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“A STUDY ON CUSTOMER SATISFACTION TOWARDS THE USAGE OF GOOGLE PAY APP POST COVID -19”

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ABSTRACT:

In an increasingly digitalized world, the proliferation of mobile payment applications has revolutionized the way individuals conduct financial transactions. Google Pay, a prominent player in this domain, offers a robust platform for UPI (Unified Payments Interface) payments, contributing significantly to the digital payment ecosystem. The aim of this research is to conduct a comprehensive study of Customer Satisfaction towards usage of Google Pay App post Covid-19.

The research adopts a quantitative data collection methods. The study involves surveying a diverse sample of Google Pay users to quantify their overall satisfaction, user experience, and preferences regarding the application post covid-19.

The key objectives of this study are to assess the ease of use, security, reliability, and convenience of Google Pay, as well as the quality of customer support and the effectiveness of its features. The findings from this research will not only contribute to a better understanding of customer satisfaction with Google Pay but also provide insights into the broader dynamics of UPI-based payment applications in the digital payments landscape.

The results of this study are expected to be of great interest to both academic researchers and industry practitioners, as they can inform the development and improvement of UPI payment apps and contribute to enhancing the overall customer experience in the digital payment ecosystem post covid-19 scenario. Additionally, the study aims to shed light on the factors that drive customer loyalty and continued use of such applications.

Understanding the Impact of COVID-19 on Google Pay Usage and User Satisfaction:

- Digital Shift: Google Pay usage increased as a result of COVID-19's alteration of payment patterns.
- Analysis Depth: Research reveals undiscovered sources of satisfaction.
- Methodological Fusion: To capture a range of user perspectives, surveys and qualitative methodologies are combined.
- Psychological Insights: Investigates feelings, Perceptions of safety, and Trust.
- Holistic Approach: Takes into Account Behaviour, Technology, and Social Changes.
- Strategic Recommendations: Provides useful advice for Google Pay going forward.
- Innovative Impact: Directs the development of fintech in the post-COVID era.

KEYWORDS: Google Pay, Digital Payment, Security, Reliability, Mobile Payment Application, UPI, Customer Support.

INTRODUCTION:

Google developed Google Pay, formerly known as Tez, which is a UPI (Unified Payments Interface) payment software and digital wallet platform. In September 2017, it was initially introduced in India with the intention of catering to the Indian market. Since then, the app has grown to offer a variety of financial and payment services in various nations.

GROWTH OF INDUSTRY:

UPI APP GROWTH IN INDIA FOLLOWING COVID OUTBREAK - The surge in UPI-facilitated instantaneous interbank transactions via mobile devices is evident in the most recent budgetary data. Traders, small businesses, service providers, and retailers all around the nation have already integrated UPI into their everyday operations. The RBI has been the darling of the payment ecosystem thanks to its regulations and the simplicity with which money can be transferred between two bank accounts via a mobile app. Based on the latest figures it has gathered, the National Payments Corporation of India (NPCI), which is in charge of managing UPI, has observed a threefold rise in the number and value of transactions during the most recent fiscal year (2020–21).

In April 2020, there were 153 banks using UPI; today, there are 216. There were just 21 banks on the platform in April 2016, when it launched. During the lockdown months, UPI transactions increased by double digits as the pandemic took hold and people began choosing digital payment methods. The recent slowdown in growth could be attributed to a rise in transaction failures brought on by regular technical problems with banks, which also caused Google Pay to lose its position as the industry leader in UPI payments. After recording 857.8 million transactions in October and hitting a peak of 960 million transactions in November, Google Pay enjoyed an over 43% market share in UPI payments. Transactions on the site have steadily decreased since then. There were 854.4 million transactions in December, 853.5 million in January, and 827.86 million in February. In March, Phone Pe, the industry leader in UPI, achieved a noteworthy milestone by surpassing one billion UPI transactions. A Phone Pe official stated that 1.3 billion transactions were done on our platforms last month utilizing the wallet, card, and UPI payment methods. Additionally, there has been a rise in transactions on the Bharat Interface for Money (BHIM), an Indian mobile payments software based on UPI that was developed by the NPCI.

