

# A Study on Level of Satisfaction and Service Quality Effectiveness Towards Using Paytm

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**Abstract-** In Today's busiest international, humans don't have their time to take a seat down and loosen up then a manner to do their private works like recharge their telephones, power payments and so on. So, paytm has been delivered to pay via cell. The purpose in their take a look at is to analyze the pleasure diploma of customer's the usage of paytm offerings. Data has been gathered via survey technique with one hundred twenty respondents. The equipment and technique used on this examine are simple percent, Likert scale and Ranking analysis. This have a look at consoled that customers want to decorate transaction speed and steps to make fee of paytm to be had in petty stores. It concluded that paytm is appearing properly in private; it has to artwork upon reduce rate and gives, transaction speed and innovation to decorate patron's satisfaction

**Keywords-** Paytm, Transaction speed.

## I. INTRODUCTION

In Today's world clever telephone has end up vital a part of everyday existence. Paytm is an Indian e-change shopping internet web site, acronym for pay via mobile. Paytm is also a major rate answers issuer to e-trade carrier provider and is now India's largest cellular fee issuer cell platform with over forty million wallets. Paytm works with all cell operations in all states in India for pay as you go cell payments, DTH and facts card recharge submit paid and so forth. Paytm moreover works with various billers for unity bill payments. Information Technology Sector in India is making progress at quotes manner beyond what changed into predicted 30 years again. The new India is knowledgeable and anybody inside the nation wishes the great and most upgraded methodologies for his or her self-enterprise. Paytm became released as a mobile internet site however these days it is India's leader in e-trade. There are various different charge structures like Paytm has controlled to dominate the market with its high protection functions, it's miles distinctly secured due to the fact it's far approved wallet through Reserve Bank of India.

## STATEMENT OF THE PROBLEM

The Customer's makes use of many cellular pockets offerings on Coimbatore District Paytm provider customers in Coimbatore district were receiving many feedbacks approximately in phrases of payment gateway failure, hassle with attractiveness of debit and credit score card failure, Failure of paytm apps, Delay in affirmation of order, protection transactions, connectivity and provider fine. Therefore on this it's far very critical to pick out the customer's delight degree and comments at the utilization and adoption of paytm offerings customer's in Coimbatore district. Digitalization is growing in our great nation and our Government is reassuring a contactless payment nation. Presumably the main did think behind nationalization was first, to manage the proceeds of crime in the financial system and anti racketeering which has now been utilised comprehensively by terrorist organizations and second to increase E-transactions in the great nation. Or through, result of the above will are available in because of passage of decades but it is quite certain that it all industrialized nations are traveling towards cash- too little operations. Sizable amount of sales by buying behaviour is done online while Cash on Delivery available choice is usable, large in number love to make payment process through one of these Mobile Banking Applications. Understanding the existing situation, countless mobile banking applications offer multiple advantages which elicit the I buying behaviour to use their applications. That, the end of this review in the real economy is causing significant breakdowns to the surplus of yield to India's mentions with deal with these problems like Paytm on Smartphone's gain wide adoption. And thereby this investigation is undergone to fully understand the customers impression towards Paytm. significant breakdowns to the surplus of yield to India's mentions with deal with these problems like Paytm on Smartphone's gain wide adoption. And thereby this investigation is undergone to fully understand the customers impression towards Paytm.

## II. REVIEW OF THE LITERATURE

1. **N.Siva kumar, S.Balaji (2019):** As according to analysis that paytm is most reachable and it's far receive as genuine with worth. The respondents are all unbiased about the offerings rendered thru paytm. It have to

increase fine of provider and provide consciousness about paytm. It allows its clients to replace their payments with usage in their mobile phones in simplest way. Paytm is a superb app for down load due to its big community of companions makes it reachable and so forth.

2. **Dr.T.Venkatesan (2018):** In their examine found that utilization of paytm is handiest at a pleasant degree. The customers face troubles in ease of use, protection problem and sluggish paytm server within of paytm. Paytm set up a separate wing for skilled team of workers to deal with the troubles and problems associated with it. Paytm may also provoke important motion for periodic updating, up gradation and maintance of hardware and software storages.
3. **Shwetu Kumar, Vijay Yadav, Atiqu-ur-Rahaman, Aditi Bansal (2014):** In their study examined tested that paytm achievements, specially designing, running and trends of paytm that is taken into consideration on organizing a store, web progression, online gadget and also depicted about electronic portion system.
4. **Akhila Pai.H (2018):** Government of India's effort like' Digital India 'and expanded use of mobile phones are the biggest reasons for the exponential growth with use of electronic payments. Even though the thought of automation lifted years in the past, it decided to take growth pace recent times. This is because lack of expertise and insight among individuals, dread to actually make fee, security problems so on. The E-Payment software will indeed be enhanced only when the recognition is generated in the mindset of people. But in the present environment, India saw the a substantial enhance in the number of online passwords viewable and seems to be gradually creeping towards a financial inclusion.

### III. OBJECTIVES Of THE STUDY

- To analyze usage of e-payment systems for business transactions in the sample population.
- To identify the satisfaction level of customers, using e-payment systems.
- To identify the reasons for preference of e-payment system over traditional payment method.

### IV. SCOPE OF STUDY

The investigate undergone for only Sivakasi. The investigate is constrained to the visitors of Paytm. The survey participants are the users among those software and the number of participants adds up to 50. The Primary data is collected through Interview Schedule. Ancillary Data is gathered from different publications and webpages. The

research is undertaken to grasp their impression and guest satisfaction of buying behaviour towards Paytm. The research has been carried via descriptive study. Investigate is intended to know the amount of test group is using the e- payment systems. Over ago 2 decades, e-payment has hugely changed the way we use enterprise. By doing so closer examination, we get the degree of comfort gained by buyers, utilising unique e-payment modes.

