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A Study on Customer Satisfaction towards Google Pay App in Coimbatore City

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ABSTRACT

This study explores customer satisfaction with Google Pay, a leading digital payment platform, focusing on its Unified Payments Interface (UPI) services in Coimbatore. Using primary data collected from 180 respondents, the research analyzes key factors such as usability, transaction speed, security, customer support, and promotional offers. Results reveal that while most users are satisfied with the app's functionality and ease of use, concerns persist regarding transaction failures, technical glitches, and fraud. The study uses percentage analysis, ranking, and weighted average analysis to evaluate satisfaction levels and identify areas for improvement. The findings offer valuable insights for enhancing digital payment services and maintaining user loyalty.

Keywords: Google Pay, customer satisfaction, UPI, digital payments, Coimbatore, transaction experience

INTRODUCTION

In recent years, digital payment platforms have revolutionized the way individuals conduct financial transactions. Among these platforms, Google Pay has emerged as one of the leading mobile payment systems globally. Launched in 2017, Google Pay has rapidly gained popularity due to its seamless integration with other Google services, user-friendly interface, and secure payment methods. As a contactless, quick, and convenient solution for making payments, transferring money, and managing finances, Google Pay appeals to a broad user base, ranging from tech-savvy millennials to more traditional consumers looking for an alternative to physical wallets.

With the increasing adoption of mobile payment apps, it becomes essential to understand the factors that drive customer satisfaction in this digital age. Customer satisfaction plays a pivotal role in the continued success and growth of any mobile application. It not only influences user retention and loyalty but also contributes to the overall perception and reputation of the platform.

This study aims to analyse the customer satisfaction levels of Google Pay users by exploring various factors such as usability, security, features, customer service, and the overall experience. By gathering insights from current users, this research will provide valuable feedback to Google Pay for future improvements and help determine the strengths and areas for enhancement within the app.

STATEMENT OF THE PROBLEM

Google Pay's users occasionally encounter issues such as transaction failures, delays, security concerns, and difficulties navigating the app. These issues can lead to dissatisfaction and a decline in user engagement or even migration to competing platforms. The problem addressed in this study is to assess the extent to which these challenges impact overall customer satisfaction with Google Pay's UPI services. By identifying and analyzing these points, this study aims to provide insights that could help improve user experience and enhance the app's market position.

REVIEW OF LITERATURE

1. **Rana (2018)**

Rana explored the role of technology in enhancing user satisfaction in digital payment apps. The study found that apps with faster processing and fewer technical issues, such as Google Pay, tend to achieve higher customer satisfaction and loyalty due to seamless user experiences.

2. **Gupta et al. (2018)**

This study focused on the impact of user interface design on customer satisfaction. It highlighted that a simple, intuitive layout significantly improves usability. Google Pay's clean and user-friendly interface was seen as a key factor in encouraging continued usage.

3. **Mishra et al. (2019)**

Mishra and team emphasized the importance of robust security features in digital payment platforms. Their findings revealed that users prefer apps with multi-layered authentication systems, and that perceptions of security directly influence satisfaction and adoption rates.

4. **Verma and Verma (2019)**

The authors investigated satisfaction levels among Indian users of Google Pay. They found that integration with other Google services (e.g., Gmail and Google Maps) adds value, but also raised concerns among users about data privacy and personal information safety.

5. **Sharma and Gupta (2020)**

This study examined transaction failures and their effect on user trust. Despite general satisfaction with the app, repeated failed transactions were shown to negatively impact user confidence, especially during urgent financial transfers.

6. **Patel and Patel (2020)**

Their research addressed privacy concerns among UPI users. Although Google Pay is perceived as secure, users expressed discomfort about potential data sharing with third parties. The study highlighted the need for transparency and better communication regarding data policies.

7. **Chaudhary and Chaudhary (2020)**

This comparative analysis of UPI apps revealed that while Google Pay excels in interface design and speed, it lags behind competitors like PhonePe in customer service responsiveness. This finding suggests that service quality influences app preference as much as features.

8. Mehta and Mehta (2021)

Mehta and Mehta explored the impact of customer support on overall user satisfaction. Their study revealed that timely and effective support leads to higher user retention. Users of Google Pay who had positive resolution experiences were more likely to recommend the app to others.

OBJECTIVE OF THE STUDY

- To evaluate the level of customer satisfaction among Google Pay users, specifically focusing on its UPI services.
- To identify the key factors influencing customer, such as ease of use, transaction speed, security, and customer support.
- To analyse the common challenges faced by users while using Google Pay.
- To provide recommendations based on user feedback to improve the overall customer experience.

RESEARCH METHODOLOGY

The goal of the research is to examine the customer satisfaction of Google pay app by various customers in Coimbatore city.
The methodology of the study includes:

- Area of the study
- Source of data
- Sample size
- Statistical tools used.

SOURCE OF THE DATA

PRIMARY DATA:

The study uses only the primary data collected from a restricted questionnaire that was created and gathered from different customers is used in this study. The purpose of primary research is to collect the unique data needed for the study. The issues covered by the research are both qualitative and quantitative.

