

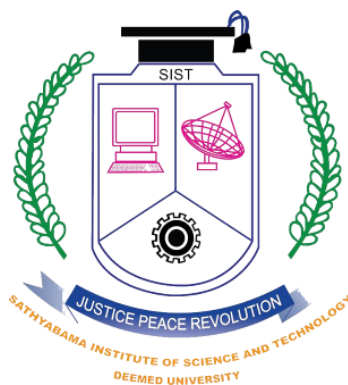
A STUDY ON THE USER EXPERIENCE IN MAKING DIGITAL PAYMENTS USING GOOGLE PAY

Submitted in partial fulfillment of the requirements for the award of
Bachelor of Commerce

By

MADHUSUDHANAN.T

Register Number 39740135



SCHOOL OF BUSINESS ADMINISTRATION

SATHYABAMA

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

**Accredited with Grade "A" by NAAC | 12B Status by UGC | Approved by AICTE
JEPPIAAR NAGAR, RAJIV GANDHI SALAI, CHENNAI - 600 119**

APRIL 2022



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BONAFIDE CERTIFICATE

This is to Certify that this Project Report is the bona fide work of **MADHUSUDHANAN.T 39740135** who has done the Project work entitled "**A STUDY ON THE USER EXPERIENCE IN MAKING DIGITAL PAYMENTS USING GOOGLE PAY**" under my supervision from December 2021 to April 2022.

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DECLARATION

I am **MADHUSUDHANAN.T 39740135** hereby declare that the Project Report entitled “**A STUDY ON THE USER EXPERIENCE IN MAKING DIGITAL PAYMENTS USING GOOGLE PAY**” done by me under the guidance of **Dr. DHIVYA SATHISH** is submitted in Partial fulfillment of the requirements for the award of **Bachelor of Commerce**.

DATE:

MADHUSUDHANAN.T

PLACE: CHENNAI

SIGNATURE OF THE CANDIDATE

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ABSTRACT

Digital payments are transactions that take place via digital or online modes, with no physical exchange of money involved. This means that both parties, the payer and the payee, use electronic mediums to exchange money. In India, it has become super important and plays a vital role in reducing costs and risks in handling cash payments along with restricting money laundering practices to some extent with ease and convenience and also contributes to the overall economic progress with effective security methods. This mode of payments had become ubiquitous and increasingly attracts its users day by day, So did the Digital Payment platforms. There are a lot of platforms that provides Digital Payment facilities and solutions of Mobile wallets. But, in this project, among all those platforms, Google Pay is taken into consideration to be researched by collecting primary and secondary data, evaluating them with simple but significant tools to get an unbiased and well approximated output with a motive to frame a stable and standard perception about the platform by addressing the ongoing and already problems and also gathering the ideas from people of possible solutions to rectify and tackle the problems faced by users. The data collected are Primary and Secondary, with a Questionnaire and Internet Sources. The Questionnaire was prepared with effective and engaging questions and collected responses from 100 people who are current users of the Digital Payment Platform, from which the data was sorted, analysed with analytical tools, by percentage analysis method and standardized outputs were drawn from the responses through effective interpretations to draft an unbiased conclusion.

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CHAPTER 1

INTRODUCTION

1.1 DIGITAL PAYMENTS

A digital payment, sometimes called an electronic payment, is the transfer of value from one payment account to another using a digital device such as a mobile phone, POS (Point of Sales) or computer, a digital channel communication such as mobile wireless data or SWIFT (Society for the Worldwide Interbank Financial Telecommunication). This definition includes payments made with bank transfers, mobile money, and payment cards including credit, debit and prepaid cards.

There is no single, universally accepted definition of digital payments because digital payments can be partially digital, primarily digital, or fully digital. For example, a partially digital payment is one in which both payer and payee use cash via third party agents, with providers making digital bank transfers in the backend. A primarily digital payment might be one in which the payer initiates the payment digitally to an agent who receives it digitally but the payee receives the payment in cash from that agent.

So, the definition must be fit-for-purpose. One definition emphasizes the payer-payee interface as the defining element. Another defines digital payments based on the payment instrument, or some other variable. These definitional choices become particularly relevant when the objective is to estimate the number or share of digital payments in a specific use-case, organization, company, country, or region.

1.1.1 BENEFITS OF DIGITAL PAYMENTS

Regardless of the definition, some things we know for sure: Digital payments offer significant benefits to individuals, companies, governments, or international development organizations. The benefits of going digital include:

Cost savings through greater efficiency and speed. For example, a recent report by the Better Than Cash Alliance and the Inter-American Development Bank shows that the Government of Peru could save US\$96 million by shifting all government payments to more efficient digital options currently available in the market.

Transparency and security by enhancing traceability and accountability, reducing corruption and theft as a result. For example, a recent report analyzes risks incurred by individual purchasing clerks in cocoa value chains (including assault), due to the prevalence of cash. As of March 2019, the Government of India has saved almost \$14 billion in social protection payments through electronic Debit Benefits Transfers.

Financial inclusion by increasing access to a range of financial services, including savings accounts, credit and insurance products. The Committee on Payments and Market Infrastructure and the World Bank published the flagship report 'Payment Aspects of Financial Inclusion (PAFI)', outlining how digital payments help advance financial inclusion.

Women's economic participation by giving women more control over their financial lives and providing them greater economic opportunities. A G20 GPFI report highlights how digital payments contribute to women's economic participation.

Inclusive growth Cumulatively, the benefits outlined above help unlock economic opportunity for the financially excluded, and enable a more efficient flow of resources in the economy. There is robust academic evidence about the impact of the widespread adoption of digital payments on poverty reduction (see Jack and Suri, 2016) and on SDG progress.