### V. RESEARCH METHODOLOGY

Research methodology is a systematic ability to remedy research problem. It may well be did understand as a scientific knowledge of learning how research is done methodically. Research did refer to search for wisdom. The structure where another research is carried out again to make a conclusion or to find additional correlation with a distinctive larger context is termed 'research methodology'. Research Methodology furthermore consists of a variety scenes and walks to still be implemented by a geologist to check a problem to certain target in perceive.

#### Data Collection

The process of collecting information is considered to have been one of most significant elements in the methodological rigor. Both qualitative data has been used in this research study to fulfill the requirements of the aim.

#### Sample Size

The sample size taken for this study is 150 responses of Paytm. The area of the research was confined only to Coimbatore district.

#### Statistical Tools used

- Simple Percentage analysis
- Anova

#### HYPOTHESIS OF THE STUDY

- There is no significant difference in the usage of Paytm wallet services and Paytm banking services
- There is no significant difference in the level of satisfaction towards Paytm wallet services and Paytm banking services

#### LIMITATIONS OF THE STUDY

- The present study is limited with 150 respondents.
- The present study is conducted within Coimbatore city.

- The present research is based on primary data.

**VI. ANALYSIS AND INTERPRETATION**

**PERCENTAGE ANALYSIS**

Table No.1: Socio-Economic of the Respondents

S. No	Particulars	Highly Responded Area	No. of Respondents	Percentage (%)
1	Gender	Female	75	50.3
2	Age	18-25	79	52.7
3	Occupation	Student	93	62
4	Annual income	Below 1,00,000	104	69.3

Source : Primary Data

Above table shows that 50.3% of the respondents are female. Majority 52.7% of the respondents are in the age group of 18-25. 62% of the respondents are students. Majority 69.3% of the respondents have their monthly income less than 1,00,000.

Table No.2: Promotional Tools

Particulars	Options	No of Respondents	Percentage (%)
Promotional Tools	Reward	41	27.3
	Discount	41	27.3
	Cash Back	56	37.3
	Scratch Cards	11	7.3
	Easy way of payment	1	0.7

Source: Primary Data

Majority 37.3% of the respondents prefer cash back.

TABLE NO:3

**ANOVA**

Null Hypothesis: There is no significant difference in the usage of Paytm wallet services and Paytm banking services.

Alternative Hypothesis: There is significant difference in the usage of Paytm wallet services and Paytm banking services.

**ANOVA**

Source of Variation	SS	df	MS	F	P-value	F crit
Between Groups	3700.167	1	3700.167	7.142861	0.055654	7.708647
Within Groups	2072.092	4	518.0231			
Total	5772.259	5				

Source: Primary Data

The above table the p-value calculated is 0.055654 which is more than 0.005 (typically  $\geq 0.05$ ) is statistically significant and indicates strong evidence for the null hypothesis. This means we retain the null hypothesis and reject the alternative hypothesis.

TABLE NO: 4

Null Hypothesis: There is no significant difference in the level of satisfaction towards Paytm wallet services and Paytm banking services.

Alternative Hypothesis: There is significant difference in the level of satisfaction towards Paytm wallet services and Paytm banking services.

**ANOVA**

Source of Variation	SS	df	MS	F	P-value	F crit
Between Groups	2775.162	1	2775.162	31.00602	0.001422	5.987378
Within Groups	537.0239	6	89.50399			
Total	3312.186	7				

Source: Primary Data

The above table the p-value calculated is 0.001422 which is less than 0.005 (typically  $\leq 0.05$ ) is statistically significant. Therefore, we reject null hypothesis, and accept the alternative hypothesis.

**VII. FINDINGS OF THE STUDY**

- The majority of the respondents (50.3%) are male gender
- The majority of the respondents (52.7%) are 18-25 age
- The majority of the respondents (62%) are Student
- The majority of the respondents (69.3%) are Below 1,00,000
- The majority of the respondents (56%) are Friends & Family
- The majority of the respondents (38%) are 3 Months
- The majority of the respondents (34%) are Frequently
- The majority of the respondents (33.3%) are Money Transfer

- The majority of the respondents (27.3%) are Discount and Cash Back
- The majority of the respondents (56.6%) are Less than 20
- The majority of the respondents (70%) are Good

### VIII. SUGGESTIONS

- Today more of youth is plan to use paytm or will get planned to use them for the value recognizing is high for paytm.
- Systemization of paytm is another issue.
- Using the upcoming technology Internet of Things can even open new avenues for Paytm as retailers would use different apps and even in restaurant and beverage industry to make the users aware of products and schemes.

### IX. CONCLUSION

From my survey, I finish that Paytm pockets had a massive quantity of glad customers till now. Paytm connected as recharge internet site in India pioneering these days in varied sectors like insurance, bill payments, ticket booking to online shopping etc. Paytm has to paintings upon the payment gateway to enhance the transaction performance as 67% of human confronted with payment gateway. Paytm is presently acting nicely in phrases of privacy however it has paintings upon discounts/offers, transaction time and brings approximately innovation to growth customer deligation. The research analysis has made an attempt to grasp and consumer perceptions pertaining Paytm. Paytm In the shock wave of dismissal of paper cash to untangle the issues being sweet-encountered by public good. Paytm plugin is a comfortable android use it for e- operations.

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