SECONDARY DATA:

Secondary data refers to the existing data gathered by others from previous research, reports, or records. It is used to support or provide background for new research. Books, journals, websites, and others are the sources of the secondary data which is used in this study.

SAMPLING SIZE:

180 samples have been collected with the help of 29 questionnaires from different consumers belonging to Coimbatore city.

TOOLS AND TECHNIQUES USED

The following methods of analysis were employed in the study:

- Percentage Analysis.
- Ranking Analysis.
- Weighted Average Score Analysis.

LIMITATIONS OF THE STUDY:

- The samples have taken from only with 180 respondents.
- Data collected under this technique is subjective nature, therefore they may not easily lead to quantitative checks.
- Accuracy of the study is purely based on the information given by the respondents.

Due to short span of time, it was hardly possible for the researcher to gather information from a large size of respondents

ANALYSIS AND INTERPRETATION OF DATA

TABLE SHOWING THE USAGE OF THE GOOGLE PAY

USAGE	NO.OF.RESPONDENTS	PERCENTAGE
DAILY	68	37.8%
WEEKLY	83	46.1%
MONTHLY	19	10.6%
RARELY	10	5.6%
TOTAL	180	100%

Source: Primary data

INTERPRETATION

Table 4.2.5 shows the usage as, 37.8% are daily usage and 46.1% are weekly and monthly are 10.6% and 5.6% as rarely usage.

TABLE SHOWING THE SECURITY OF GOOGLE PAY TRANSACTIONS

SECURITY	NO.OF.RESPONDENTS	PERCENTAGE
VERY SECURE	34	18.88%
SECURE	64	35.55%
NEUTRAL	80	44.44%
INSECURE	2	1.11%
VERY INSECURE	0	0%
TOTAL	180	0

Source: Primary data

INTERPRETATION

Table 4.2.11 shows the security the majority of respondents (44.44%) feel neutral about the security of Google Pay, while 35.55% perceive it as secure and 18.88% as very secure. Only a small fraction (1.11%) considers it insecure, and none rate it as very insecure, indicating a generally positive perception of security despite some reservations.

WEIGHTED AVERAGE

GOOGLE PAY	VERY SATISFIED	SATISFIED	NEUTRAL	DIS-SATISFIED	HIGHLY DIS-SATISFIED	TOTAL	WEIGHTED AVERAGE	RANK
SECURITY FEATURES	100	268	189	36	12	605	3.36	3
CUSTOMER SUPPORT	220	124	219	44	10	617	3.42	2
TRANSACTION SPEED	320	184	141	36	5	686	3.81	1
REWARDS	50	164	117	20	80	431	2.39	4

INTREPRETATION

The analysis shows that transaction speed ranks highest (3.81), indicating it is the most satisfying factor for users, followed by customer support (3.42) and security features (3.36). Rewards received the lowest satisfaction score (2.39), suggesting that users find it less appealing compared to other features

FINDINGS

The study was conducted with the motive to know consumer perception towards Google pay App. This chapter deals with the findings, suggestion and conclusion made with the analysis of the data collected from the respondents with the help of tools like Simple Percentage Analysis, Rankin Analysis and Weighted Analysis. The concluding chapter summarizes the study's finding and offer recommendations based on the result.

RANK ANALYSIS:

- Transaction speed has been ranked 1st by the majority of respondents, indicating it as the most satisfying factor among the various aspects of Google Pay.

WEIGHTED AVERAGE METHOD ANALYSIS:

- Transaction speed is the most satisfying factor for the respondents, with a weighted average of 3.81, ranking first.

SUGGESTIONS

- Optimize technology to reduce transaction failures and increase speed.
- Enhance security with advanced encryption and multi-factor authentication.
- Improve customer support with faster responses and personalized assistance.
- Expand cashback and rewards programs to boost user engagement.
- Simplify the bank account linking process for smoother onboarding.
- Regularly update the user interface to improve navigation and aesthetics.
- Conduct frequent user feedback sessions to ensure continuous improvement.
- Introduce multilingual support to cater to diverse user demographics.
- Offer detailed transaction history and analytics for better financial tracking.
- Implement AI-driven fraud detection for enhanced safety and security.

CONCLUSION

This study reveals that Google Pay enjoys strong usage and popularity among young users in Coimbatore, mainly due to its user-friendly interface, quick transaction process, and integration with other Google services. However, issues such as frequent transaction failures, technical glitches, and concerns about fraudulent activities negatively impact the overall customer satisfaction.

A significant portion of users also expressed the need for better customer support, highlighting delays or inadequate responses during issue resolution. While cashback and rewards are appreciated, they are not the primary drivers of satisfaction—users prioritize consistent performance, security, and smooth usability.

To sustain its position in a highly competitive digital payments market, Google Pay must enhance its security features, reduce transaction failures, and invest in more efficient customer service systems. By addressing these critical areas, the platform can boost user trust, improve satisfaction, and ensure long-term loyalty.

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