1.1.2 COMPLEXITY OF DIGITAL PAYMENTS

To realize the benefits of digital payments, they must be done responsibly and in ways that protect and promote the well-being of the end-user. Digital payments can raise security and privacy concerns, therefore, the guidelines recommend measures to ensure the confidentiality and security of client data. The resilience or reliability of the digital payment system and infrastructure is equally crucial. System outages might unreasonably prevent users from accessing their funds, therefore, it is imperative that providers keep funds safe – that robust steps are taken to ensure network reliability and system capacity, as well as a payments channel secure from fraud, hacking, and any other form of unauthorized use.

Furthermore, costs and other ongoing fees for payees need to be transparent. Ultimately, affordability is key for sustainability and long-term usage – and the solutions need to remain so over time. It is also important for products and services to be gender intentional, by designing solutions that take into account the needs of women and to ensure that women are not excluded due to lack of digital access or confidence.

Finally, the recourse mechanism needs to be clear and be designed with a “**client-centric**” approach in order to raise trust amongst users.

1.1.3 INNOVATION IN DIGITAL PAYMENTS

The pace of digital innovation in payments is driving a reduction in costs projected double compound annual growth rate. It is resulting in new business models and a more competitive environment as new players emerge. These are some of the innovations:

Contactless payments – a secure payment method using a debit, credit or smartcard enabled by Radiofrequency Identification (RFID) or near-field communication (NFC). This digital payment method is growing in popularity due to its speed and seamless experience.

Open Application Programming Interfaces (API) - a publicly available API that provides developers with programmatic access to a proprietary software application or web service. Open APIs allow new providers to build services on top of existing infrastructure. The relevance of these approaches is that it lowers barriers to entry for new financial technology players, encouraging innovation and enabling the rise of seamless digital payment services for the end-user.

Distributed ledger technology (DLT) - A database that is consensually shared and synchronized across multiple sites, institutions or geographies. This database architecture solves the problem of trust among multiple stakeholders and the so-called “double spend”, which refers to the dilemma of ensuring a digital asset is not spent twice. Since all members of the network hold a copy of the ledger at all times, DLT allows for decentralized digital payment systems that do not rely on a single central authority, such as a bank or a public institution (see our full series on DLT and digital payments [here](#)).

QR codes - a two-dimensional Quick Response bar code or square-shaped code that contains data. It has become popular as it is a quick and easy way to exchange

information and has the potential of substantially reducing payment acceptance costs. All that is needed for the payment to take place is a digital device with a camera linked to an account.

Biometric Payments – Biometric digital payments use Biometric ID as a means of verification and authorization of payments. Biometric ID is any means by which a person can be uniquely identified by evaluating one or more distinguishing biological traits. Unique identifiers include fingerprints, hand geometry, earlobe geometry, retina and iris patterns, voice waves, DNA, and signatures.

Central Bank Digital Currencies (CBDC) - Globally, emerging market economies are moving from conceptual research to intensive practical development. Central banks representing a fifth of the world's population say they are likely to issue the first CBDCs in the next few years.

1.1.4 TYPES OF DIGITAL PAYMENTS

 Banking Cards	 USSD	 AEPS	 UPI	 Mobile Wallet
 Banks Pre-paid Cards	 Point of Sale	 Internet Banking	 Mobile Banking	 Micro ATMs

Banking Cards - A bank card is any card issued against a depository account, such as an ATM card or a debit card. Sometimes the phrase is also used to refer to Visa and Mastercards since these are also issued by banks, but they are credit cards and not linked directly to a depository account

Banks Pre-Paid Cards - Prepaid cards are the payment cards which come with money preloaded by you or someone else. The motto of the Prepaid card is 'Pay Now, Use Later'. These types of cards are issued by a bank or a non-bank institution.

USSD - USSD (Unstructured Supplementary Service Data) is a Global System for Mobile Communications (GSM) protocol that is used to send text messages. USSD is similar to Short Message Service (SMS). USSD uses codes made up of the characters that are available on a mobile phone.

Point of Sale - A point of sale (POS) is a place where a customer executes the payment for goods or services and where sales taxes may become payable. A POS transaction may occur in person or online, with receipts generated either in print or electronically. Cloud-based POS systems are becoming increasingly popular among merchants.

AEPS - Aadhaar Enabled Payment System (AEPS) is a payment service that allows a bank customer to use Aadhaar as his/her identity to access his/her Aadhaar enabled bank account and perform basic banking transactions like balance enquiry, cash withdrawal, remittances through a Business Correspondent.

Internet Banking - an electronic payment system that enables customers of a bank or other financial institution to conduct a range of financial transactions through the financial institution's website.

UPI - Unified Payments Interface is an instant real-time payment system developed by National Payments Corporation of India facilitating inter-bank peer-to-peer and person-to-merchant transactions.

Mobile Banking - Mobile banking is a service provided by a bank or other financial institution that allows its customers to conduct financial transactions remotely using a mobile device such as a smartphone or tablet.

Micro ATMs - Micro-ATMs are portable devices that allow banking transactions including cash deposit, withdrawal and fund transfer using debit or RuPay cards. The micro-ATM identifies the customer through an identity proof, generally the Aadhaar, which is linked to their bank account.

Mobile Wallets - Mobile wallets allow people to use their phones to pay for everyday services. With complex encryption and security features, using a mobile wallet can actually be safer than using a physical card.

1.2 INDUSTRY PROFILE

FIN-TECH INDUSTRY - Financial technology (Fintech) is used to describe new tech that seeks to improve and automate the delivery and use of financial services. At its core, fin-tech is utilized to help companies, business owners and consumers better manage their financial operations, processes, and lives by utilizing specialized software and algorithms that are used on computers and, increasingly, smartphones. Fintech, the word, is a combination of "financial technology".

When fin-tech emerged in the 21st Century, the term was initially applied to the technology employed at the back-end systems of established financial institutions. Since then, however, there has been a shift to more consumer-oriented services and therefore a more consumer-oriented definition. Fintech now includes different sectors and industries such as education, retail banking, fundraising and nonprofit, and investment management to name a few. Fintech also includes the development and use of cryptocurrencies such as bitcoin. While that segment of fin-tech may see the most headlines, the big money still lies in the traditional global banking industry and its multi-trillion-dollar market capitalization.