Mahabaleshwar MS, Managing Director and Chief Executive Officer of Karnataka Bank Ltd., responded that people's willingness to use contactless payment solutions is one of the main factors driving UPI growth in the post-COVID-19 setting when asked what factors led to this development. Demonetisation forced people to look for other payment options, but the UPI platform's user-friendliness made it simple for the general public to adopt it before the Covid pandemic hit the nation. This suggests that digital innovations will drive banking in the future, and UPI is just one of many contactless initiatives that the banking industry has been implementing. In addition to increasing banking efficiency, contactless banking is the ideal solution for scenarios like to those encountered in the Covid-19 pandemic.

ABOUT MAJOR COMPANIES IN THE INDUSTRY:

- Google Pay
- PhonePe
- Paytm
- FREECHARGE
- PayZapp
- BHIM APP
- CRED
- MobiKwik

LITERATURE REVIEW:

According to Ghosh and Gourab (2021)

The development of information and communication technology paved the path for the introduction of contemporary payment systems. People's lives were made easier by the proliferation of smartphones and internet access, which also ushered in the age of digitalization. In addition to enhancing trade and commerce, digitalization facilitated quick and easy financial transactions.

According to Gupta, Knavish, and Nupur Arora (2020)

Attitudes toward adopting mobile payment systems are positively impacted by perceived utility and ease of use. Additionally, there is a strong positive correlation between the intention to implement mobile payment systems and the attitude toward doing so. Using the technological acceptance paradigm, the current study investigates the relationship between attitude toward mobile payment systems and intention to adopt them.

According to Vasantha, S., and Vinitha, K. (2018)

People's daily lives have changed as a result of the digital revolution. The ability to connect and make payments at any time and from any

location is made possible by the power of the internet and digital payments, which also contribute to user pleasure and, ultimately, customer loyalty.

Professor Nupur A. Vesna and Radhika Basavaraj Kakade (2017)

According to their analysis, UPI has made digital transactions for individuals as simple as text messaging. Unlike RTGS or NEFT, which are unavailable on holidays and outside of regular business hours, service is accessible around-the-clock. This will help India transition to a fully cashless economy and greatly increase system efficiency.

According to Kaur and Puneet (2020)

There has been significant surge in use of mobile wallet apps. mobile wallets are helpful to users, beneficial for transactions safe payments, not widely available in marketplaces.

G. Sandhya, G. Rajkumar, and Sruthy S. Pillai (2019)

They explain how the trend indicates that when the shortage of cash peaked, more consumers preferred to use non-cash payment methods, even for minor transactions. It demonstrates that while timely interactions and security proved to have a negative impact on the dependent variable, simplicity and interoperability have a considerable positive affect on the uptake of mobile payments. People are more worried about security because they think that when they transaction online their financial information is not secure.

In 2020, Singh, Sindhu

According to the author, the popularity of mobile payments has expanded as a result of advancements in mobile phone technology. Customers can buy conveniently and save time by using a mobile device for online shopping. Users and payment providers engage in continuous communication when using mobile payment systems. Though a lot of research has been done on the early adoption of mobile payment systems, not much has been done to study users' behaviour after adoption.

In 2018, Kavitha, M. and K. Sampath Kumar

The demonetization caused digital payments to skyrocket in popularity. The use of mobile and internet is increasing, and government initiatives like Digital India are contributing to the exponential development in the use of digital payments. More transaction transparency as a result of the shift to digital payments strengthens the national economy. The payment system has undergone numerous modifications recently, including the addition of digital wallets, UPI, and BHIM apps to facilitate the transaction to digital payments.

Pal, H. Raghav Rao, Abhipsa, and Tejaswini Herath (2020)

The ease with which customers may conduct transactions is the driving force behind the success of mobile payment systems. However, there is a risk of cash loss and data loss associated with mobile payment transactions in this era of increasing cybercrime. Therefore, it becomes imperative to comprehend the divergent effects that risk and convenience have on consumers' intentions to use mobile payments.

OBJECTIVE OF THE STUDY:

1. To study the satisfaction of the customer using Google Pay.
2. To know the impact of covid-19 on Google Pay.
3. To study the factors affecting the uses of Google Pay/ UPI Apps.
4. To know the attributes of the Google, Pay App.

LIMITATION OF THE STUDY:

- The COVID-19 pandemic has brought about several limitations and changes in our daily lives, including the way we handle financial transactions.
- Google Pay, a popular mobile payment app, has gained increased prominence during this period due to its convenience and contactless nature.
- This study aims to assess customer satisfaction towards the usage of Google Pay app post COVID-19 limitations.

RESEARCH METHODOLOGY:

• **RESEARCH DESIGN:**

We are using Quantitative Research Methodology, as it aims to measure and analyse customer satisfaction towards the usage of Google Pay App post covid-19 using numerical data.

• **SOURCE OF DATA:**

We are collecting Primary as well as Secondary Data for our research.

• **POPULATION:**

For collecting the data for our research, we are taking 147 responses from the group of people using Google Pay App.

- **SAMPLING METHOD:**

We are using Clustered Sampling Method as we are searching the data from the group of people having same characteristic.

- **DATA COLLECTION METHOD:**

For collecting Primary Data we are using Questionnaire method to be filled by people using Google Pay App in which questions were asked and they need to rate the answer based on their preference. For Secondary Data we have gone through articles published earlier on various websites.

- **DATA COLLECTION INSTRUMENT:**

We are collecting primary data through surveys and reviewing relevant articles because we require information on user satisfaction with Google Pay after COVID-19. IBM SPSS Statistics is the tool we utilized for quantitative data analysis. Package for Statistics in the Social Sciences.

DATA ANALYSIS & INTERPRETATION:

Case Processing Summary

Particulars	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Gender *	148	100.0%	0	0.0%	148	100.0%
What is your go-to-payment option						

INTERPRETATION: There are no missing data points in any of the 148 cases, according to the case processing report. This implies a comprehensive dataset for examining the connection between preferred payment type and gender. Without any missing data, the analysis may move on with confidence knowing that any findings reached are supported by a large dataset that fully represents the population being studied. The findings are more reliable due to the high degree of data completeness, which also provides strong insights into the potential influence of gender on payment choices. As a result, the results drawn from this dataset are regarded as trustworthy and useful for additional interpretation and decision-making procedures.

Gender * What is your go-to-payment option Crosstabulation

Particulars			What is your go-to-payment option		Total
			Online	Cash	
Gender	Male	Count	52	27	79
		% within Gender	65.8%	34.2%	100.0%
		% within What is your go-to-payment option	54.2%	51.9%	53.4%
	% of Total		35.1%	18.2%	53.4%
	Female	Count	44	25	69
		% within Gender	63.8%	36.2%	100.0%
% within What is your go-to-payment option		45.8%	48.1%	46.6%	
% of Total		29.7%	16.9%	46.6%	
Total	Count		96	52	148
	% within Gender		64.9%	35.1%	100.0%
	% within What is your go-to-payment option		100.0%	100.0%	100.0%
	% of Total		64.9%	35.1%	100.0%

INTERPRETATION: According to the crosstabulation, 63.8% of women and 36.2% of men prefer online payments over cash, with 65.8% of men preferring online payments. In general, both sexes favour online payments slightly more 54.2% of men and 45.8% of women prefer this mode of payment. 48.1% of women and 51.9% of men choose cash. However, when taking into account the entire population, cash represents

46.6% of preferences, with internet payments accounting for a slightly higher share at 53.4%. Both genders appear to have a modest preference for online payments, according to the research, however a sizable portion still prefers cash transactions.

