

A Study on Customers' Satisfaction on Towards Google Pay With Special Reference To Coimbatore City

Dr.A.Helda Mary¹, R.Srinath²

^{1,2} Dept of B.Com Professional Accounting

^{1,2} Sri Ramakrishna College of Arts and Science, Coimbatore - 641006.

Abstract- In present world, smartphone has become an important in one's life. People who hate to go out and stand in queue for their works can current use their mobile phone for payment by using operation installed within phone. There are several mobile holdalls which give these services. Mobile holdalls are digital performances of traditional carryalls that notoriety would carry in their fund. They offer payment services through which the individualities/business can admit/shoot plutocrat via mobile bias. The present papers throw light upon the client satisfaction towards thee-wallet services handed by Google-pay. It focusses on the services handed by Google Pay portmanteau and its satisfaction position.

Keywords- Google Pay, Preference, Satisfaction

I. INTRODUCTION

As a part of 'Digital India' crusade, the government aims to construct a 'digitally empowered' frugality that's Faceless, Paperless, and Cashless'. There are different types and modes of digital payments. Some of these include the application of disbenefit/ credit cards, internet banking, mobile holdalls, and digital payment apps. The mobile portmanteau, which is called M-portmanteau, digital portmanteau, or E portmanteau, refers to a mobile technology that's used identical to a real portmanteau. It admits guests to buy their products online with lesser ease.

India being developing country has weak infrastructure, low PC penetration, developing security protocols and consumer disinclination in pastoral sector. But numerous banks are offering e-banking services during a study conducted by Rao and Prathima (2003) it had been revealed that India still has great distance to travel in online banking services as compared to other countries. Google Pay may be a digital portmanteau platform and online payment system developed by google to power in app and valve to pay purchases on mobile bias, enabling druggies to form payments with Android phones, Tablets or Watches.

In present trend operation of apps had come a new trend because of vacuity of web services on mobiles. By considering these advancements in mobile technology knowing information of plutocrat deals through mobile in lower time can be useful operation for druggies in this operation stoner need to install the operation and modernize the details and link the account number and ATM card number.

Digital transfer using apps has brought behavioural change and helped in the relinquishment of digital payment. This has redounded in ease of transfer of plutocrat in pastoral areas which wasn't touched before by the digital payment system. The stoner can't open the operation without the login leg and they can't proceed the payment without the alternate leg. This is the attempt to make an analysis about the consumer satisfaction on operation of Google pay operation and a check exploration is conducted among themselves.

1.2 STATEMENT OF THE PROBLEM

From the traditional times banking plays an important part within the development of nation also because the existent. For the stable fiscal condition, banking helps to a better extent. Currently the life kind of people is getting too busy and therefore significance of G-pay is adding day by day. They need no time to visit banks for the end of depositing or accepting cash, also as for the contrary services handed by the bank. G-Pay services offer tons of benefits to the folk that they will pay bills, and may take and provides cash at any time anywhere without visiting a bank. These services help client in engage in their own workshops and avoids fresh charges like travelling cost etc. G-Pay is a software which may be used for the end of paying mobile bills, Electricity bills, and insurance. Google pay is a wallet that's help in plutocrat deals without having liquid cash and also offering safety to client's deals. At present especially in India there's growing occasion for mobile portmanteau business. the main lodestones of these mobile holdalls are making fast and quick deals, time saving less expensive, easy to pierce etc. Besides these advantages,

there are some limitations on Google Pay similar as instability, limitation on fund transfer, etc. Due to these data a comprehensive study is needed to study the client satisfaction of Google Pay. The purpose of this exploration is to review the satisfaction position of guests towards Google Pay services.

Present the government blazoned that all the restrictions for the traditional cash deals and offers for electronic transfer push the customers to borrow and apply the cashless deals for their requirements. In the Environment of the below, this study makes an attempt to dissect and find out how Google Pay sale has caused to changes in the geste of guests and position of mindfulness about the cashless sale, faith of the electronic sale and problems of consumer while using Google Pay operation. Results will also be proposed on how to enhance its services in order better to encourage reprise patronage and fidelity, and attract new guests.

1.3 OBJECTIVES

- To understand the customer satisfaction level with G-Pay
- To spot the preference of the consumers towards G-Pay
- To study issues faced while using Google Pay

1.4 SCOPE OF STUDY

The study helps in knowing how far the ultramodern banking services are used by the guests. The study further extends and helps to develop an adding association with the guests through ultramodern services. Today the client demands the banking services for 24 hours. In the ultramodern age, the entire banking structure has been changed due to wide internet technology. Now all the aspects of economy such as commerce, trade, import, export, purchase and sale of goods is relying upon electronic banking services. E-Banking has opened the doors for all the guests, to operate beyond boundaries. Future exploration can be done in assaying the relative performance of E-Banking services handed by private sector as well as public sector banks. The study has been done on the operation of these services by the guests.

1.5 HYPOTHESIS

There's no significant difference between Family Yearly Income and reason for using Google Pay.

II. REVIEWS OF LITERATURE

2.1.1 Adekunleetal(2009), examines the influence of particular profile and electronic banking on pre entered guests' service delivery in the Nigerian Banking Sector. The result showed that the gender of sample repliers has a significant influences on guests' perception on quality of service delivery and also examined there was no significant influence of age on guests' perception of quality service delivery.

2.1.2 Ching Poon (2008), shows that out of ten factors availability, convenience of operation, design and content are the major sources of satisfaction sequestration and securities are the main source of dissatisfaction. Whereas, the vacuity of features, speed, service charges and bank operation are the dangerous to the success of the online banking services. Hence the experimenter is to identify that satisfaction position of security point in online banking services.

2.1.3 Rajesh Kumar Srivastava (India) (2017), focuses on the issues like guests' perception about internet banking and how to ameliorate the operation rate. The study revealed that education gender and income play an important part in the operation of internet banking.

2.1.4 Abhijit and Harmeet (2017), studies about G-pay operation by smartphone druggies and also attempts to assay the varied obstacles faced by the G-pay druggies. A structured questionnaire was distributed to 230 smartphone druggies but only 151 responses were valid and study of for data analysis. The experimenters have used the descriptive system so as to prompt the statistical results. The findings conclude that G-pay has got to work upon the payment gateway to enhance the sale efficiently and to figure upon sale time, abatements and offers.

2.1.5 Rescuer F (2019), in his study analysed the varied factors which results in consumer satisfaction. The experimenter's main focus is on the satisfaction position of paytm druggies. Experimenter has linked the explanations for dissatisfaction of consumer towards the e-wallets services and also the experimenter made an trouble to seek out suggestions to enhance the paytm services of paytm, due to simple access, increased operation of smart phone and cashless frugality.

2.2 LIMITATIONS OF STUDY

Every exploration is carry out under some limit and this exploration is not an impunity. Limitation of the study are summarized as follows,

- The sample size of only 120 respondents was taken from the large population

- The inferences apply only to the respondents of Coimbatore City.

It is not applicable to any other place and cannot be generalized. Numerous people are down from net banking on the supposition that it is more precious than the traditional system of dealing with bank transaction.

2.3 SOURCES OF DATA

The data collected for this study is

- Primary data
- Secondary data

2.3.1 PRIMARY DATA

Primary data is collected from the questions were designed in a systematic manner, covering adequate and relevant aspects of the study. Survey was done with the help of online questionnaire.

2.3.2 SECONDARY DATA

Secondary data was collected from books, journals and websites.

2.4 RESEARCH METHODOLOGY

The research is adopted on non-probability sampling. The area of the study is limited to Coimbatore megacity. The sample size 120 respondents were from all age groups chosen randomly. It is conducted using convenient sampling method. To evaluate of the study, required data were collected from primary as well as secondary sources.

2.5 TOOLS USED FOR THE STUDY

- Simple Percentage Analysis method

It refers to a special kind of rates, percentage are used in making comparison between two or more series of data. A percentage is used to determine relationship between the series.

Formula: Percentage = No. of respondents * 100 / Total respondents

III. ANALYSIS AND INTERPRETATION

SOCIO – ECONOMIC PROFILE OF THE RESPONDENTS

Table: 3.1.1

Demographic		No. of Respondents	Percentage
Gender	Male	56	46.7%
	Female	64	53.3%
Age	18-24 Years	110	91.7%
	25-30 Years	7	5.8%
	30-40 Years	3	2.5%
Educational Qualification	Higher Secondary	12	10.1%
	Diploma	6	5%
	UG	92	77.3%
	PG	9	7.6%
Occupation	Students	102	85%
	Employee	13	10.8%
	Self-Employment	5	4.2%
Size of the Family	2	18	15%
	3	33	27.5%
	4	48	40%
	Above 4	21	17.5%
Family Income Per Year	Below Rs 1,00,000	64	53.3%
	Rs 1,00,000 - Rs 2,00,000	33	27.5%
	Rs 2,00,000 - Rs 3,00,000	15	12.5%
	Above Rs 3,00,000	8	6.7%

Source: Primary Data

Interpretation

From the above table, out of 120 respondents. The majority of the respondents were female with 53.3%, 91.7% of respondents fall under the age group of 18-24 Years, 77.3% of Respondents were UG graduates, 85% of respondents are students, 40% of respondents belong to 4 size of the family, 53.3% of respondents family income for a year is below 1,00,000.

Classification of Duration of usage of respondents

Table: 3.1.2

Particulars	No. of Respondents	Percentage
6 Months	36	30%
6 Months – 1 Year	19	15.8%
More than 1 Year	65	54.2%

Source: Primary Dat

Interpretation

From the above table, out of 120 respondents the majority of the respondents 54.2% use Google Pay more than 1 year, 30% of respondents use Google Pay from 6 months, 15.8% respondents use Google Pay from 6 months-1 year.

Classification of solution media of respondents

Table; 3.1.3

Particulars	No. of Respondents	Percentage
Social Media	27	22.5%
Friends & Family	76	63.3%
Advertisement	17	14.2%

Source: Primary Data

Interpretation

From the above table, out of 120 respondents the majority of respondents 63.3% get to know about google pay through friends and family,22.5% get to know from social media, 14.2% gets to know from advertisement.

Classification of mode of payment of respondents

Table: 3.1.4

Particulars	No. of Responses	Percentage
Bank Transfer	92	76.7%
Mobile Recharge	84	70%
Electricity Bill	33	27.5%
Hotel Bill	39	32.5%
DTH Recharge	21	17.5%
Online Shopping	50	41.7%
Buying Goods(Super Markets and Retail Stores)	48	40%
Payment of EMI	16	13.3%
Payment of Insurance	12	10%
Hospital Bill/Medicine	23	19.2%
Movie or Travelling Tickets	43	35.8%

Source: Primary Data

Interpretation

From the above table, out of 120 respondents the majority of respondents 76.7% respondents use Google Pay for bank transfer, 70% of respondents use Google Pay for mobile Recharge,41.7% use Google Pay for online shopping, 40% use Google Pay for buying goods, 35.8% use Google Pay

for movie or Travelling tickets, 32.5% use Google Pay for hotel bills.

Range of payments of respondents

Table: 3.1.5

Particulars	No. of Respondents	Percentage
Below Rs 5,000	82	68.3%
Rs 5,000 – Rs 10,000	31	25.8%
More than Rs 10,000	7	5.8%

Source: Primary Data

Interpretation

From the above table, out of 120 respondents the majority of respondents 68.3% respondents transfer amount below Rs. 5,000 per month ,25.8% respondents transfer there amount RS.5,000 - RS.10,000 per month, 5.8% respondents transfer amount more than RS 10,000 per month.

Classification of problems facing by respondents

Table: 3.1.6

Particulars	No. of Respondents	Percentage
Safety and Security	18	15%
Authentication	12	10%
Bank Server Problem	68	54.7%
Pending for Verification	21	17.5%
Nothing	1	0.8%

Source: Primary Data

Interpretation

From the above table, out of 120 respondents the majority of the respondents 54.7% problems was bank server problem,17.5% of respondents faced pending for verification, 15% of respondents faced safety and security,10% of respondents faced authentication.

Satisfaction level of respondents

Table: 3.1.7

Particulars	No. of Respondents	Percentage
Very Good	36	30%
Good	71	59.2%
Average	12	10%
Poor	1	0.8%

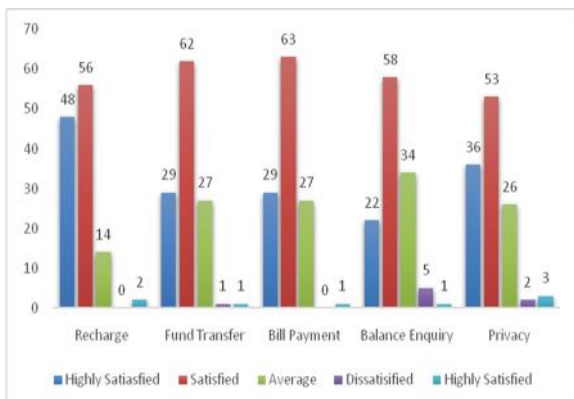
Source: Primary Data

Interpretation

From the above table out of 120 respondents the majority of the respondents 59.2% opinion for gpay was good, 30% of respondents opinion was very good, 10% of respondents opinion was average, 0.8% of respondents opinion was poor.

Satisfaction level of respondents

Table: 3.1.8



Source: Primary Data

Preferences of other applications of respondents

Table: 3.1.9

Payment Apps	No. of Respondents	Percentage
Paytm	57	47.5%
Phone-pe	68	56.7%
Amazon pay	19	15.8%
Bank apps	24	20%
Airtel thanks	1	0.8%

Source: Primary Data

Interpretation

56.7% people uses Phone-pe because according to them Phone-pe is next best app, 47.5% people use paytm and 15.8% uses Amazon Pay. Only 20% people uses Bank apps provided by their account holding bank. 0.8% out of 120 respondents there is only one Airtel thanks app user.

IV. FINDINGS

- 91.7% of the respondents are within the age between 18-24 years.
- 53.3% of the respondents are male.
- 85% of the respondent’s occupation are students.
- 77.3% of the respondent students were UG students.

- 53.3% of the respondents annual income per year is below Rs 1,00,000.
- 40% of the respondent’s family size is 4 members in their family.
- 54.2% of the respondent’s using Google Pay more than a year
- 63.3% of the respondents said that friends & family members prefers them to use Google Pay.
- 68.3% of the respondents said that below Rs 5,000 as their average transaction per month.
- 59.2% of the respondents opinion about Google Pay is Good.
- 55% of the respondent complained about the server problem of Google Pay.
- 93.3% of the respondents will recommend Google Pay app to their friends and relatives.
- 59.2% of the respondents can use the other alternative apps like Paytm, Phone-pe, Amazon Pay and their Bank apps
- From table 3.9 we could find that not only google pay but also other UPI apps are popular among the users of google pay.
- From table 3.4 we could find that google pay provides more services to its customers other than just helping in making normal payments when buying a product.

V. CONCLUSION

Google pay operation was predominant among youngish age group who has completed at least advanced secondary position of education it was substantially used for convenience, 24*7 access of accounts and balance enquire. Electronic payment system, similar as Paytm, Google Pay, BHIM, Phone-pe the stoner the capability to pay retailers and other consumers on the Internet over the phone. The payment requires no other actors than the payer and payee, so by having no sale processing freights and allowing low value deal to be cost effective. The study depicts that age, educational qualification, occupation, period of operation, frequency of operation, position of mindfulness have significant association with operation of Google Pay. For smooth perpetration of cash less system in India the following measures are recommended. Fiscal knowledge crusade may be conducted by the government from time to time to make people apprehensive of the benefits of electronic payments; measures to encourage cashless deals and Google Pay Company have to concentrate in perfecting the security and sequestration of their druggies. The convenience and simple use as gained a credit to mobile portmanteau and it are frequently concluded that they are going to be an inconceivable growth in relinquishment of G-pay within the forthcoming times. This study also proves that

every Respondent is having smart phone with them so it's easy for the service Provides to capture this age group. This study has made an attempt to find out the client satisfaction position towards google pay in Coimbatore megacity.

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