH DESIGN**

A descriptive research design is used in this study.

**SOURCE OF DATA**

**PRIMARY DATA**

Primary data those collected for the first time. In this study primary data are collected by conducting the survey through a well-structured questionnaire using google forms.

**SECONDARY DATA**

The data which are already collected is called secondary data. It means data that was already available. The data from the sources like journals, articles and internet.

**SAMPLING TECHNIQUE**

The 130 respondents were collected for this study.

**TOOLS FOR ANALYSIS**

It is carried out in the following ways.

- Percentage analysis
- Likert scale
- Ranking method

[^1]: www.irjmets.com
[^2]: www.irjmets.com
IV. ANALYSIS AND INTERPRETATION

Table 1: Showing Improvements Can Be Seen In Google Pay Of The Respondents

<table>
<thead>
<tr>
<th>S.NO</th>
<th>PARTICULARS</th>
<th>NO. OF RESPONDENTS</th>
<th>PERCENTAGE %</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Faster transaction processing</td>
<td>24</td>
<td>18.5</td>
</tr>
<tr>
<td>2</td>
<td>Improved user interface</td>
<td>51</td>
<td>39.2</td>
</tr>
<tr>
<td>3</td>
<td>Better customer support</td>
<td>42</td>
<td>32.3</td>
</tr>
<tr>
<td>4</td>
<td>More cashback offers</td>
<td>13</td>
<td>10</td>
</tr>
<tr>
<td></td>
<td><strong>TOTAL</strong></td>
<td><strong>130</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

SOURCE: Primary data

INTERPRETATION:
The above table shows that 18.5% of the respondents are needed improvement in in faster transaction processing, 39.2% of the respondents are needed improvement in user interface, 32.3% of the respondents are needed improvement in Better customer support, 10% of the respondents are needed improvement in More cash back offers.

INFERENCEx: Majority 39.2% of the respondents are needed improvement in user interface.

Table 2: Showing The Satisfaction Level Of The Security Features Of Google Pay

<table>
<thead>
<tr>
<th>Factors</th>
<th>No. of Respondents</th>
<th>Likert Scale</th>
<th>Percentage (fx)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very Satisfied</td>
<td>26</td>
<td>5</td>
<td>130</td>
</tr>
<tr>
<td>Satisfied</td>
<td>64</td>
<td>4</td>
<td>256</td>
</tr>
<tr>
<td>Neutral</td>
<td>26</td>
<td>3</td>
<td>78</td>
</tr>
<tr>
<td>Dissatisfied</td>
<td>13</td>
<td>2</td>
<td>26</td>
</tr>
<tr>
<td>Very Dissatisfied</td>
<td>1</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>130</strong></td>
<td><strong>15</strong></td>
<td><strong>491</strong></td>
</tr>
</tbody>
</table>

SOURCE: Primary data

FORMULAx:
Likert Scale = E(fx)/Total number of 1769 respondents
               = 491/130
               = 3.77

INTERPRETATION:
The Likert scale value is 3.77 which is higher than the middle value of 3, so the respondents are Satisfied in security features of Google pay.

Table 3: Showing The Rank Of Google Pay In Order Of Usefulness

<table>
<thead>
<tr>
<th>S.NO</th>
<th>FACTORS</th>
<th>1(5)</th>
<th>2(4)</th>
<th>3(3)</th>
<th>4(2)</th>
<th>5(1)</th>
<th>Total</th>
<th>RANK</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Easy transaction</td>
<td>51</td>
<td>19</td>
<td>19</td>
<td>34</td>
<td>7</td>
<td>130</td>
<td>463</td>
</tr>
<tr>
<td>2</td>
<td>Payment remainders</td>
<td>24</td>
<td>30</td>
<td>31</td>
<td>35</td>
<td>10</td>
<td>130</td>
<td>413</td>
</tr>
<tr>
<td>3</td>
<td>Bill payments</td>
<td>17</td>
<td>26</td>
<td>33</td>
<td>42</td>
<td>12</td>
<td>130</td>
<td>384</td>
</tr>
<tr>
<td>4</td>
<td>Rewards and Discounts</td>
<td>18</td>
<td>27</td>
<td>28</td>
<td>26</td>
<td>31</td>
<td>130</td>
<td>353</td>
</tr>
<tr>
<td>5</td>
<td>Saves time</td>
<td>16</td>
<td>24</td>
<td>30</td>
<td>21</td>
<td>39</td>
<td>130</td>
<td>347</td>
</tr>
</tbody>
</table>

SOURCE: Primary data
INTERPRETATION:
The table shows that the out of 130 respondents, Easy transaction is in the Rank 1, Payment remainders is in the Rank 2, Bill payments is in the Rank 3, Rewards and Discounts is in the Rank 4, Saves time is in the Rank 5.

INFERENCE:
This results that Easy transaction is in the Rank 1 among the respondents.

V. FINDINGS

SIMPLE PERCENTAGE ANALYSIS
Majority 39.2% of the respondents are needed improvement in user interface.

LIKERT SCALE ANALYSIS
The Likert scale value is 3.77 which is higher than the middle value of 3, so the respondents are Satisfied in security features of Google pay.

RANKING METHOD
This results that Easy transaction is in the Rank 1 among the respondents.

VI. SUGGESTIONS

- Since the majority of the respondents are young and unmarried, Google Pay can consider offering more features or incentives that are relevant to this demographic, such as discounts on entertainment or travel purchases.
- Google Pay can continue to improve its user interface based on the feedback provided by the respondents to make it more user-friendly and intuitive.
- Since convenience is the top priority for the respondents, Google Pay can consider introducing features that make it easier and faster to complete transactions, such as a one-click payment option for frequently purchased items.
- Google Pay can also consider expanding its services to cover more types of transactions beyond bill payments, such as online shopping or peer-to-peer payments.

VII. CONCLUSION
Consumers' knowledge about new mobile technology innovation is increasing rapidly, and consumer's perception is most important in the usage of mobile wallet application in India. Consumers' need has increased with advanced technology. Consequently mobile wallets service providers are innovating new technology from consumer's point of view. Therefore, people can adopt and use their mobile wallets for the payment transaction, fund transfer, purchasing groceries and paying bills etc. The study has discussed the trust is the main factor affecting users' satisfaction directly and it impacts on many users intention to adopt mobile wallets. The results show that the trust has significantly positive impact on actual usage of mobile wallets. Vidyashree et al. (2015) found that mobile wallet provides an opportunity of cash back and discounts. The study highlights that 18-30, 30-45 age group of people satisfied and using of digital wallets like paytm or pay u money application.

VIII. REFERENCE

JOURNALS: