

**A STUDY ON CUSTOMER SATISFACTION TOWARDS
GOOGLE PAY
SUBMITTED IN PARTIAL FULLFILMENT OF THE REQUIREMENTS
FOR THE AWARD OF
MASTER OF BUSINESS ADMINISTRATION (MARKETING) BY
OVIYA D
42410180**



**DEPARTMENT OF BUSINESS ADMINISTRATION
SCHOOL OF MANAGEMENT STUDIES**

SATHYABAMA

**INSTITUTE OF SCIENCE AND TECHNOLOGY
(DEEMED TO BE UNIVERSITY)**

**ACCREDITED WITH GRADE "A++" BY NAAC | 12B Status by UGC |
CATEGORY-1 UNIVERSITY BY UGC | Approved by AICTE
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December 2023



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BONAFIDE CERTIFICATE

This is to certify that this Project Report is the bona-fide work of **OVIYA D (42410180)** who has done the Project work entitled “ **A STUDY ON CUSTOMER SATISFACTION TOWARDS GOOGLE PAY** ” under my Supervision from October 2023 to December 2023.

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ACKNOWLEDGEMENT

I am pleased to acknowledge my science thanks to board of Management of Sathyabama for their kind encouragement in doing this project and for completing it successfully. I am grateful to them.

I wish to express my thanks to all teaching and non- teaching staff members of the DEPARTMENT OF BUSINESS ADMINISTRATION who were helpful in many ways for the completion of the project.

I convey my thanks to **Dr. Bhuvaneshwari, MBA., Ph.D., Dean – school of Management Studies** and **Dr. A. Palani, M.COM., M.Phil., MBA., Ph.D., Head of Department, Dept. of Business Administration** for providing me necessary support and details at the right time during the progressive reviews.

I would like to express my sincere and deep gratitude to my Project report Guide **DR.M.LAVANYA M.B.A., M.Com., M.Phil., Ph.D.**, for her valuable guidance, suggestions and constant encouragement paved way for the successful completion of my project work.

OVIYA D

ABSTRACT

Customer satisfaction is a term frequently used in marketing. “In researching satisfaction, firms generally ask customers whether their product or service has met or exceeded expectations”. The sample size for the consumer’s survey is 100. Tools for Statistical Analysis to Analyze the data and interpret the results by using percentage analysis and ranking. Chi-Square test. To find out the socioeconomic status of the respondents. The mobile wallet is reflective of the expanding presence of mobile devices in Daily life. Google Pay (stylized as G Pay; formerly Pay with Google and Android Pay) is a digital wallet platform and online payment system developed by Google to power in-app and tap-to pay purchases on mobile devices, enabling users to make payments with Android phones, tablets or watches.

The study is attempted to analyses the customers’ perception towards mobile wallet with special reference to Google pay. The study was done based on well-structured questionnaire with 100 respondents in Chennai. The problem area of this survey is determining the factors influencing customers towards Google pay and those factors will help the marketers to formulate their strategies towards Google pay.

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CHAPTER 1

1.INTRODUCTION

The digital payment changed the buying behaviour of Indian society. It prevents black money market. It helps the government to maintain a record of all transaction. Digital Payment Habit has changed after demonetization. People have no other option for transaction so Indian society move slowly from cash to digital transaction system. On the earlier, when digital payment introduces people hesitate to change their transaction habits but after demonetization, they force to do their transaction with digital payment. This research is on customer satisfaction towards using Wallet or digital payment applications. The way consumer perceives digital transaction after demonetization, it affects a lot in the society, of Indian culture in recent time technology plays a very vital role with this, the way we transact in daily life has changed drastically with the advent of Smartphone the life has become easier where all payments & transaction are taking place on online. The present study focuses on measuring customer satisfaction towards Google pay app. Google pay (stylized as g pay; formerly pay with Google and android pay) is a digital wallet platform and online payment system developed by Google to power in-app and tap-to-pay purchases on mobile devices, enabling users to make payments with android phones, tablets or watches. As of January 8, 2018, the old android pay and Google wallet have unified into a single pay system called Google pay. Android pay was rebranded and renamed as Google pay. It also took over the branding of Google chrome auto fill feature Google pay adopt the features of both android pay and Google wallet through its in-store, peer-to-peer, and online payments services. The rebranded service provided a new API that allows merchants to add the payment services, apps, stripe, Braintree, and Google assistant, the service allows user to use the payment cards they have on file with Google pay. It looks like the day will soon arrive when your smartphone or smart watch will replace your wallet. Instead of scrambling to locate your credit or debit card to pay for items as you go about your day, you need only your device and a retail terminal to pay for any product you need. If you shop online or in stores using an Android phone, Google Pay is there for you. Like Apple Pay on the iPhone, the Android-centric Google Pay lets you

purchase products and services by linking your credit card or various other payment sources to your Google account. The Google Pay app comes preinstalled on new NFC enabled Android phones, providing a secure system for sending money to friends or family, purchasing items in stores, buying and storing events, airline, or transit tickets, and tracking rewards and loyalty cards. Plus, you can send or receive personal funds via Google Pay completely free from your desktop, tablet, or mobile phone running Android 4.4 (Kit Kat) and later, or iOS 7 or later. Google Pay, which evolved from a series of previous merchant platform incarnations like Android Pay and Google Wallet into a unified online digital payment service, now lets you pay for merchandise on websites or within various merchant apps, and is accepted by millions of retail outlets in the U.S. and worldwide. To use Google Pay on your computer, you must sign in to pay.google.com. Google Pay is also available as a downloadable app for both iOS and Android, though for iOS, Google restricts its use in the U.S. only. Many banks, as well as PayPal, also integrate with Google Pay. Most of Google Pay's features are fully operational on NFC-capable Android mobile devices, and in late-model Android phones, Google Pay is included with the smartphone's default apps. Google Pay for iPhone is used primarily to send and receive funds between individuals or friends and family and within apps or websites. Google Pay uses Near Field Communication (NFC) to transmit card information facilitating funds transfer to the retailer. It replaces the credit or debit card chip and PIN or magnetic stripe transaction at point-of-sale terminals by allowing the user to upload these in the Google Pay wallet. It is similar to contactless payments already used in many countries, with the addition of two-factor authentication. The service lets Android devices wirelessly communicate with point of sale systems using a near field communication (NFC) antenna, host-based card emulation (HCE), and Android's security. Google Pay takes advantage of physical authentications such as fingerprint ID where available. On devices without fingerprint ID, Google Pay is activated with a passcode. When the user makes a payment to a merchant, Google Pay does not send the credit or debit card number with the payment. Instead, it generates a virtual account number representing the user's account information. This service keeps customer payment information private, sending a one-time security code instead of the card or user details. Google Pay requires that a screen lock be set on the phone. It has no card limit. Users can add payment cards to the service by taking a photo of the card, or by entering the card information manually.

To pay at points of sale, users hold their authenticated device to the point-of-sale system. The service has smart authentication, allowing the system to detect when the device is considered secure (for instance if unlocked in the last five minutes) and challenge if necessary, for unlock information. Spring CEO Alan Tisch said Google Pay improves mobile shopping business by supporting a "buy button" powered by Google Pay integrated within vendor's creative design. If you only plan to use Google Pay online to pay for, say, Google Play movies or apps, then you can set up your account from your Google Play app. Just tap on the menu icon (the three parallel lines) in the upper left corner, and select "Payment methods." This is where you can add a PayPal account, a credit card, or debit account, which Google Pay will use whenever you buy something like an app directly through Google. You can add several accounts if you want. If you want to change or remove a payment method — for example, a credit card that you're no longer using — it's not difficult. Just go to the same "Payment methods" page, and tap on "More payment settings" at the bottom of the page. You'll see a list of your current payment methods, with buttons to "Remove" or "Edit" at the bottom of each. On the other hand, if you plan to use Google Pay on your phone to make payments at a store, you'll need to use the Google Pay app. (Chances are, it's already on your phone.) Download the Google Pay app from the Play Store. If you have more than one Google account, you'll be asked which account you want to use with it. Agree to the Google Pay terms of service and the Google privacy policy. (You can click on the links to find out more.) Otherwise, click on "Get started." Add a payment method by tapping on "Set it up." This will take you to the "Choose a card" screen; if you've already registered a card or PayPal account with Google (via the above method), it will be listed. Otherwise, you can add a payment method at this point.

1.1 STATEMENT OF THE PROBLEM

Digital Payments have become ubiquitous and increases its popularity day by day. Many Governments are coming forward to make a revolutionary change in this field of area. Also, millions of users are already using technology to make digital payments through a one click features because of the seamless transaction experience. As the technology gets improved, so does the problems that are faced by the users due to various reasons, some technical and some psychological. And this project report analyses the fundamental technical problems faced by the users, its possible consequences and its solutions. The platform that is deeply taken into consideration is Google Pay, also known as Gpay in day-to-day language, which is a platform created and operated by the Multi National Technology Company called Google LLC. This Project report consists of Primary and Secondary data based on the platform user experience among users of the platform which supports with facts and data necessarily required to gather, analyse and draft a standard conclusion regarding the statement of problem. Technology is very much dynamic. It is always evolving and changing. The Companies have to identify the needs and wants of their existing and also Prospective consumers. Google Pay has a good share in the market because of its Performance. It is very important to study the customer satisfaction for providing better experience.

1.2 NEED OF THE STUDY

- To explore the unaddressed problems faced while using the platform.
- To gather suggestions from respondents through well framed questionnaire.
- To cover the simple but significant areas of the platform through responses.
- This research will also serve as a resource base to others scholars and researchers interested in carrying out further research in this field subsequently, if applied will go to an extent to provide new explanation to the topic.

1.3 OBJECTIVES OF THE STUDY

- To examine the impact of Digital Payments among Users.
- To identify why the users choose Gpay for Digital Payments.
- To explore the Problems faced by users while using Gpay.
- To gather suggestions from people regarding the problems.
- To draft an unbiased conclusion about the platform overall.

1.4SCOPE OF THE STUDY

- The scope of the study is that to find out the level of customer satisfaction Google pay.
- To identify the customer's views regarding quality, service
- This research will include data collection and methodology through questionnaires as a tool to identify the specific problems within the organization and trying to find out the subsequent remedies for this.

1.5 LIMITATION OF THE STUDY

- The results of the study are subject to the Primary Data Collected.
- The primary data is collected from 100 users which can only showcase their responses and does not subject to the clearer and common result in general.
- The analysis based on some statistical tools which as it is own limitation.
- The secondary data that are collected from various sources may vary in upcoming future due to name change of the organization or any legal and financial reasons.

1.6 CHAPTER FRAMEWORK

CHAPTER 1 - INTRODUCTION

This chapter consists of the introduction to the study, the industry profile, the need, the objectives of the study along with its limitations and also includes the chapter framework of the study.

CHAPTER 2 - REVIEW OF LITERATURE

This chapter consists of research paper of authors who have conducted detailed research study on user experience in making digital payments using Gpay.

CHAPTER 3 - RESEARCH METHODOLOGY

This chapter consists of research design, methods of data collection, sample size period of study statistical tools used and the hypothesis of the study.

CHAPTER 4 - DATA ANALYSIS AND INTERPRETATION

This chapter consists of analysis of the data which was collected through the questionnaire and chi-square analysis and t -test analysis.

CHAPTER 5 - FINDINGS, SUGGESTIONS AND CONCLUSION

This chapter consists of the findings, suggestions and conclusion of the study.

CHAPTER 2

REVIEW OF LITERATURE

Pasupathi and Reka (2019) In their article entitled “A Study on Customers’ Perception towards Mobile Wallet with Special Reference to Google Pay”, with a view to find out the customers’ Perception towards Google Pay. A well-Structured questionnaire has been used to collect the data from 150 customers in Tiruchirappalli by adopting simple random sampling method. Data have been analysed using tools like Simple percentage, Chi square test, ANOVA and Correlation. The study reveals that Majority of the customers are satisfied with overall opinion about Google pay. It is also found that there is a positive relationship between the overall opinion and mode of payment.

Abhijit and Harmeet (2017) studies about the Gpay usage by smartphone users and also attempts to analyse the varied obstacles faced by the Gpay Users. A structured questionnaire was distributed to 230 smartphone users but only 151 responses were valid and thought of for data analysis. The researchers have used the descriptive method so as to urge the statistical results. The findings conclude that Gpay has got to work upon the payment gateway to enhance the transaction efficiently and to figure upon transaction time, discounts and offers.

Bappaditya Mukhopadhyaya Y (2016) The study revealed that an extremely small correlation exists between cashless payments and education level as well as between cashless payments and income earned. It also revealed that a very high positive correlation exists between the people who collect the payments in their bank accounts and of those who are engaged in cashless payments. Prepaid cards and mobile payments showed maximum growth.

Pardhasaradhi Madasu (2015) Study reveals that India did not have a place in the top 16 non-cash markets of the world but China had. In comparison with the credit cards, there had been an increase in the usage of debit cards at ATMs. Non-cash services like Immediate Payment Services or M-Wallet had not made any significant impact.

Venkatesh et al (2003) defined Social influence as the influence of significant individuals whose encouragement for the usage of e-payment system results in

once usage of epayment system. Venkatesh et al (2012) social influence is the degree to which Users perceive that significant individuals (e.g., family and friends) believe that they should use a technology. Subjective Norms (rational action theory, planned behaviour theory, decomposed planned behaviour theory, decomposed planned behaviour theory and technology acceptance model 2), social factors (PC utilization model) and image (innovation diffusion theory) were influential of this variable.

Krishnakumar et al (2017) explored the university students' intention to use mobile wallets (M-Wallet), using Technology Acceptance Model (TAM) 439 students from the reputed Indian University were respondents. The study used five constructs viz., Intention to use mobile wallets, Subjective norms, Awareness, Perceived security and Cash crunch. A structural equation modelling (SEM) method was used for modelling and data analysis. The proportion of variance explained in university students' intention to use Mobile wallets by its antecedents was 50 percent and the results indicated that Cash Crunch Technology Acceptance Model (CCTAM) could be an extension of TAM as a model. The findings revealed that Subjective norms exerted direct and indirect influence on Intention to use Digital wallets.

BabitaSingla, Manish Bansal (2015) in their research found that the shoppers are happy with plastic use, and the non-platinum card clients are fascinated to utilize the card for buys and mean to utilize the card in not so distant future. However, the banks and other financial institutions are motivating the use of plastic card.

KhuramShafiq and Khalil Ahmad (2015) Is plastic Money Matter for Consumer Buying Behavior? This examination gives the affirming data since buyers feel good in spending through plastic cash as easy access of money, no cash carrying risks and reward shopping are the major factors that plays important role behind it.

Rouibah (2015) showed that poor security, lack of trust, fear of failure, high charges and poor familiarity were the major constraints that affected payments. Besides, security features of internet, banking facilities, privacy and quality of services were also affecting adoption of e-payments.

Rathore (2016) stated that digital payment using wallet was highly convenient for consumers in purchasing products through online without physical movements across places.

Dr. Stitch Shewta Rathore (2016) "Appropriation of Cashless transactions By Consumers" her investigations disclose to us computerized wallets are rapidly getting to be standard method of online installment. Customers are embracing advanced wallets at end unfathomably quick pace, to a great extent because of comfort and convenience.

RoopaliBatra , NehaKalra (2016) "Are Digital wallets The New currency?" her investigations let us know in a period of digitalization, the examination intends to contemplate the client recognition, utilization design inclinations and fulfillment level with respect to advanced wallets in view of an investigation of 52 respondents. It additionally recognizes the hindrances and difficulties to the selection of the same. The outcomes demonstrate that there exists a tremendous undiscovered market for computerized wallets both regarding expanding mindfulness and also its use.

K. C. Balaji and K. Balaji (2016) "A Study on Demonetization and Its Impact on Cashless Transactions" considered that the development of the cashless exchange framework is achieving new statures. Individuals tend to move to cashless exchanges. It is on the right track to state that the cashless framework is a prerequisite as well as a requirement for the general public.

Kunal Taheam, Rahul Sharma and Saurabh Goswami (2016) "Drivers Of Digital Wallet Usage: Implications For Leveraging Digital Marketing" The outcomes from this investigation highlighted on various elements that inspired individuals to utilize computerized wallets for making installments. Individuals in Punjab have been found have been discovered utilizing advanced wallets because of the intentions of controllability and security, societal impact and helpfulness and requirement for execution improvement.

Singh (2017) concluded that there was significant difference between education of consumers and adoption of digital payment. The perception of consumers for digital payment had positive and significant effect on adoption of digital payment among consumers.

Rahul Gochhwal(2017) has done research on the advancement in payment systems through Unified Payment Interface and found that UPI is the most advanced payment system in the world as it includes low transaction cost and instant settlement as there are no intermediaries involved. UPI has allowed different banks

to communicate with each other and has enabled interoperability between disparate bank payment systems.

Suma Vally and Hema Divya(2018) studied consumer adoption of digital payments in India. The results indicate that the deployment of technology for digital payments have improved the performance of banking sector and able to achieve the motive cash less country. The study gives emphasis to the percentage of awareness on maximum utilization of technology. Banks should take effective measures in creating awareness towards the effective usage of technology and security.

Somanjoli Mohapatra (2017) analysed e-transaction process through UPI where he defines the various features of UPI and its app BHIM-UPI. The full payment mechanism and security features are described in this paper and comparison has been done between different online payment apps. The UPI seeks to make money transfers easy, quick and hassle free.

Roshna Thomas & Dr. Abhijeet Chatterjee (2017) assumes UPI as the catalyst tool supporting digitalization and through his research he found the utility, prospects and issues of UPI payments. According to him, major challenge for UPI adoption is financial inclusion where most of the rural population don't have access to the banking sector and other challenge is mobile services as services provided by the service operators are still out of the reach of lot many people. In order to overcome these situations wallets were not allowed to provide the UPI services as it is in communication with the banks with whom the customer can link their UPI.

(Surabhi Agarwal,2018), The government feels that incentives through the merchants could drive the usage higher than just peer to peer payments. Incentives offered in the scheme include ₹51 cashback on a minimum transaction value of just ₹1 for the first time users and ₹25 cashback per transactions for 20 unique transactions in a month, for consumers, while merchants could receive cashback of up to 10% of a transaction and upto ₹1000 per month.

(Salil Panchal and Manu Balachandran, 2018),UPI's success is a proof that India is moving mountains to usher in a less-cash economy. But the scope of BHIM must be widened. BHIM should add more categories to the payment application for user engagement. UPI is the —Refined and Finished product of IMPS and it is

forecasted that at some stage, it could get merged with the NEFT system, operated under RBI guidelines.

(Sasi Desai, NipunJasuja and Piyush Khandekar,2017), UPI leads to a unified, secure, —form independentll, and inexpensive user interface for payments. Before UPI, the only payments system that exhibited this behavior was cold, hard cash. And in a society where 95% of transaction are still based on cash, digital cash will be adopted only if it provides the same level of comfort. UPI takes status quo rails, status quo infrastructure and binds them all together. Such an interoperable system lays the foundation for the conversion of physical cash to digital cash at will, making the need for physical cash obsolete. UPI has the potential to completely transform the face of the nation.

(Shruti Arcot Kesavan,2018), With the coming up of UPI 2.0 on August 16,2018 more number of merchant transactions will happen which were hitherto restricted mainly to peer-to-peer(P2P). UPI transactions are expected to account for 50% of digital transactions by March, 2023. It is expected to grow at 90% per annum over the next 5 years to \$400-450 Billion a year.

Saviour F (2019) In his study analyzed the varied factors which results in consumer satisfaction. The researcher's main focus is on the satisfaction level of Paytm users. Researcher has identified the explanations for dissatisfaction of consumer towards the wallet services and also the researcher made an effort to seek out out suggestions to enhance the Paytm services. Study concluded that the majority of the respondents are satisfied with the services of Paytm, due to simple access, increased usage of smart phone and cashless economy.

Shamsher Singh and Ravish Rana (2017), Carried out a research entitled "Study of Consumer Perception of Digital Payment Mode" with a view to know the customer perception and impact of demographic factors on adoption of digital mode of payment. Interview method has been used to collect data from 150 respondents in Delhi. Simple Percentage and ANOVA have been used to analyze the data. The study finds that majority of respondent are male belong to the age group between 20 and 30 years and majority of them are graduates employed in private sector and they are influenced by brand, convenient use, secured transactions, saves time. The

result of ANOVA indicates that education play a significant role in acceptance of digital payment mode.

Tanzila Ayaz Sayed et.al (2018), In their research captioned “A Study of Customer Satisfaction Level and Customer Perception of E-Payment App Services with special reference to Pune City”, to study the customers satisfaction level of E-payment App. The data have been collected through issuing questionnaire to 200 respondents by adopting convenient sampling technique. Simple Percentage method has been used to analyze the data. The result of the study reveals that the majority of the respondents are using PAYTM App Services and they feel it is comfortable and satisfied with speed of transactions.

Dr. Poonam Painuly, Shalu Rathi In their paper “Mobile Wallet: An upcoming mode of business transactions” (May 2016) has explained about mobile wallet, types and trends. Then discussed about Role of mobile wallet in various sectors like Banks, Retail and Hospitality. The paper explains the importance of mobile wallet for Banks, Customers and Companies. In future scope it talks of mobile wallets becoming a latest marketing channel in near future. And contribute highly in a seamless shopping experience for the customers that increase their tendency for frequent and more repurchases with delightful experiences. To conclude they speak the importance and growth of mobile money in business, social and economic prospective. The presence of mobile wallet spreading from urban to rural areas on a large scale. Hence, wallet money sees a high bright future in near time.