Broadly, the term "financial technology" can apply to any innovation in how people transact business, from the invention of digital money to double-entry bookkeeping. Fintech now describes a variety of financial activities, such as money transfers, depositing a check with your smartphone, bypassing a bank branch to apply for credit, raising money for a business startup, or managing your investments, generally without the assistance of a person. According to EY's 2017 Fintech Adoption Index, one-third of consumers utilize at least two or more fin-tech services and those consumers are also increasingly aware of fin-tech as a part of their daily lives.

1.3 MOBILE WALLETS

Mobile wallets allow people to use their phones to pay for everyday services. With complex encryption and security features, using a mobile wallet can actually be safer than using a physical card.

1.3.1 BENEFITS OF MOBILE WALLETS

Mobile wallets comes with a wide variety of benefits such as ubiquitous presence, seamless transactions and lot more of other things. But below are the two major reasons why Mobile wallets are increasing in popularity among common people.

Secured Access - Fraudulent activities, such as identity theft, are harder to initiate with mobile wallets. Though a user's credit card can easily be stolen or duplicated, smartphones are not so easy to steal. A smartphone that is stolen may be hard to access if there is an access password, fingerprint check, or facial recognition installed. Mobile wallets may also have encrypted keys.

Mobile wallets are also useful for retail businesses that experience high volumes of transactions per day because mobile wallets help to reduce wait and payment times. This is a win-win for both the customer and the business.

Accessible and Convenient - Mobile wallets are also quickly accessible and convenient, making it easier for users to make payments. They are preferred by consumers who want more convenience in paying for in-store purchases, instead of carrying physical wallets and cash to stores. Once credit card information is added to the mobile wallet, users can use the funds to pay bills and make purchases on the go.

1.3.2 TYPES OF MOBILE WALLET

Open wallets - An open wallet is used directly by a bank or through a third party. Open wallets allow customers to use the funds in the mobile wallet for making payments for transactions or withdrawing the funds deposited to the account in cash. An example of an open mobile wallet is Google Pay which allows users to make payments for in-store and online purchases and still withdraw the funds in cash.

Closed wallets - Closed wallets are linked to specific merchants, and users can only use the funds to make payments for transactions initiated with the specific merchant. Users cannot use the money to make payments for transactions with other merchants and third-party service providers or withdraw the funds in cash. An example of a closed wallet is Amazon Pay.

Semi-closed wallets - Semi-closed mobile wallets allow users to use the funds in the wallet to make payments for transactions with multiple merchants, as long as there is an existing contract between the merchant and the mobile wallet company. Users can also withdraw the funds into a bank account. However, semi-closed wallets do not allow users to withdraw funds in cash.

Mostly people prefer to open wallets as it is easy to liquidate cash at times of need and Google pay is one of the preferred choices amongst users of fin-tech apps in general because of its brand name and easy use interface.

1.3.3 GOOGLE PAY



Google LLC is an American multinational technology company that focuses on artificial intelligence, search engine, online advertising, cloud computing, computer software, quantum computing, e-commerce, and consumer electronics. It has been referred to as the "most powerful company in the world" and one of the world's most valuable brands due to its market dominance, data collection, and technological advantages in the area of artificial intelligence. It is considered one of the Big Five American information technology companies, alongside Amazon, Apple, Meta, and Microsoft.

Google Pay (stylized as G Pay; formerly Android Pay) is a digital wallet platform and online payment system developed by Google to power in-app, online, and in-person contactless purchases on mobile devices, enabling users to make payments with Android phones, tablets, or watches. Users in the United States and India can also use an iOS device, albeit with limited functionality. In addition to this, the service also supports passes such as coupons, boarding passes, campus ID cards, car keys, event tickets, movie tickets, public transportation tickets, store cards, health records, and loyalty cards.

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 uses the EMV Payment Tokenization Specification.



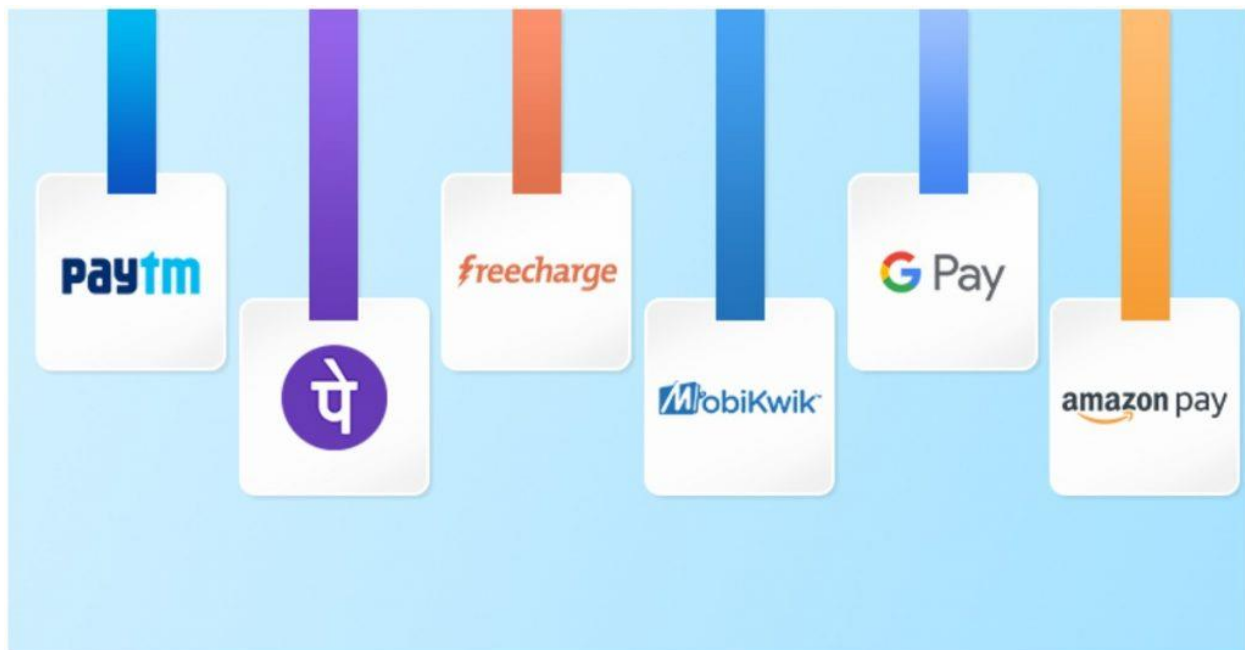
Originally launched as Android Pay, the service was released at Google I/O 2015. Android Pay was a successor to and built on the base established by Google Wallet which was released in 2011. It also used technology from the carrier-backed Softcard—Google had acquired its intellectual property in February 2015. At launch, the service was compatible with 70% of Android devices and was accepted at over 700,000 merchants. Google Wallet still powered web-based Play Store purchases and some app-based peer-to-peer payments, for instance, in Gmail.

In 2016, Google began a public trial in Silicon Valley of a related mobile app called Hands Free. In this system, the customer does not need to present a phone or card. Instead, a customer announces that they wish to "pay with Google" and give their initials to the cashier, who verifies their identity with a photo previously uploaded to the system. The customer's phone will only authorize payment if its geographic location system indicates that it is near a participating store.

On September 18, 2017, Google launched a payments app in India known as Tez, utilizing the Unified Payments Interface (UPI). On August 28, 2018, Google rebranded Tez to Google Pay.

Google Pay is currently available at 42+ country worldwide as of March 2022, Wikipedia.

1.3.4 OTHER LEADING MOBILE WALLETS



1.2 STATEMENT OF 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, analyze 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.

1.3 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.

1.4 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.

1.5 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 analyze 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 etal (2003) defined Social influence as the influence of significant individuals whose encouragement for the usage of e-payment system results in once usage of e-payment system. **Venkatesh etal (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 etal (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.

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 SOURCE OF DATA

- The two-source data were collected primary & secondary.

3.2.1 Primary Data

- Primary are collected through questionnaire.

3.2.2 Second Data

- Secondary data are collected from internet.

3.3 STRUCTURE OF QUESTIONNAIRE

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

- Direct questions
- Close end questions
- Multiple choice questions

3.4 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.

3.5 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. The respondents are from various locations spread across the country.

3.6 PERIOD OF STUDY

- The study was conducted for a period of 3 months starting from December 2021 to February 2022.

3.7 TOOLS FOR ANALYSIS

- Google Forms
- Microsoft word

3.8 HYPOTHESIS

H1: There is significant difference in factors influencing the satisfaction of student and other employed users.

H2: There is significant difference in factors influencing the usage frequency of student and other employed users.

CHAPTER 4

DATA ANALYSIS AND INTERPRETATION

4.1 PERCENTAGE ANALYSIS

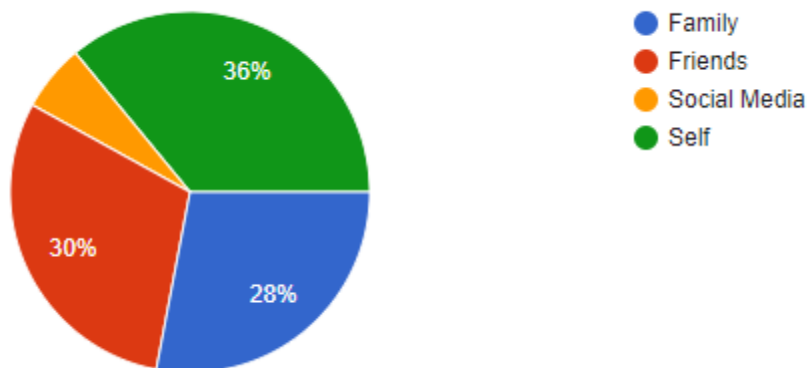
Data collected are analyzed by percentage analysis framing interpretation and inference.

1.HOW DID YOU GET TO KNOW GPAY?

TABLE 4.1.1 App introduction among users.

OPINIONS	RESPONSES	PERCENTAGE
FAMILY	28	28%
FRIENDS	30	30%
SOCIAL MEDIA	6	6%
SELF	36	36%
TOTAL	100	100%

CHART 4.1.1 App introduction among users.



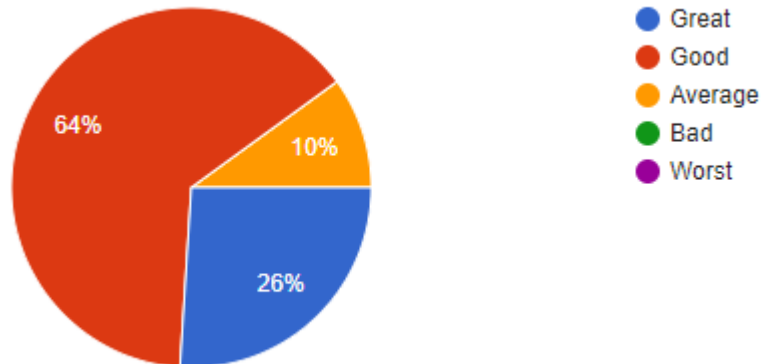
INTERPRETATION – From Table 4.1.1 it is known that the app was introduced among 36% users by self; 30% users by friends; 28% by family and 6% by social media.

2.HOW WAS YOUR FIRST EXPERIENCE USING GPAY?

TABLE 4.1.2 Users first experience.

OPINIONS	RESPONSES	PERCENTAGE
GREAT	26	26%
GOOD	64	64%
AVERAGE	10	10%
BAD	0	0%
WORST	0	0%
TOTAL	100	100%

CHART 4.2.2 Users first experience.



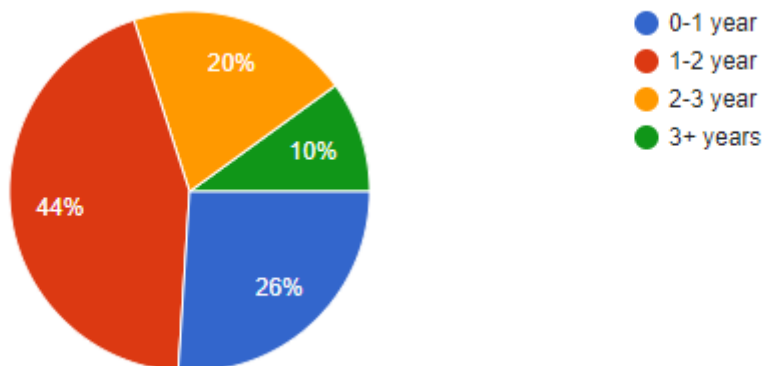
INTERPRETATION – From Table 4.1.2 it is known that first experience of 64% users was good; 26% users was great and 10% users was average.

3.HOW LONG HAVE YOU BEEN USING GPAY?

TABLE 4.1.3 Usage of Gpay.

OPINIONS	RESPONSES	PERCENTAGE
0-1 YEAR	26	26%
1-2 YEARS	44	44%
2-3 YEARS	20	20%
3+ YEARS	10	10%
TOTAL	100	100%

CHART 4.1.3 Usage of Gpay.



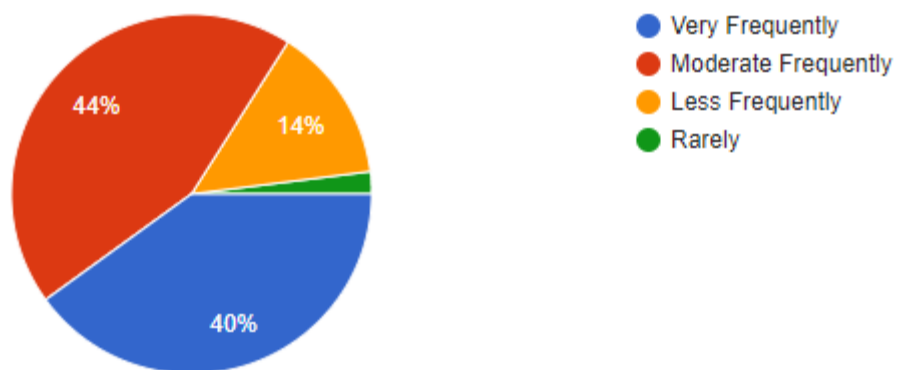
INTERPRETATION – From Table 4.1.3 it is known that uage of Gpay among 44% users for 1-2 years; 26% users 0-1 year; 20% users for 2-3 years; 10% users for more than 3 years.

4.HOW FREQUENTLY DO YOU USE GPAY?

TABLE 4.1.4 Usage frequency.

OPINION	RESPONSES	PERCENTAGE
VERY FREQUENTLY	40	40%
MODERATE FREQUENTLY	44	44%
LESS FREQUENTLY	14	14%
RARELY	2	2%
TOTAL	100	100%

CHART 4.1.4 Usage frequency.



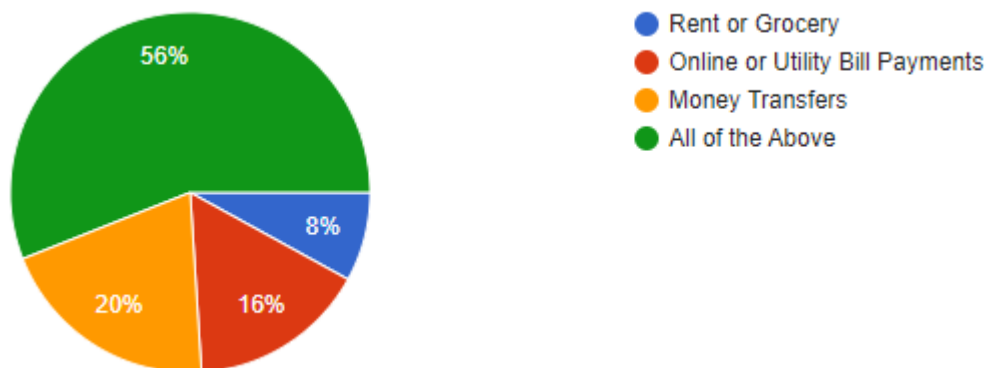
INTERPRETATION – From Table 4.1.4 it is known that usage frequency among 44% users are moderately frequent; 40% users are very frequent; 14% users are less frequent and 2% users are rarely using the app.

5.FOR WHAT PURPOSE DO YOU USE GPAY THE MOST?

TABLE 4.1.5 Usage purpose.

OPINIONS	RESPONSES	PERCENTAGE
RENT OR GROCERY	8	8%
ONLINE OR UTILITY BILL PAYMENTS	16	16%
MONEY TRANSFERS	20	20%
ALL OF THE ABOVE	56	56%
TOTAL	100	100%

CHART 4.1.5 Usage purpose.



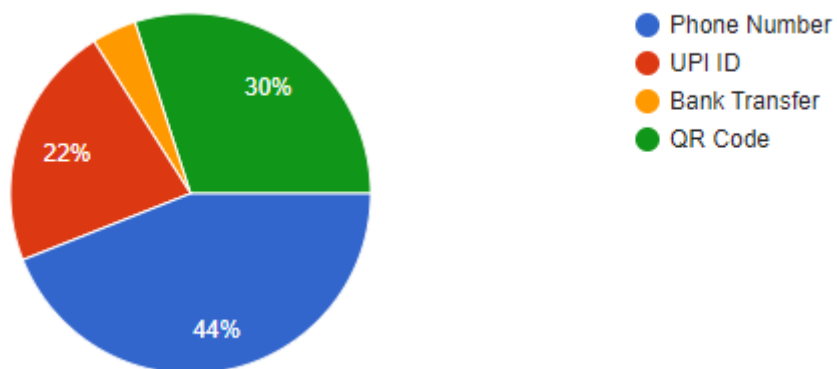
INTERPRETATION – From Table 4.1.5 it is known that usage purpose of 8% users are for Rent or Grocery payments; 16% users for Online or Utility Bill Payments; 20% users for money transfers and 56% users for all of the above mentioned purposes.

6.WHAT TYPE OF PAYMENT OPTION DO YOU USE IN GPAY?

TABLE 4.1.6 Payment option preference.

OPINION	RESPONSES	PERCENTAGE
PHONE NUMBER	44	44%
UPI ID	22	22%
BANK TRANSFER	4	4%
QR CODE	30	30%
TOTAL	100	100%

CHART 4.1.6 Payment option preference.



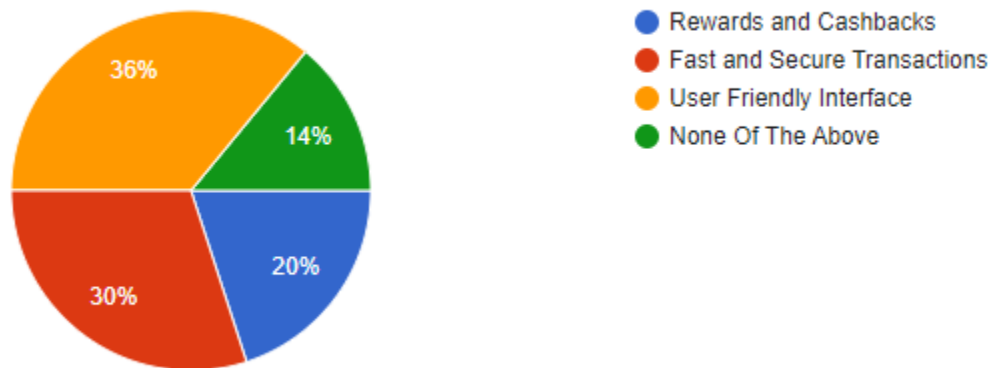
INTERPRETATION – From Table 4.1.6 it is known that payment option preference of 44% users is phone number; 22% users is UPI ID, 4% users is Bank transfer and 30% users is QR code.

7.WHAT IS THE BEST THING ABOUT GPAY?

TABLE 4.1.7 Best feature.

OPINION	RESPONSES	PERCENTAGE
REWARDS AND CASHBACKS	20	20%
FAST AND SECURE TRANSACTIONS	30	30%
USER FRIENDLY INTERFACE	36	36%
NONE OF THE ABOVE	14	14%
TOTAL	100	100%

CHART 4.1.7 Best feature.



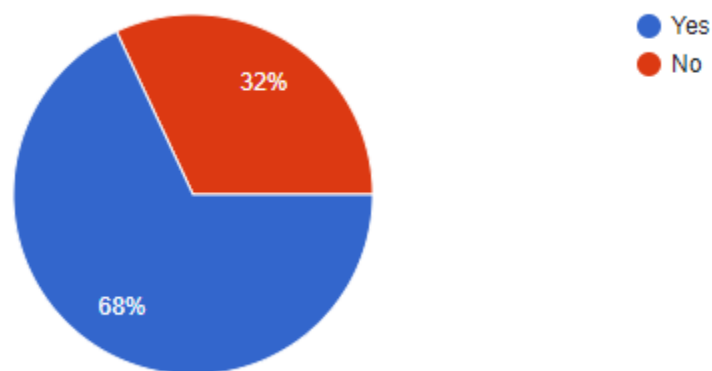
INTERPRETATION – From Table 4.1.7 it is known that thoughts on best feature among 20% users are rewards and cashbacks; 30% users are fast and secure transactions; 36% users are user friendly interface and 14% users are none of the above options.

8.HAVE YOU EVER FACED ANY TROUBLE USING GPAY?

TABLE 4.1.8 Trouble facings.

OPINIONS	RESPONSES	PERCENTAGE
YES	68	68%
NO	32	32%
TOTAL	100	100%

CHART 4.1.8 Trouble facings.



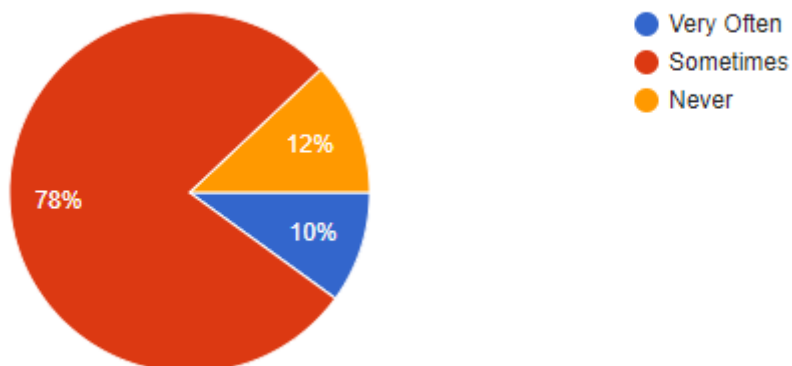
INTERPRETATION – From the above Table it is known that 68% users have faced trouble with Gpay and 32% have never faced trouble with Gpay.

9. HOW OFTEN DO YOU FACE TROUBLE USING GPAY?

TABLE 4.1.9 Frequency of trouble facings.

OPINIONS	RESPONSES	PERCENTAGE
VERY OFTEN	10	10%
SOMETIMES	78	78%
NEVER	12	12%
TOTAL	100	100%

CHART 4.1.9 Frequency of trouble facings.



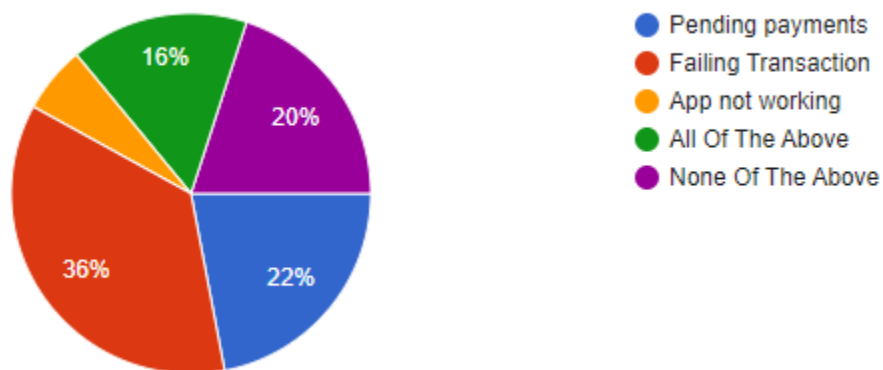
INTERPRETATION – From the Table 4.1.9 it is known that frequency of trouble facings among 10% users are very often; 78% users are sometimes and 12% have never faced any trouble using Gpay.

10. WHAT KIND OF TROUBLE HAVE YOU FACED USING GPAY?

TABLE 4.1.10 Kinds of trouble faced.

OPINIONS	RESPONSES	PERCENTAGE
PENDING PAYMENTS	22	22%
FAILING TRANSACTIONS	36	36%
APP NOT WORKING	6	6%
ALL OF THE ABOVE	16	16%
NONE OF THE ABOVE	20	20%
TOTAL	100	100%

CHART 4.1.10 Kinds of trouble faced.



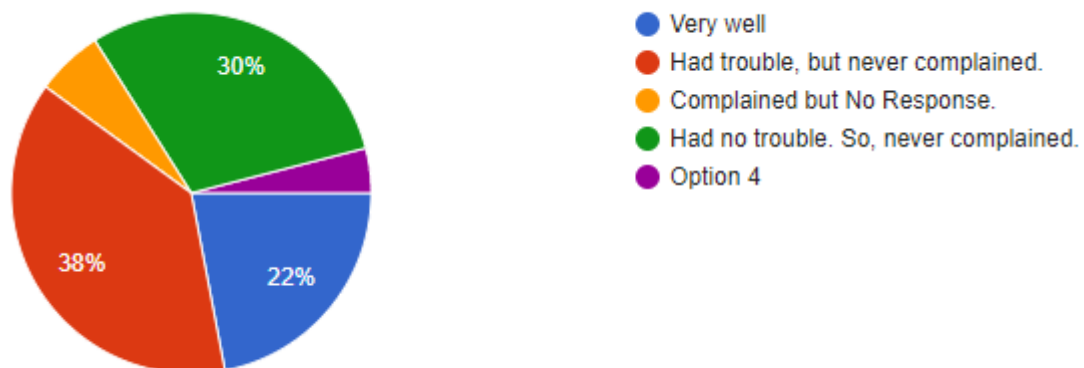
INTERPRETATION – From the Table 4.1.10 it is known that kinds of trouble faced among 22% users is pending payments; 36% users is failing transactions; 6% users is app not working; 16% users are all of the above and 20% users is none of the above problems.

11. HOW WELL GPAY'S CUSTOMER SUPPORT HANDLED THE TROUBLE?

TABLE 4.1.11 Gpay's customer support.

OPINIONS	RESPONSES	PERCENTAGE
VERY WELL	22	22%
HAD TROUBLE BUT NEVER COMPLAINED	38	38%
COMPLAINED BUT NO RESPONSE	6	6%
HAD NO TROUBLE SO NEVER COMPLAINED	30	30%
OPTION 4	4	4%
TOTAL	100	100%

CHART 4.1.11 Gpay's customer support.



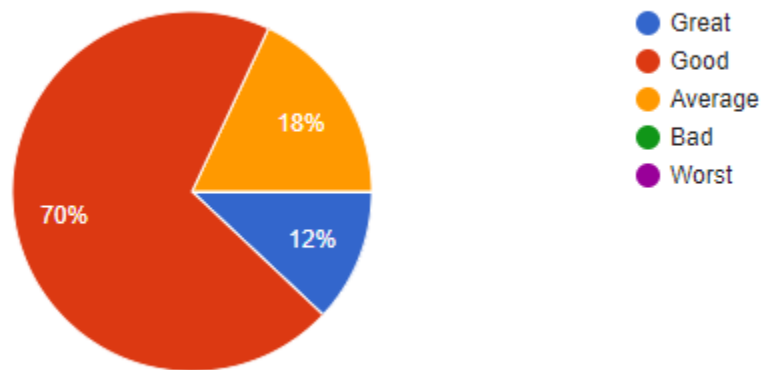
INTERPRETATION – From Table 4.1.11 it is known that Gpay's customer support among 22% users are very well; 38% users had trouble but never complained; 6% users complained but had no response; 30% had no trouble so never complained and 4% are option 4.

12. HOW WAS YOUR OVERALL EXPERIENCE IN USING GPAY TILL NOW?

TABLE 4.1.12 Overall experience.

OPINIONS	RESPONSES	PERCENTAGE
GREAT	12	12%
GOOD	70	70%
AVERAGE	18	18%
BAD	0	0%
WORST	0	0%
TOTAL	100	100%

CHART 4.1.12 Overall experience.