Chi-Square Tests

Particulars	Value	df	Asymptotic Significance (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	.068 ^a	1	.794		
Continuity Correction	.008	1	.929		
Likelihood Ratio	.068	1	.794		
Fisher's Exact Test				.864	.464
Linear-by-Linear Association	.068	1	.795		
N of Valid Cases	148				

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 24.24.

b. Computed only for a 2x2 table

INTERPRETATION: The gender and preferred payment mode (cash or online) do not correlate at all, according to the findings of the chi-square tests. There is no discernible difference, as indicated by the p-value of 0.794 and the Pearson Chi-Square value of 0.068. No appreciable divergence from the predicted values is also revealed by other tests, including the Fisher's Exact Test and the Likelihood Ratio. The null hypothesis cannot be ruled out because all p-values are much greater than the traditional significance level of 0.05. Hence, it seems that gender has no influence on the choice to make payments using cash or the internet in this dataset, suggesting that preferences for payments may be gender-neutral.

Symmetric Measures

Particulars	Value	Asymptotic Standardized Error	Approximate T ^b	Approximate Significance
Interval by Interval Pearson's R	.021	.082	.259	.796 ^c
Ordinal by Ordinal Spearman Correlation	.021	.082	.259	.796 ^c
N of Valid Cases	148			

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

c. Based on normal approximation.

INTERPRETATION: The symmetric metrics, including Pearson's R and Spearman Correlation, show very little indication of a relationship between gender and preferred payment method. The coefficients of 0.021 and approximate significance values of 0.796 indicate that there is no significant correlation between the two variables. The chi-square tests' conclusion that gender has no influence on the decision to utilize cash or the internet for payments in these datasets further supported by these results. It appears that payment preference and gender are unrelated because there is no correlation between the two variables.

Case Processing Summary

Particulars	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Income * Leaving Area	147	99.3%	1	0.7%	148	100.0%

INTERPRETATION: According to the case processing report, only one case, or 0.7% of the total of 148 cases, is missing, and 147 cases, or 99.3%, are legitimate. This implies that the data is highly complete, with nearly all of the cases having accurate information. The reliability of the study performed on this dataset is improved by its high validity. The fact that there is just one missing case out of the entire sample size adds to the data's integrity and increases the likelihood that the analysis's conclusions will be representative of the population being studied.

Income * Leaving Area Crosstabulation

Particulars		Leaving Area			Total	
		Rural	Semi - Urban	Urban		
Income	Below 1 lakh	Count	26	12	16	54
		% within Income	48.1%	22.2%	29.6%	100.0%
		% within Leaving Area	61.9%	20.7%	34.0%	36.7%
		% of Total	17.7%	8.2%	10.9%	36.7%
	1 lakh - 3 lakh	Count	8	30	16	54
		% within Income	14.8%	55.6%	29.6%	100.0%
		% within Leaving Area	19.0%	51.7%	34.0%	36.7%
		% of Total	5.4%	20.4%	10.9%	36.7%
	3 lakh - 5 lakh	Count	7	13	10	30
		% within Income	23.3%	43.3%	33.3%	100.0%
		% within Leaving Area	16.7%	22.4%	21.3%	20.4%
		% of Total	4.8%	8.8%	6.8%	20.4%
5 lakh & Above	Count	1	3	4	8	
	% within Income	12.5%	37.5%	50.0%	100.0%	
	% within Leaving Area	2.4%	5.2%	8.5%	5.4%	
	% of Total	0.7%	2.0%	2.7%	5.4%	
11	Count	0	0	1	1	
	% within Income	0.0%	0.0%	100.0%	100.0%	
	% within Leaving Area	0.0%	0.0%	2.1%	0.7%	
	% of Total	0.0%	0.0%	0.7%	0.7%	
Total	Count	42	58	47	147	
	% within Income	28.6%	39.5%	32.0%	100.0%	
	% within Leaving Area	100.0%	100.0%	100.0%	100.0%	
	% of Total	28.6%	39.5%	32.0%	100.0%	

INTERPRETATION: Interesting trends emerge from the crosstabulation of income levels and types of leaving areas. People making less than one lakh dollars are primarily found in rural areas (48.1%), whilst people making one lakh to three lakh dollars are split more evenly between semi-urban areas (55.6%) and urban areas (29.6%). People who make between 3 and 5 lakhs have a marginal preference for semi-urban areas (43.3%), but people who make 5 lakhs and above live mostly in urban areas (50.0%). Notably, data for incomes over 5 lakhs is lacking. According to this statistics, residential choices are influenced by income, with greater incomes being associated with metropolitan locations and lower incomes with rural life.

Chi-Square Tests

Particulars	Value	Df	Asymptotic Significance (2-sided)
Pearson Chi-Square	22.709 ^a	8	.004
Likelihood Ratio	22.847	8	.004
Linear-by-Linear Association	6.525	1	.011
N of Valid Cases	147		

a. 6 cells (40.0%) have expected count less than 5. The minimum expected count is .29.

INTERPRETATION: The results of the chi-square tests show a substantial correlation between different sorts of departing areas and income levels. The results of the Likelihood Ratio and Pearson Chi-Square tests are 22.847 and 22.709, respectively, with p-values of 0.004, indicating a high correlation. With a result of 6.525 and a p-value of 0.011, the Linear-by-Linear Association test likewise confirms this conclusion. These findings suggest that departing region type and income level are highly reliant on one another rather than being independent variables. As a result,

people's income levels probably have an effect on the neighbourhood in which they choose to live, suggesting that socioeconomic factors influence residential preferences in the dataset.

Symmetric Measures

Particulars	Value	Asymptotic Standardized Error	Approximate T ^b	Approximate Significance
Interval by Interval Pearson's R	.211	.068	2.605	.010 ^c
Ordinal by Ordinal Spearman Correlation	.205	.086	2.522	.013 ^c
N of Valid Cases	147			

- Not assuming the null hypothesis.
- Using the asymptotic standard error assuming the null hypothesis.
- Based on normal approximation.

INTERPRETATION: The symmetric measures of Spearman link (0.205) and Pearson's R (0.211) show a moderately positive link between the categories of leaving areas and income levels. This link is statistically significant with significance levels of 0.010 and 0.013, respectively. These results suggest that people have a propensity to live in more urbanized locations rather than rural ones when their income levels rise. The moderate correlation implies that while choosing a living region is largely influenced by wealth, other factors might also be important. All things considered, this emphasizes how socioeconomic status affects residential preferences and how income and living conditions are related in the dataset under study.

FINDINGS & RESULTS:

1. Payment Preferences:

- Payment preferences are not significantly influenced by gender.
- The payment choice distributions for the two genders are comparable.
- There is a modest general preference for online payments, which suggests that individual choices rather than gender stereotypes are probably what influence payment preferences.

2. Housing Preferences:

- There is a direct relationship between housing preferences and income levels.
- Higher earners are more likely to live in cities, while poorer earners favor rural locations.
- The influence of socioeconomic status on residential preferences is emphasized by statistical significance.
- Points to the need for more study on the residential choices of people with higher incomes because of possible limits in the dataset, especially when it comes to accurately portraying higher income levels.

3. Implications:

- The behaviour of consumers is intricate and subject to various influences.
- A number of factors influence residence decisions and payment inclinations.
- Policy makers and businesses can tailor plans and services to fit the varying demands of various demographic groups by using insights from the findings.
- Sought to promote more egalitarian and inclusive results in the housing and financial spheres.

CONCLUSION OF THE STUDY:

- Summary of Findings:** We explored the nuances of user satisfaction with Google Pay UPI payment apps in this extensive study. A number of significant conclusions have been drawn from a careful examination of user comments, survey results, and market trends.

User Satisfaction Levels: The research revealed a generally high level of satisfaction among users of Google Pay UPI payment apps. Respondents cited user-friendly interfaces, swift transaction processes, and robust security features as primary reasons for their contentment.

Security Concerns: While satisfaction was prevalent, a notable portion of users expressed concerns regarding the security of their transactions. This underscores the importance of continuously enhancing security protocols to install greater confidence in users.

Feature Preferences: The study highlighted specific features that resonated strongly with users, such as rewards programs, personalized recommendations, and seamless integration with other applications. Recognizing and capitalizing on these preferences could further elevate the user experience.

Technical Glitches: Users reported occasional technical glitches, including transaction failures and app crashes. It is imperative for Google Pay to address these issues promptly to ensure a smooth and reliable service.

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