Sanghita roy, Dr. Indrajit Sinha (2014) Stated that Google pay system in India, has shown tremendous growth, but still has lot to be done to increase its usages. Still 90% of transactions or cash based. Technology acceptance model used for the purpose of study, they found innovation, incentives, customer convenience and legal framework or the four factors which contributes to strengthen the Google pay system.

Rakash H.M& Ramya T.J (2014) In their research paper titled “A study on customer satisfaction towards Google pay” “tired to examine the factors that influence Google pay adoption.

Doan (2014) He conducted a study to understand customer satisfaction of Google pay in pochampalli. This research was designed in a quantitative method using

questionnaire which was sent to potential respondents in pochampalli. The study measures the market conditions of Google pay users. The study findings reveal that the usage of Google pay is only in the initial stage and respondents are showing positive attitudes towards usage of Google pay. Research concluded that the trust factor reveals the positive or negative impact of Google pay user, depending on the customer satisfaction and user's situations.

Govender & Sihlali (2014) explored the factors that determined the adoption of Google pay service among students who are more technically knowledgeable. The questionnaire is prepared based on the qualitative approach. Based on the extension of the technology acceptance model, the theoretical framework is developed to investigate the factors that determined students' acceptance of Google pay. The constructs of TAM for mobile adoption such as perceived ease of use, perceived usefulness, perceived value, trust intention to use, and usage behavior were used. The statistical tool multiple regression analysis was used to examine the influence of independent variables on the dependent variable of intention to use Google pay. The independent variables trust, perceived ease of use and social influence may account for 42% of the influence of the dependent variable.

Meuthia (2015) The study has been investigated that empirically the experiences of users' satisfaction on Google pay adoption in pochampalli. In this study the trust was considered as an important factor for Google pay adoption, and at the time of promotion the system quality and participation. The data was collected from 100 Google pay respondents in pochampalli. The result shows that users' satisfaction is determined based on system quality and participation of users. The research proposed that trust factors have a high level followed by the other stimulants variables. The study concluded that trust and distrust were strongly influenced the level of users' satisfaction on Google pay adoption in pochampalli.

Satinder Bal Gupta, R. K. (2020). The use of E-payment system is increasing at a very fast rate. Day by day the numbers of users are moving towards online payment systems instead of using plastic money like cash etc. Making online transactions is very convenient and time saving. People can pay online not only for shopping but also for different purposes as many different apps are available that offer many services to the users. This paper studies the reasons of increasing popularity and

use of payment apps by the people of India for making payments online and the continuous growth of these payment apps in India. The authors of this paper analysed three most popular payment Apps used in India namely, Google Pay, PhonePe and Paytm.

Dr. S. Poongodi, D. P. (2021) . Digital payment system is gaining popularity due to the 'Digital India' campaign introduced by the government of India. There are various forms of digital payment system. Data for the study have been collected from 150 customers through issue of structured questionnaire by adopting snowball sampling technique. Simple Percentage, Weighted Average Ranking and Chi-square test have been used to analyze the data. The study reveals that majority of the customers are female with the age of below 30 years and majority of them are undergraduates employed in private sector with an earning of up to Rs.20000 per month and they are aware about Google pay through friends, relatives and by themselves. The reasons for using Google Pay are mobile recharge followed by payment of EMI, DTH recharge, payment of insurance premium, settlement of hotel bill, payment of electricity bill, ticket booking, bank transfer and online purchase. Chi-square test reveals that age, educational qualification, occupation, period of usage, frequency of usage, level of awareness are significantly associated with the level of usage of Google Pay.

Cabanillas et.al., (2015) they have developed a model to examine user's intention to use mobile payment based on TAM and MPTAM (Mobile Payments Technology Acceptance Model). The study was investigated the moderator effect of the user's age between the subjective rules and the facility of use. The survey has been conducted among the 2012 national panel of internet user (physical & virtual). The analysis of data shows that an internet user's behavior is influenced by their intention to use new tools. The study findings show that most of the younger mobile payment users are satisfied and accepted the mobile technology tools when compared to older mobile users.

Ahuja & Joshi (2018) have studied about the customer perception concerning Mobile wallets. In this study they examined that the factors exploration technique is used to classify the factors which influence customer opinion towards Mobile wallets. The study has been conducted about the different types of mobile wallets

in India. The data is collected from both secondary data and primary data. The survey was conducted among 139 mobile respondents in the telecommunication industry.

S.J. Sureya and Dr. V. Josephine Lourdes De Rose (2020), evaluated the predilection of the user in adopting digital transaction. The study identified the priority of the Services of Gpay and Phonepe which are frequently used by the user for Digital Transaction. The result showed that the user predilection is high in prioritizing the Gpay users than Phonepe and the quality of the services of both the apps differ with the method of payment.

Mala Goplani, Jewel Sabhani, Akash Gupta (2021), stated that the people between the age group of 21-25 are the frequent users of Gpay and it is used for recharging purpose. It outdated the traditional method of payment. The problem of system getting stuck in between the process very frequently and Internet connection failure while usage are the problems faced by the users.

Dr. SP Mathiraj and M Mala (2021), studied the user's opinion on Google pay. The demographic factors of the users are identified. The Users' opinion on the usage of the Gpay were studied. The study revealed that the users feel ease in accessing the Gpay and highly satisfied with service and security available in using the App.

Dr. A. Martin David, Ms. E. Anit Maria Lusia (2022), stated that the time saving is the important factor that attracts the users of Gpay and the fear of incomplete transaction is the problem faced by most of the users. The study suggested that the server facility can be improved for the efficient usage and awareness programme can be conducted for various services provided by Gpay.

Dr. Hem Shweta Rathore (2016) in her research paper "Adoption of digital wallet by consumers" found that customers use mobile wallet because of convenience, one touch method, and because of its time saving technology. Risk, Challenges and factors influenced consumers in adoption of digital wallet were also discussed in this paper.

Priyanka Jain, Dr. Shuchi Singhal (2019), found out that Electronic commerce (ecommerce) have continuous impact on global business scenario, but mobile applications and technologies have also begun to focus more on mobile banking,

digital wallet, m-commerce and the wireless web. Against the various backdrops, digital wallet (e-wallet) has emerged as a new channel of distribution, without much research being devoted to its adoption. Therefore, the present studies analyses most of the previous studies done on mobile banking and digital wallet adoption. It also emphasizes the customers attitude towards adoption of ewallet.

Muddassir Masihuddin, Burhan UI Islam Khan & Rashidah F. Olanrewaju (2017) in this paper aimed at investigating and increasing awareness about various concepts related to Electronic Payment Systems (EPS) including its advantages, challenges and security considerations. The proposed study also evaluates the adoption of e-payment systems and the resulting impact on economy of a nation. From the study conducted, it can be elucidated that despite various issues that usage of electronic payment systems pose, these are identified as a positive step towards the economic development of a nation. Nevertheless, its full potential can be realized only by raising its awareness among people. With the advancement in technology and popularity of Internet, the perception of making online transactions is bound to gain momentum. In the future, the payment modes currently used and supported shall see a declining trend owing to the numerous benefits offered by electronic payment systems .

Prof. Vijayashri Machindra Gurme, (2019) found out that E-Wallet money is used in the various areas of the world business like and Companies, Banks and Customers. The Banks have taken a better place in providing better bank transaction services and payment to the customers' needs. For customers are dragged by the shopping facilities that are given by EWallet and customers are attracted because of convenience and speedy transaction. In the case of companies, the companies aim at providing facility of transaction services and payment choice to their customers and the multiple payment combination facility provided by the company are attached to E-wallet service.

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.

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.

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.

khila Pai H. (2018) has pointed out that the Government of India initiated the concept of 'Digital India' to increase the usage of internet and mobile wallets which in-turn leading to cashless payments. A

nil Kumar.Punna & Mahesh Kumar. Punna (2017) reveals that mobile banking is an essential instrument for transfer of funds from one account to another. Various payment methods like Debit/Credit cards, internet banking, mobile banking contributes only upto 10% of the total payments.

According to *PankajYadav (2017)*, The researcher has focused on users from all four directions in India i.e., east, west, north, and south. The data was collected from the customers who all are using the mobile wallet and its benefits/usefulness. The researcher has kept in mind the six factors in existing studies (i.e., perceived quality of service, perceived risk, perceived usefulness, perceived cost, observe ease of use, and trust) which leads to adaptation of mobile wallets.

Richa Goel et al. (2019), It is believed that the cashless economy is the key to the Indian economy which helps to restrict the flow of physical cash in the country. Cashless payments are made through virtual and app-based transactions, and it has been widely adopted by the people after the demonetization.

CHAPTER 3

RESEARCH METHODOLOGY

3.1. RESEARCH DESIGN

The research design followed in this study is descriptive research design.

The problem of this study is to explore User Experience using Gpay.

3.2. SOURCES OF DATA

Data is collected from two types of sources – primary and secondary data. Primary data is which is collected for first time and without any reference. The data collected from past record is known as secondary data.

- Primary data:

primary data were collected by means of systematically prepared questionnaire from google pay users in Chennai city.

Primary data has been collected from 100 respondents using questionnaire (Survey method).

- Secondary data:

Secondary data has been collected from various books, journals, thesis and websites related to customer preferences towards google pay.

3.3. DATA ANALYSIS

Data has been collected through Google forms and it has been analyse through SPSS Software.

3.4. STRUCTURE OF QUESTIONNAIRE

The questionnaire has been framed and circulated to collect primary data. The questionnaire contains

- Direct questions
- Multiple choice questions

3.5. SAMPLE SIZE

The population size is indefinite as the number of people using Gpay is large in number. It is difficult to access the population. The sample size is 100.

The respondents are from various location spread across Chennai city.

3.6. SAMPLING TECHNIQUE

Sampling technique is the technique used to select sample size. Convenient sampling technique is used for this research. Consumers were taken according to the convenience of the research study.

3.7. PERIOD OF STUDY

The study was conducted for a period of 1 month starting from October 2023 to November 2023.

CHAPTER 4

DATA ANALYSIS AND INTERPRETATION

The following consists of the data analysis and interpretation of my questionnaire:

4.1 SURVEY ANALYSIS OF DATA:

4.1.1. GENDER PROFILE

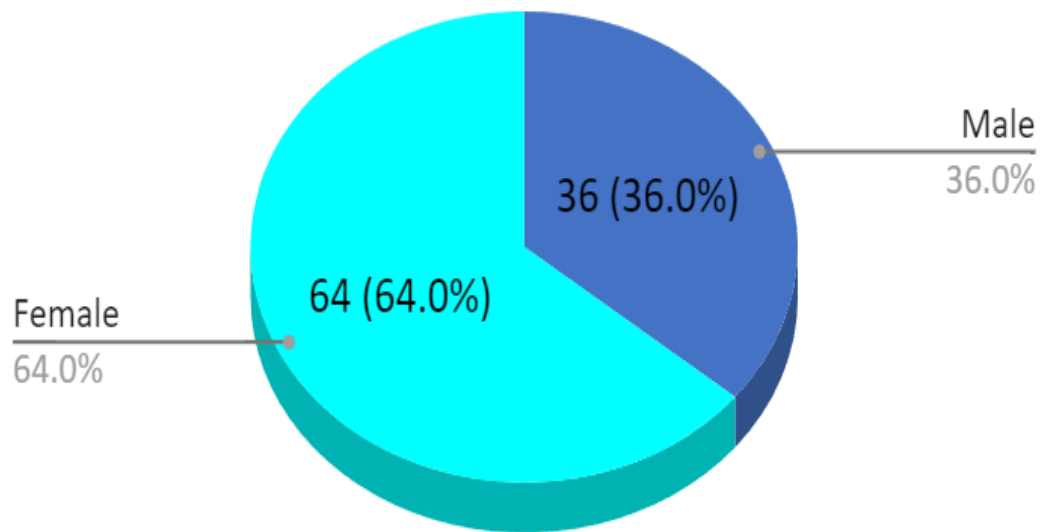
4.1. Table indicating the gender of the respondents:

S.NO	PARTICULARS	NO.OF. RESPONDENTS	PERCENTAGE
1	MALE	36	36.00
2	FEMALE	64	64.00
TOTAL		100	100.00

INTERPRETATION :

From the above table it reveals that from 100 respondents. 64% of the respondents are Female and 36% of the respondents are Male. So, from this pie chart we can conclude that, the majority of the respondents were belongs to female group.

Count of GENDER



4.1. Chart representing the Gender of the respondents

INFERENCE:

The majority of the respondents are belongs to female.

4.1.2.Age of the respondents

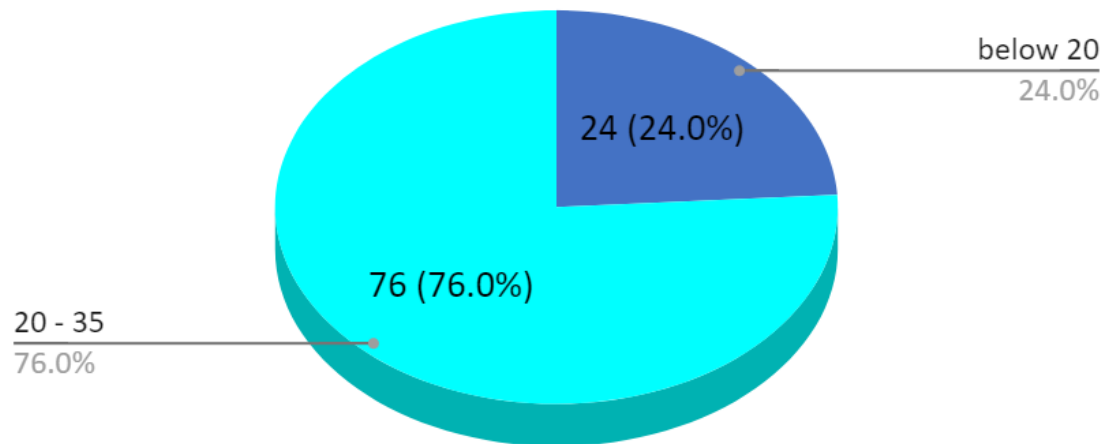
4.2.table indicating the Frequency analysis of Age :

S.NO	PARTICULARS	NO. OF. RESPONDENTS	PERCENTAGE
1	BELOW 20	24	24.00
2	20-35	76	76.00
3	35-50	0	0
4	ABOVE 50	0	0
TOTAL		100	100.00

INTERPRETATION :

From the above graph it reveals that from 100 respondents 76% of respondents are in Between 20-35 age, 24% of respondents are below 20 age, So from this chart we conclude that, the majority of respondents were belongs to 20-35 age group.

COUNT OF AGE



4.2. Chart representing the Age of the Respondents

INFERENCE:

The majority of the respondents are belongs to 20 – 35 age group.

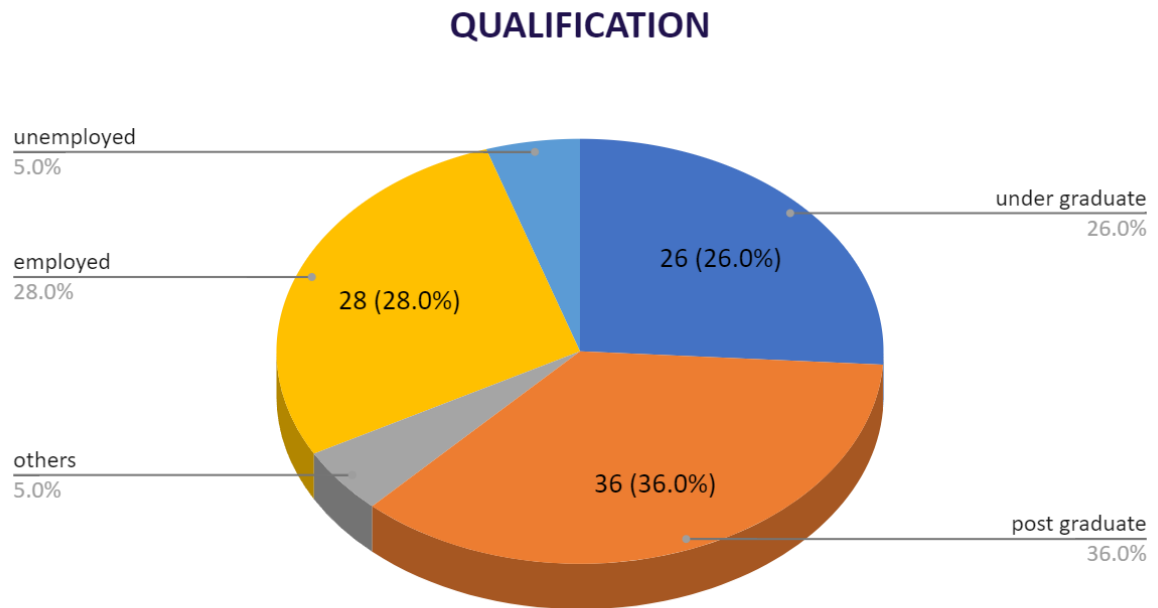
4.1.3. Qualification of the respondents using google pay

4.3. Table indicating the Frequency analysis of qualification of the respondents using google pay :

S.NO	PARTICULARS	NO.OF.RESPONDENTS	PERCENTAGE
1	EMPLOYED	28	28.00
2	UNEMPLOYED	5	5.00
3	UNDER GRADUATE	26	26.00
4	POST GRADUATE	36	36.00
5	OTHERS	5	5.00
TOTAL		100	100.00

INTERPRETATION:

From the above graph it reveals that from 100 respondents.28% users belongs to employed group and 26% users belongs to under graduate group and 36% users belongs to post graduate group and 5% users belongs to unemployed group and 5% users belongs to others group .So, from this chart we can conclude that majority of the users belongs to the post graduate group.



4.3. Chart representing the Qualification of the respondents

INFERENCE:

The majority of the users belongs to the post graduate group.

4.1.4.How did you get to know about google pay ?

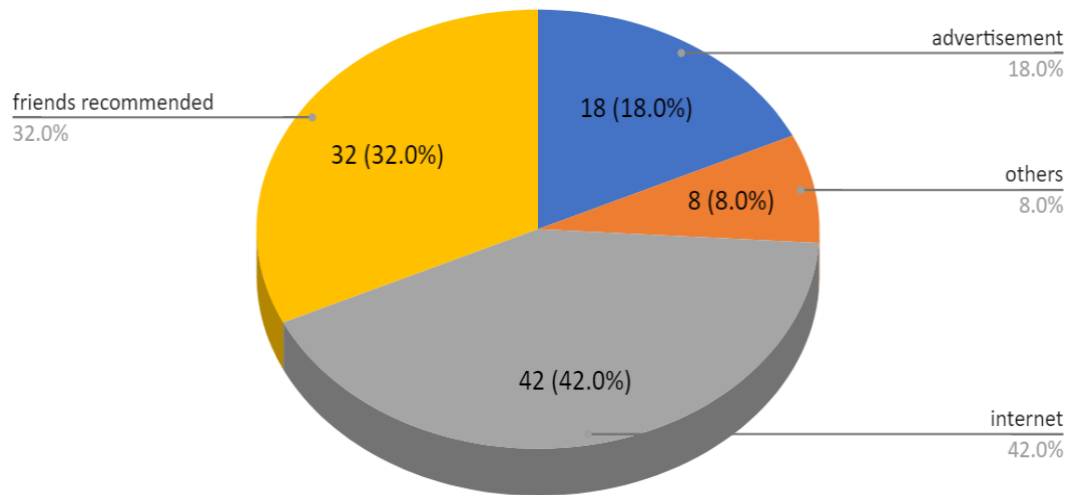
4.4.Table indicating form where the users get to know about google pay

S.NO	PARTICULARS	NO.OF.RESPONDENTS	PERCENTAGE
1	ADVERTISEMENT	18	18.00
2	FRIENDS RECOMMENDED	32	32.00
3	INTERNET	42	42.00
4	OTHERS	8	8
TOTAL		100	100.00

INTERPRETATION:

From the above graph it reveals that from 100 respondents. 18% of the respondents to know about Google pay on Advertisement, 32% of the respondents to know Google pay on Friend recommended, 42% of respondents to know about Google pay on internet. And 8% of respondents to know about Google pay on others. So, from this graph we conclude that, the majority of respondent's were belongs to internet group.

How did you get to know about google pay ?



4.4. Chart representing form where the users get to know about google pay

INFERENCE:

The majority of the respondent's were get to know about the google pay through the internet.

4.1.5. How much average money do you spend on online transactions ?

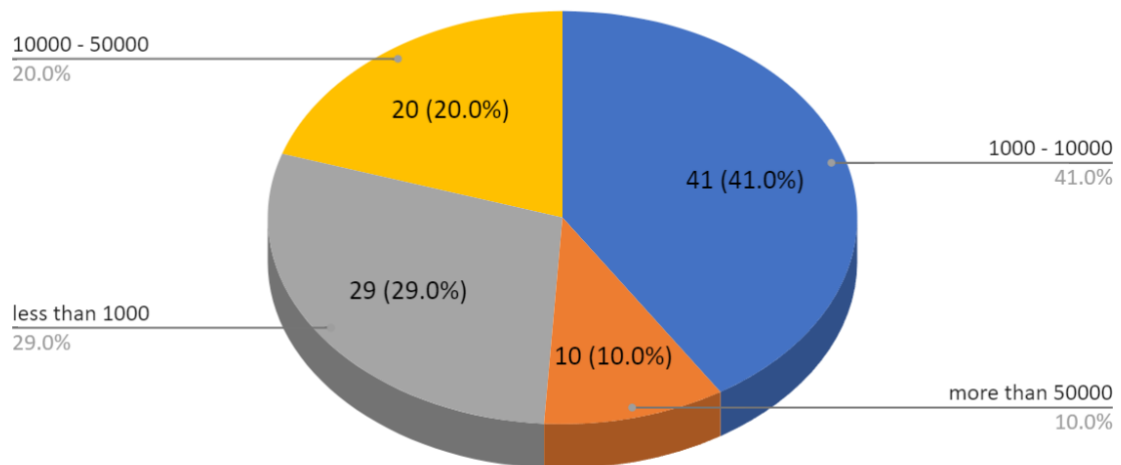
4.5. Table indicating average money that users spend on online transactions

S.NO	PARTICULARS	NO.OF.RESPONDENTS	PERCENTAGE
1	LESS THAN 1000	29	29.00
2	1000-10000	41	41.00
3	10000-50000	20	20.00
4	MORE THAN 50000	10	10.00
TOTAL		100	100.00

INTERPRETATION:

From the above graph it reveals that from 100 respondents. 29% of the respondents spend less than 1000, 41% of respondents spend 1000-10000, 10% of the respondents spend more than 50000 and 20% of the respondents spend 10000-50000.so, from the above pie chart we conclude that majority of the users spend 1000-10000 on online transactions.

How much average money do you spend on online transactions ?



4.5. Chart representing average money that users spend on online transactions

INFERENCE:

The majority of the respondents' s spend 1000-10000 average money on online transaction.

4.1.6. Since from when you are using google pay app ?

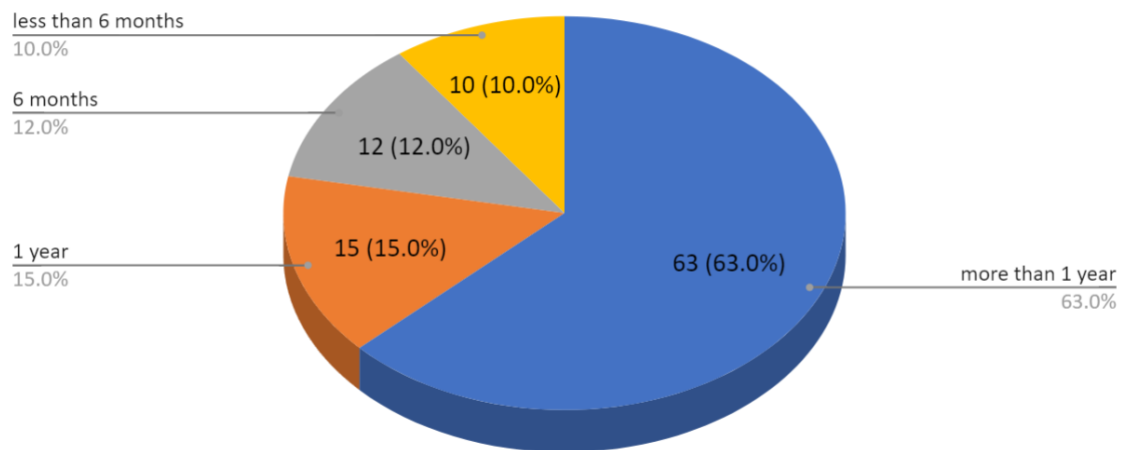
4.6. Table indicating from when the users started using google pay app

S.NO	PARTICULARS	NO.OF.RESPONDENTS	PERCENTAGE
1	6 MONTHS	12	12.00
2	1 YEAR	15	15.00
3	LESS THAN 6 MONTHS	10	10.00
4	MORE THAN 1 YEAR	63	63.00
TOTAL		100	100.00

INTERPRETATION:

From the above graph it reveals that from 100 respondents. 15% of the respondents are using Google pay app from 1 year. 12% of the respondents are using Google pay app from 6 months, 10% of respondents are using Google pay app from less than 6 months. And 63% of respondents are using Google pay app from more than 1 year. So, from this pie chart we conclude that, the majority of respondents' were belongs to more than 1year group.

Since from when you are using google pay app ?



4.6. Chart representing from when the users started using google pay app

INFERENCE:

The majority of the respondent's were using the google pay app more than one year.

4.1.7.What influenced you to use a google pay ?

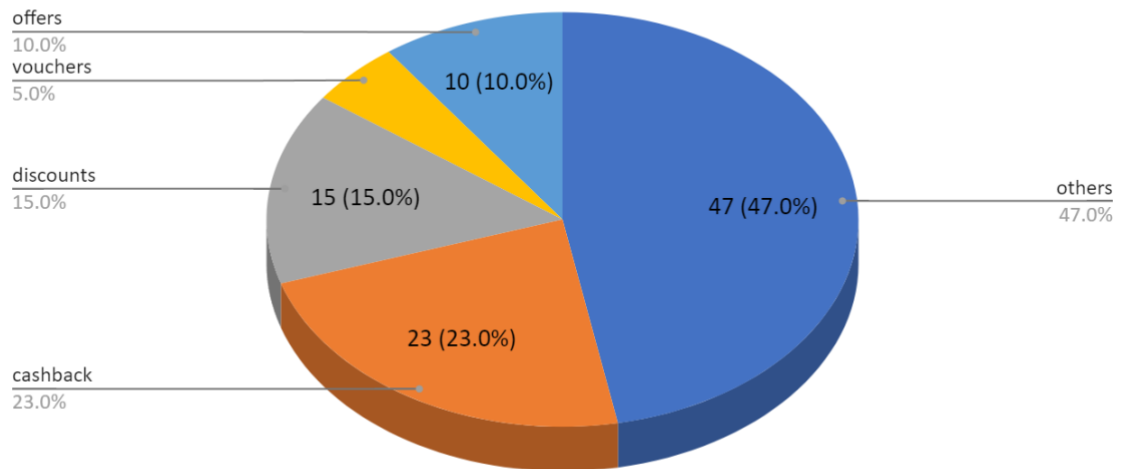
4.7.Table indicating the factors that influenced the users to use google pay

S.NO	PARTICULARS	NO.OF.RESPONDENTS	PERCENTAGE
1	CASHBACK	23	23.00
2	DISCOUNTS	15	15.00
3	OFFERS	10	10.00
4	VOUCHERS	5	5.00
5	OTHERS	47	47.00
TOTAL		100	100.00

INTERPRETATION:

From the above graph it reveals that from 100 respondents. 23% of the respondents are influenced for cashback. 15% of the respondents are influenced for discounts, 10% of respondents are influenced for offers. And the 5% of respondents are influenced for vouchers. 47% of the respondents are influenced for other facilities. So, from this pie chart we conclude that, the majority of respondent's were belongs to others group.

What influenced you to use a google pay ?



4.7. Chart representing the factors that influenced the users to use google pay

INFERENCE:

The majority of the respondent's were belongs to others group.

4.1.8. Google pay wallet accepted everywhere ?

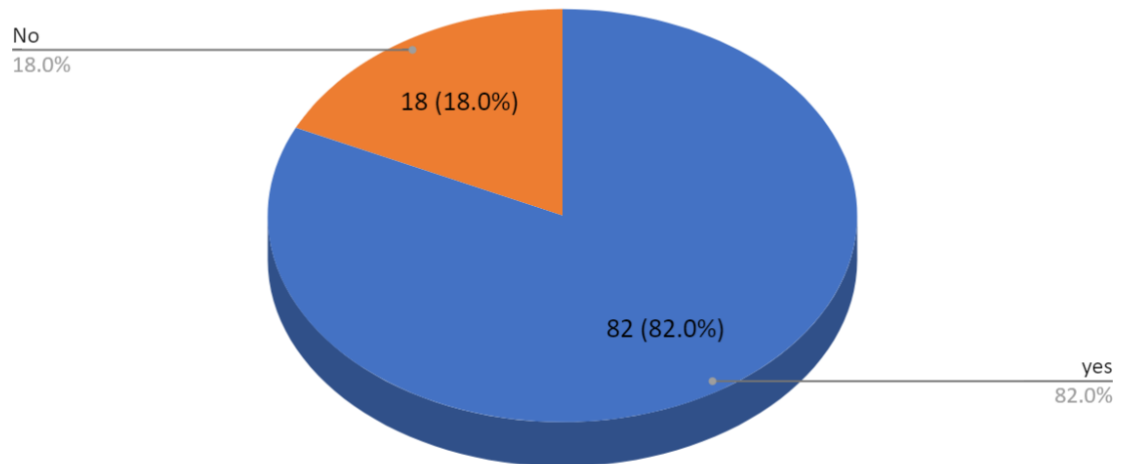
4.8. table indicates whether the google pay wallet accepted everywhere

S.NO	PARTICULARS	NO.OF.RESPONDENTS	PERCENTAGE
1	YES	82	82.00
2	NO	18	18.00
TOTAL		100	100.00

INTERPRETATION:

From the above graph it reveals that from 100 respondents. 82% of the respondents are telling that Google pay wallet is accepted everywhere. And the 18% of the respondents are telling the Google pay wallet is not accepted everywhere. So from this pie chart we conclude that, the majority of respondents were belongs to yes group.

Google pay wallet accepted everywhere ?



4.8. Chart representing whether the Google pay wallet accepted everywhere

INFERENCE:

The majority of the respondent's were say yes.

4.1.9. How often do you use google pay ?

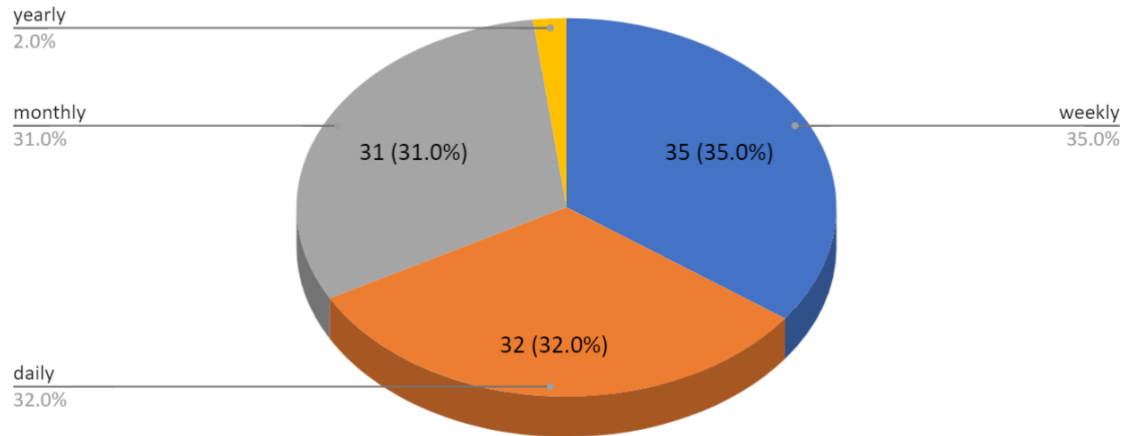
4.9. Table indicates how often the users uses the google pay

S.NO	PARTICULARS	NO.OF.RESPONDENTS	PERCENTAGE
1	DAILY	32	32.00
2	MONTHLY	31	31.00
3	WEEKLY	35	35.00
4	YEARLY	2	2.00
TOTAL		100	100.00

INTERPRETATION:

From the above graph it reveals that from 100 respondents. 32% of the respondents are using Google Pay on daily bases. 31% of the respondents are using google pay on monthly bases, 35% of respondents are using Google pay on weekly bases. And the 2% of respondents are using Google pay on yearly bases. So from this pie chart we conclude that, the majority of respondents were belongs to weekly bases group

How often do you use google pay ?



4.9. Chart representing how often the users uses the google pay

INFERENCE:

The majority of the respondent's were using the Google pay on weekly basis.

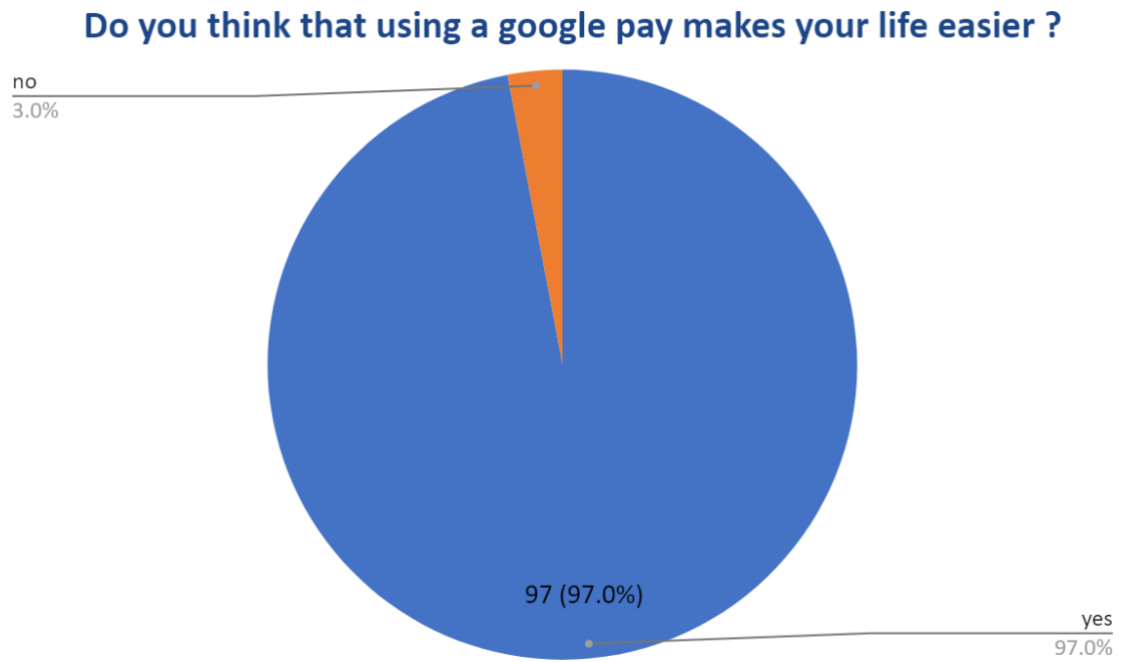
4.1.10. Do you think that using a google pay makes your life easier ?

4.10. Table indicating whether using google pay make users life easier or not

S.NO	PARTICULARS	NO.OF.RESPONDENTS	PERCENTAGE
1	YES	97	97.00
2	NO	3	3.00
TOTAL		100	100.00

INTERPRETATION:

From the above graph it reveals that from 100 respondents. 97% of the respondents are thinking Google pay is makes life easier. 3% of the respondents are thinking Google pay is not makes life easier. So from this pie chart we conclude that, the majority of respondents were belongs to yes group.



4.10. Chart representing whether using google pay make users life easier or not.

INFERENCE:

The majority of the respondents were said yes that google pay makes their life easier

4.1.11.Does google pay services save your time and money?

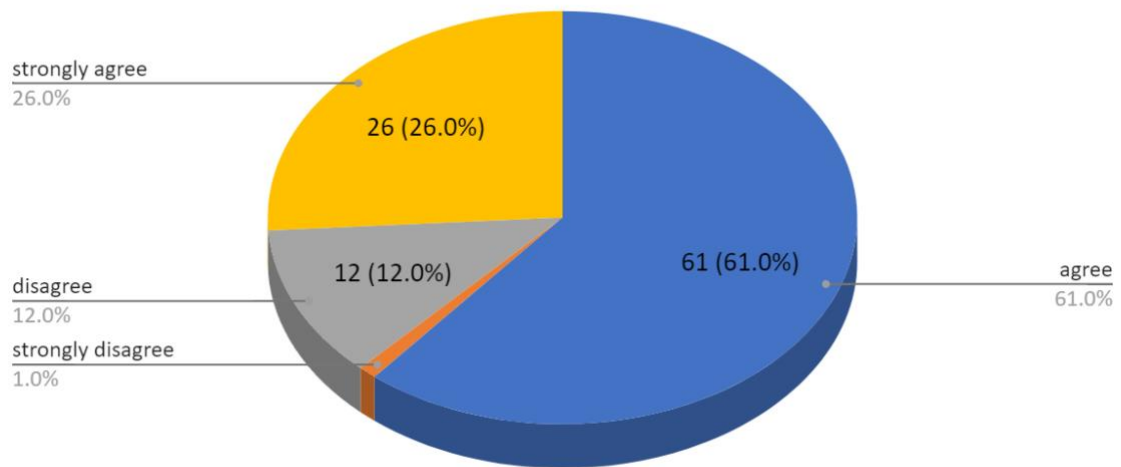
4.11. Table indicates whether google pay services saves the users time and money.

S.NO	PARTICULARS	NO.OF.RESPONDENT S	PERCENTAGE
1	AGREE	61	61.00
2	DISAGREE	12	12.00
3	STRONGLY AGREE	26	26.00
4	STRONGLY DISAGREE	1	1.00
TOTAL		100	100.00

INTERPRETATION:

From the above graph it reveals that from 100 respondents. 61% of the respondents are agree for Google pay service save time and money. 26% of the respondents are strongly agree for Google pay service save time and money, 12% of respondents are disagree for Google pay service save time and money. And the 1% of respondents are strongly disagree for Google pay service save time and money. So from this pie chart we conclude that, the majority of respondents were belongs to Agree group

Does google pay services save your time and money?



4.11. Chart representing whether google pay services saves the users time and money.

INFERENCE:

The majority of the respondents were said yes that google pay services save their time and money.

4.1.12 . Google pay app can be easily understand

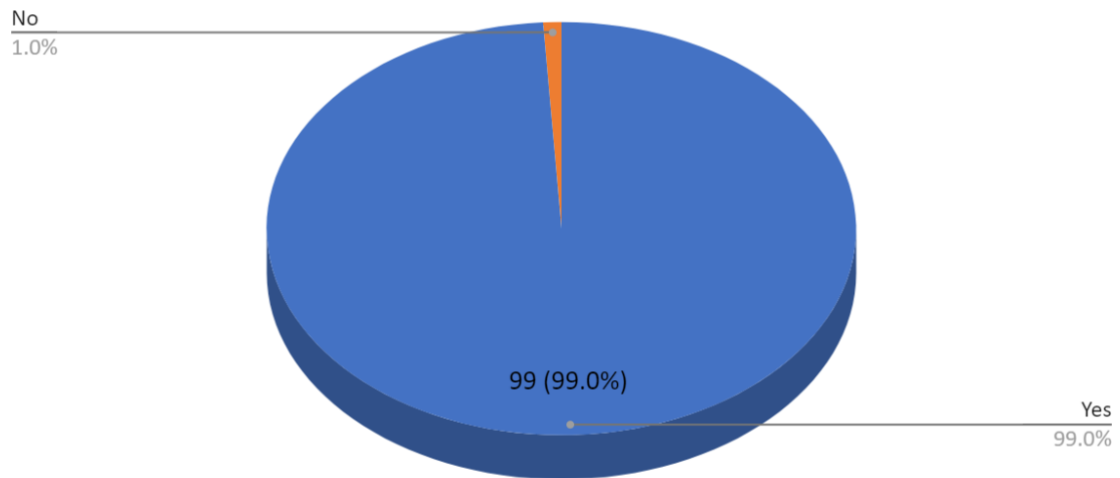
4.12.Table indicates if the google pay app is easily understandable

S.NO	PARTICULARS	NO.OF.RESPONDENT S	PERCENTAGE
1	YES	99	99.00
2	NO	1	1.00
TOTAL		100	100.00

INTERPRETATION:

From the above graph it reveals that from 100 respondents. 99% of the respondents are understanding Google pay app easily. And the 1% of the respondents are not understanding Google pay app easily. So from this pie chart we conclude that, the majority of respondents were belongs to yes group

Google pay app can be easily understand



4.12. Chart if the google pay app is easily understandable

INFERENCE:

The majority of the respondent's were said yes that google pay can be easily understand.

4.1.13 . Are the advertisement popping up on Google pay app irritating you ?

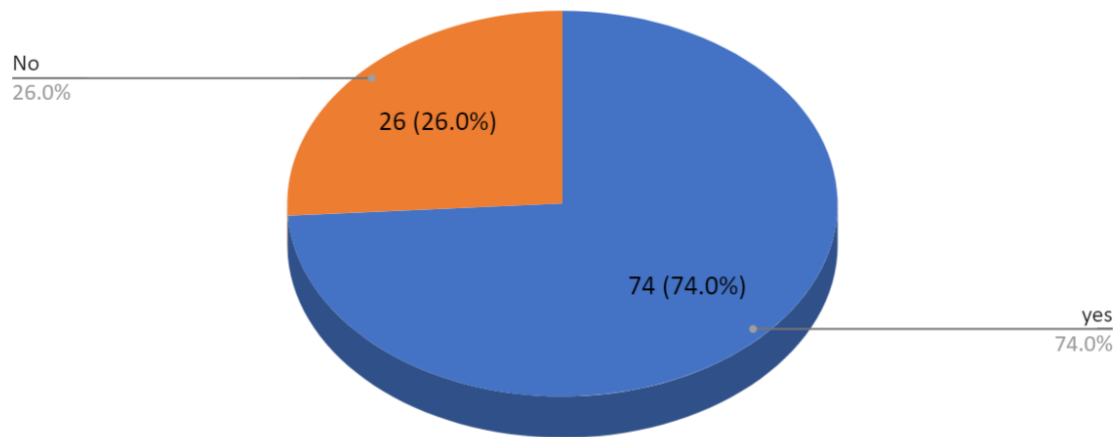
4.13. table indicates the advertisement popping up on Google pay app irritating the users or not

S.NO	PARTICULARS	NO.OF.RESPONDENTS	PERCENTAGE
1	YES	74	74.00
2	NO	26	26.00
TOTAL		100	100.00

INTERPRETATION:

From the above graph it reveals that from 100 respondents. 74% of the respondents are irritating by advertisement popping up on Google pay app. 26% of the respondents are not irritating by advertisement popping up on Google pay app. So from this pie chart we conclude that, the majority of respondents were belongs to yes group

Are the advertisement popping up on Google pay app irritating you ?



4.13. Chart representing the advertisement popping up on Google pay app irritating the users or not

INFERENCE:

The majority of the respondent's were said yes that the advertisement popping up on google pay app irritating them.

4.1.14 .Problems faced while using Google pay app ?

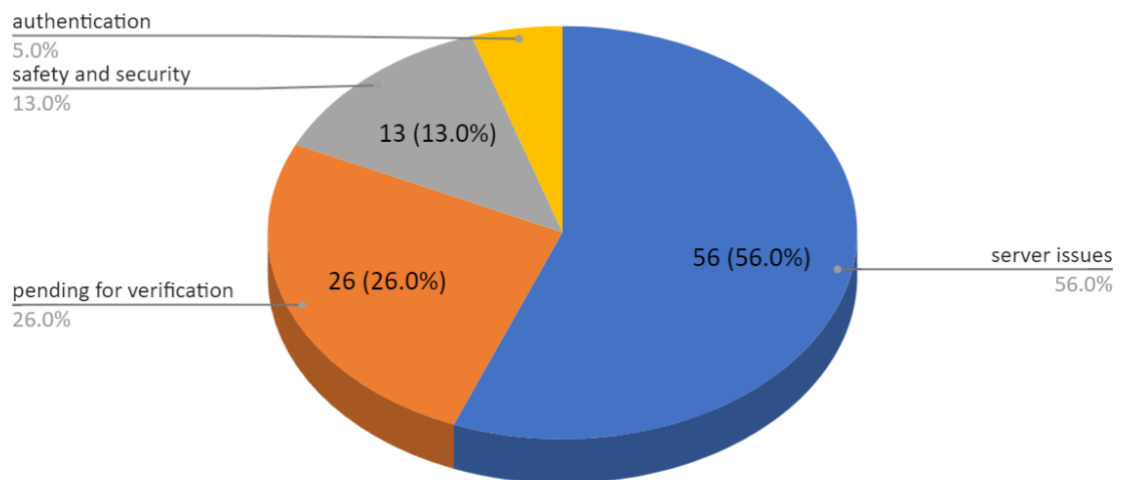
4.14. Table indicating the Problems faced while using Google pay app

S.NO	PARTICULARS	NO.OF.RESPONDENTS	PERCENTAGE
1	AUTHENTICATION	5	5.00
2	PENDING FOR VERIFICATION	26	26.00
3	SAFETY AND SECURITY	13	13.00
4	SERVER ISSUES	56	56.00
TOTAL		100	100.00

INTERPRETATION:

From the above graph it reveals that from 100 respondents. 4% of the respondents are facing problem of authentication. 26% of the respondents are facing problem of pending for verification, 13% of respondents are facing problem of safety and security. And the 56 % of respondents are facing problem of server issues. So from this pie chart we conclude that, the majority of respondents were belongs to server issues group

Problems faced while using Google pay app ?



4.14. Chart representing the Problems faced while using Google pay app

INFERENCE:

The majority of respondent's were belongs to server issues group.

4.1.15.Are you satisfied with customer care services of google pay ?

4.15.Table indicates the satisfaction of the users with the customer care services of google pay

S.NO	PARTICULARS	NO.OF.RESPONDENTS	PERCENTAGE
1	YES	84	84.00
2	NO	16	16.00
TOTAL		100	100.00

INTERPRETATION:

From the above graph it reveals that from 100 respondents. 84% of the respondents are satisfied with customer care services of Google pay. 16% of the respondents are not satisfied with customer care service of google pay. So from this pie chart we conclude that, the majority of respondents were belongs to yes group

Are you satisfied with customer care services of google pay ?

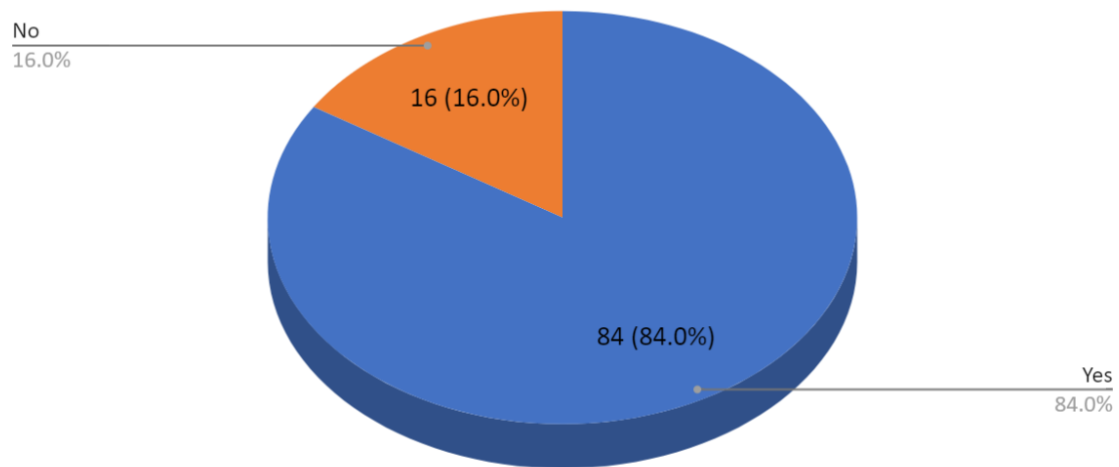


Chart 4.15 representing the satisfaction of the users with the customer care services of google pay

INFERENCE:

The majority of respondent's were belongs to yes group.

4.1.16.Mention the other payment apps along with google pay app ?

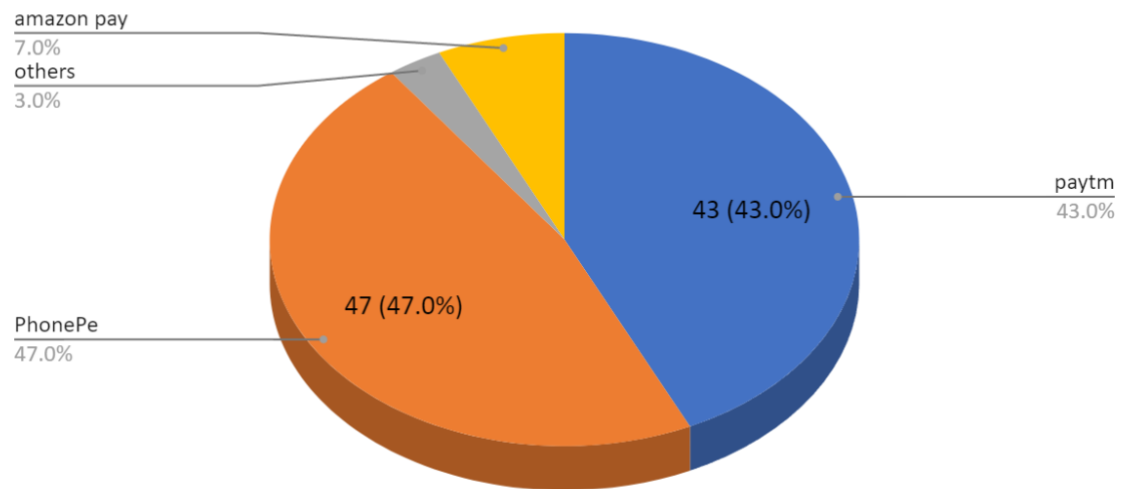
Table 4.16 indicates the other payment apps along with google pay app

S.NO	PARTICULARS	NO.OF.RESPONDENTS	PERCENTAGE
1	AMAZON PAY	7	7.00
2	PAYTM	43	43.00
3	PHONEPE	47	47.00
4	OTHERS	3	3.00
TOTAL		100	100.00

INTERPRETATION:

From the above graph it reveals that from 100 respondents. 7% of the respondents are mention Amazon pay app along with google pay app. 43% of the respondents mention Paytm app along with google pay app, 47% of respondents are mention phonePe app along with google pay app. And the 3% of respondents are mention others app along with google pay app. So from this pie chart we conclude that, the majority of respondents were belongs to PhonePe group.

Mention the other payment apps along with google pay app ?



4.16.chart representing the other payment apps along with google pay app

INFERENCE:

The majority of respondent's were belongs to phonepe group.

4.1.17.What are the overall satisfaction about google pay ?

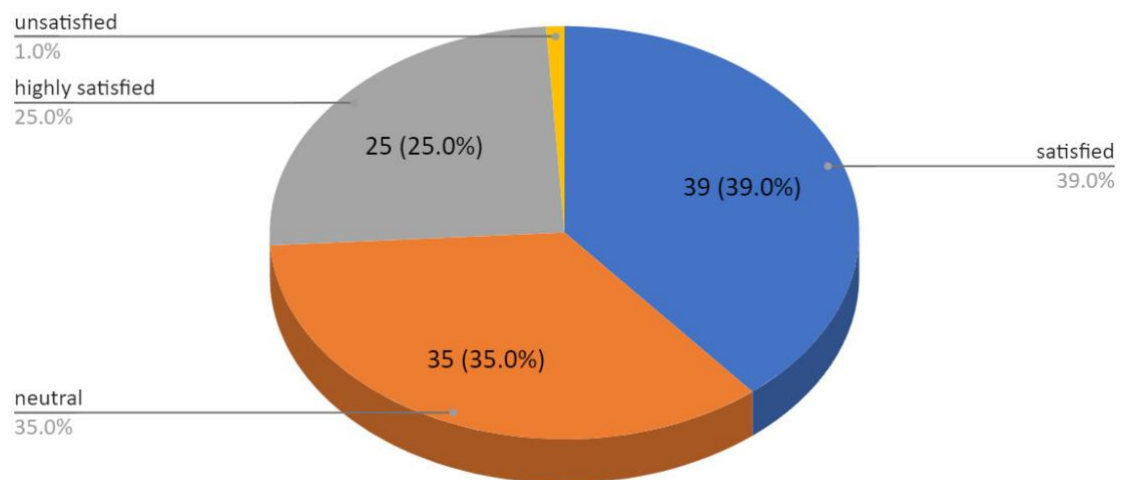
4.17.table indicating the overall satisfaction about google pay

S.NO	PARTICULARS	NO.OF.RESPONDENT S	PERCENTAGE
1	HIGHLY SATISFIED	25	25.00
2	NEUTRAL	35	35.00
3	SATISFIED	39	39.00
4	UNSATISFIED	1	1.00
TOTAL		100	100.00

INTERPRETATION:

From the above graph it reveals that from 100 respondents. 25% of the respondents are highly satisfied about Google pay. 39% of the respondents are satisfied about Google pay, 35% of respondents are Neutral about Google pay. And the 1% of respondents are unsatisfied about Google pay. So from this pie chart we conclude that, the majority of respondents were belongs to satisfied group

What are the overall satisfaction about google pay ?



4.17. Chart representing the overall satisfaction about google pay

INFERENCE:

The majority of respondent's were belongs to satisfied group.

4.1.18.Are you likely to switch to another payment app for better rewards / cashbacks ?

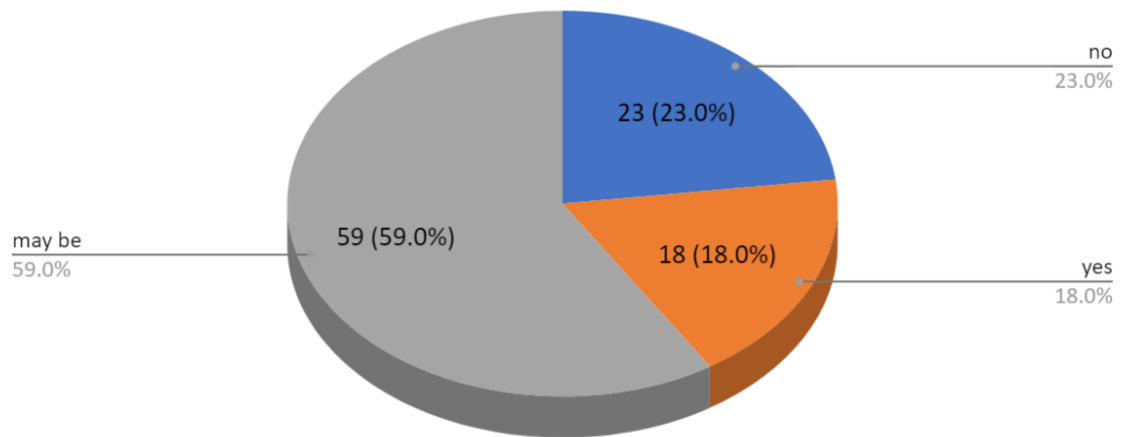
4.18.Table indicating if the user would switch to another payment app for better rewards/Cashbacks

S.NO	PARTICULARS	NO.OF.RESPONDENT S	PERCENTAGE
1	YES	18	18.00
2	NO	23	23.00
3	MAYBE	59	59.00
TOTAL		100	100.00

INTERPRETATION:

From the above graph it reveals that from 100 respondents. 18% of the respondents are likely to switch to another payment app for better rewards / cashbacks . 23% of the respondents are not likely to switch to another payment app for better rewards / cashbacks . 59% of the respondents may be switch to another payment app for better rewards / cashbacks . So from this pie chart we conclude that, the majority of respondents were belongs to may be group

Are you likely to switch to another payment app for better rewards / cashbacks ?



4.18. Chart representing if the user would switch to another payment app for better rewards/Cashbacks

INFERENCE:

The majority of respondent's were belongs to " may be " group.

4.1.19.Do you recommend others to use a google pay app?

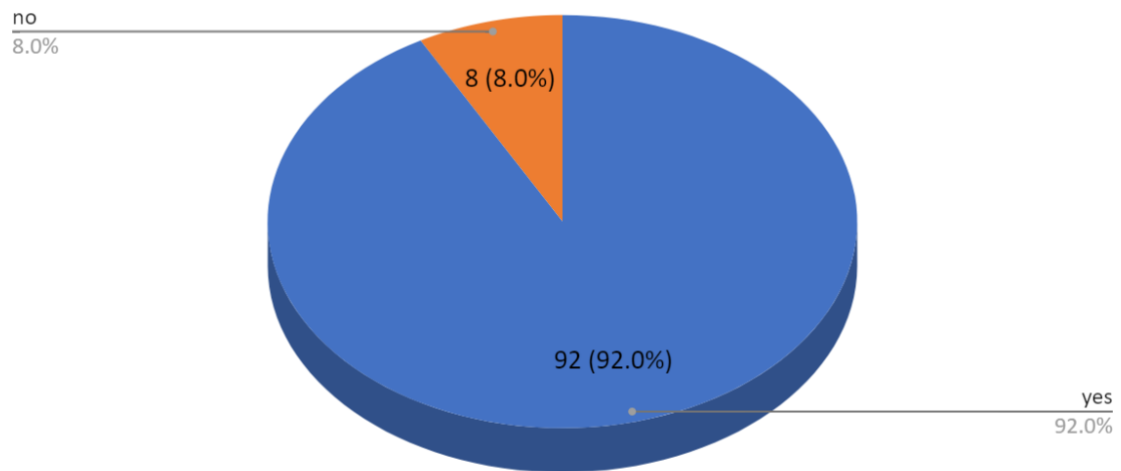
4.19 Table indicating whether the users recommend others to use a google pay app

S.NO	PARTICULARS	NO.OF.RESPONDENTS	PERCENTAGE
1	YES	92	92.00
2	NO	8	8.00
TOTAL		100	100.00

INTERPRETATION:

From the above graph it reveals that from 100 respondents. 92% of the respondents are recommend others to use Google pay app. 8% of the respondents are not recommend others to use Google pay app. So from this chart we conclude that, the majority of respondents were belongs to yes group.

Do you recommend others to use a google pay app?



4.19. Chart representing whether the users recommend others to use a google pay app

INFERENCE:

The majority of respondent's were belongs to yes group.

4.2 STATISTICAL ANALYSIS

HYPOTHESIS

- **NULL HYPOTHESIS(H0)** : There is no significant difference in satisfaction level among users with different qualification.
- **ALTERNATIVE HYPOTHESIS(Ha)**: There is significant difference in satisfaction level among users with different qualification.

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Qualification * What are the overall satisfaction about google pay ?	100	100.0%	0	0.0%	100	100.0%

fig 4.1 case processing summary

Qualification * What are the overall satisfaction about google pay ? Crosstabulation

			What are the overall satisfaction about google pay ?				Total
			highly satisfied	neutral	satisfied	unsatisfied	
Qualification	employed	Count	10	5	13	0	28
		Expected Count	7.0	9.8	10.9	.3	28.0
	others	Count	1	3	1	0	5
		Expected Count	1.3	1.8	2.0	.1	5.0
	post graduate	Count	6	16	13	1	36
		Expected Count	9.0	12.6	14.0	.4	36.0
	under graduate	Count	5	11	10	0	26
		Expected Count	6.5	9.1	10.1	.3	26.0
	unemployed	Count	3	0	2	0	5
		Expected Count	1.3	1.8	2.0	.1	5.0
	Total	Count	25	35	39	1	100
		Expected Count	25.0	35.0	39.0	1.0	100.0

Fig 4.2 qualification*what are the overall satisfaction about google pay?

Cross tabulation

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	14.157 ^a	12	.291
Likelihood Ratio	15.835	12	.199
N of Valid Cases	100		

a. 11 cells (55.0%) have expected count less than 5. The minimum expected count is .05.

Fig 4.3 chi square test

Since $0.291 > 0.05$ we accept null hypothesis.

Since p value(0.291) is greater than > 0.05 . we accept the null hypothesis and reject the alternative hypothesis. There is no significant difference in satisfaction level among users with different qualification.

CHAPTER-5

5.1 FINDINGS

64% of the respondents are female. This shows that majority of the female are using Google pay app.

76% of the respondents are using Google pay and they are between 20-35 age group people

42% of the respondents came to know about Google pay through internet.

63% of the respondents using Google pay app since more than 1 year.

47% of the respondents said that they are influenced by other facilities.

82% of the respondents said that Google pay wallet is accepted everywhere.

35% of the respondents said that Google pay is used for weekly bases.

97% of the respondents said that Google pay makes life easier.

99% of the respondents said that Google pay app is easily understood by them.

61% of the respondents agree that Google pay service save their time and money.

74% of the respondents says that advertisement popping up on google pay is irritating.

56% of the respondents said that they face server issues while using Google pay app.

84% of the respondents consider that they are satisfied with google pay customer care service.

47% of the respondents said that they use PhonePe along with google pay app.

39% of the respondents said that they are satisfied with Google pay app.

92% of the respondents said that they will recommend Google pay app to use for others.

SUGGESTION

Google pay service should give more offers cashback and vouchers to its customers to attract them.

Customer should feel that compare to other online payment service Google pay service is good service.

Google pay should refund the customer's pending amount which is deducted while doing the transaction.

Maintain the good server to the customers

Give proper attention towards the customers problems.

Google pay can give more advertisements and newspaper ads for more publicity.

Google pay should improve their payment security so that consumers don't hesitate while making payment.

Google pay users should never share their personal information like PIN numbers, passwords etc. with anyone.

PIN or passwords should be changed frequently and memorized before destroying.

Google pay users are advised not to provide sensitive account-related information Over unsecured e mails or over the phone

CONCLUSION

Google pay have been introduced with the primary objective of increasing the impact of financial inclusion drive. Through our study we conclude that E-Payment is rapidly emerging in India. Most of the students are willing to make electronic payment and in a way the country is going on digitalization. We conclude through our study that E-Payment standards are meant to increase the flexibility of the transactions, which gives the easy options for payments everywhere in our day to day life. Google pay becoming the most popular medium of digital transactions. Google pay providing a gateway to the low income and middle-income groups.

Most of the people prefer digital payments for the ease and convenience. And almost any app cannot beat GOOGLE PAY app in these areas. Another area where Google pay loses is security. Though it has provided the security for its Pay and Passbook options but it relies on your phone's security. Moreover, the options like recharge, bill payments and bookings do not have any security at all. The Google pay is also slower than its opponent because of too many features

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ANNEXURE

“A STUDY ON CUSTOMER SATISFACTION TOWARDS GOOGLE PAY”

QUESTIONNAIRE:

1. NAME

2. GENDER

- Male
- Female

3. AGE

- below 20
- 20 - 35
- 35 - 50
- above 50

4. Qualification

- Employed
- Unemployed
- under graduate
- post graduate
- others

5. How did you get to know about google pay ?

- advertisement
- friends recommended
- internet
- others

6. How much average money do you spend on online transactions
- less than 1000
 - 1000 - 10000
 - 10000 - 50000
 - more than 50000
7. Since from when you are using google pay app ?
- 6 months
 - 1 year
 - less than 6 months
 - more than 1 year
8. What influenced you to use a google pay ?
- cashback
 - discounts
 - offers
 - vouchers
 - others
9. Google pay wallet accepted everywhere ?
- yes
 - No
10. How often do you use google pay
- daily
 - monthly
 - weekly
 - Yearly
11. Do you think that using a google pay makes your life easier ?
- yes
 - no

12. Does google pay services save your time and money?

- agree
- Disagree
- strongly agree
- strongly disagree

13. Google pay app can be easily understand

- Yes
- No

14. Are the advertisement popping up on Google pay app irritating you ?

- yes
- No

15. Problems faced while using Google pay app ?

- authentication
- pending for verification
- safety and security
- server issues

16. Are you satisfied with customer care services of google pay ?

- Yes
- No

17. Mention the other payment apps along with google pay app ?

- amazon
- pay
- Paytm
- PhonePe
- Others

18. What are the overall satisfaction about google pay ?

- highly
- satisfied

- neutral
- satisfied
- Unsatisfied

19.Are you likely to switch to another payment app for better rewards / cashbacks ?

- yes
- no
- may be

20.Do you recommend others to use a google pay app?

- yes
- No