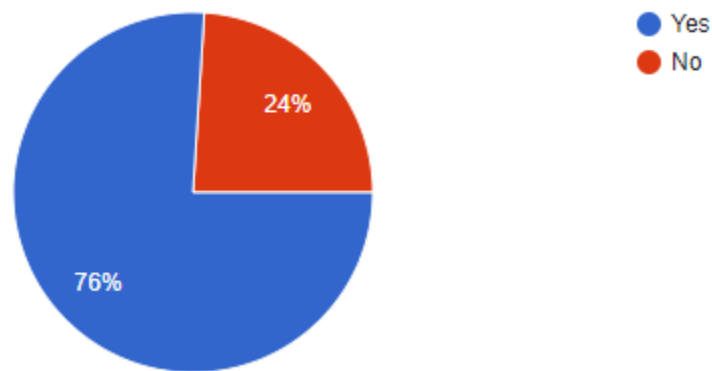
INTERPRETATION – From Table 4.1.12 it is known that overall experience among 12% users are great; 70% users are good and 18% users are average.

13. HAVE YOU REFERRED SOMEONE TO GPAY?

TABLE 4.1.13 Referrals.

OPINIONS	RESPONSES	PERCENTAGE
YES	76	76%
NO	24	24%
TOTAL	100	100%

CHART 4.1.13 Referrals.



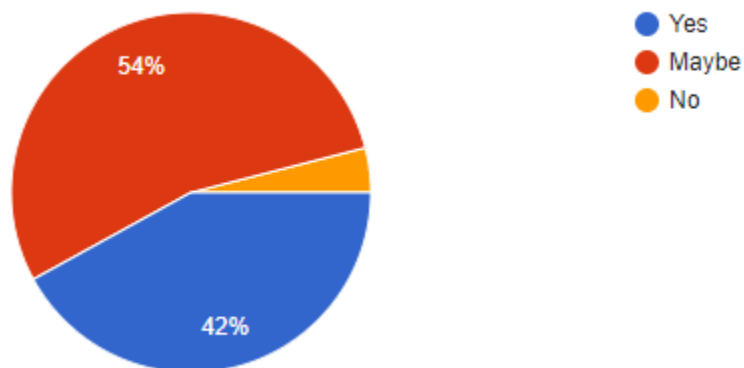
INTERPRETATION – From Table 4.1.13 it is known that 76% users have referred gapy and 24% users have not referred Gpay.

14. WILL YOU SUGGEST GPAY TO SOMEONE?

TABLE 4.1.14 Suggesting preference.

OPINIONS	RESPONSES	PERCENTAGE
YES	42	42%
NO	4	4%
MAYBE	54	54%
TOTAL	100	100%

CHART 4.1.14 Suggesting preference.



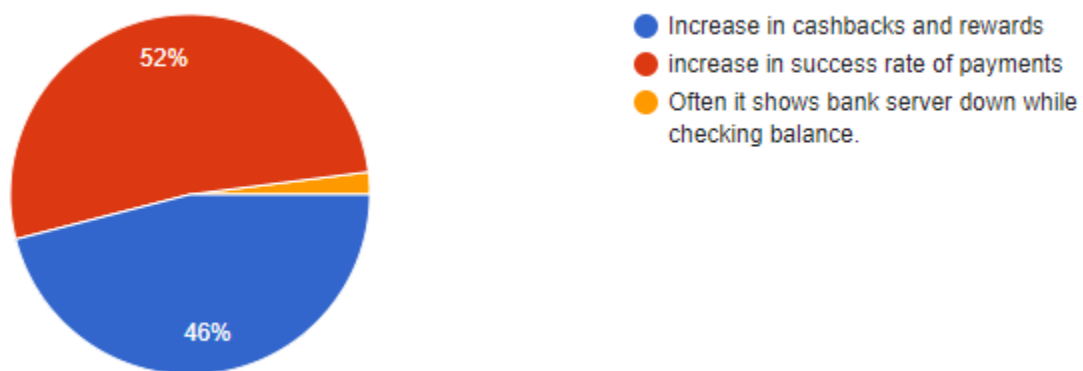
INTERPRETATION – From Table 4.1.14 it is known that 42% users are willing to suggest Gpay; while 4% users are not and whereas 54% users are neutral about the suggesting preference.

15. WHAT FEATURED SHOULD BE IMPROVED OR INCLUDED ON GPAY?

TABLE 4.1.15 Suggestions to improve Gpay.

OPINIONS	RESPONSES	PERCENTAGE
INCREASE CASHBACKS	46	46%
INCREASE SUCCESSRATE	52	52%
BOOST SERVER CONNECTION	2	2%
TOTAL	100	100%

CHART 4.1.15 Suggestions to improve Gpay.



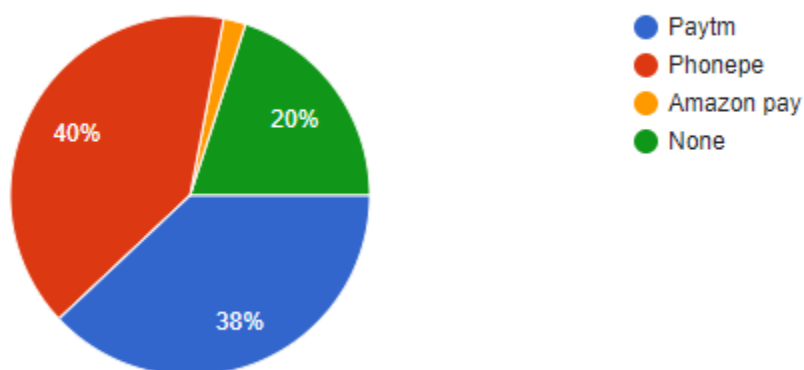
INTERPRETATION – From Table 4.1.15 it is known that suggestion from 46% users is to increase cashbacks and rewards; 52% users is to increase success rate of transactions and 2% to boost the server connection.

16. DO YOU USE ANY ALTERNATE PAYMENTS APP OTHER THAN GPAY?

TABLE 4.1.16 usage of alternate apps.

OPINIONS	RESPONSES	PERCENTAGE
PAYTM	38	38%
PHONEPE	40	40%
AMAZON PAY	2	2%
NONE	20	20%
TOTAL	100	100%

CHART 4.1.16 usage of alternate apps.



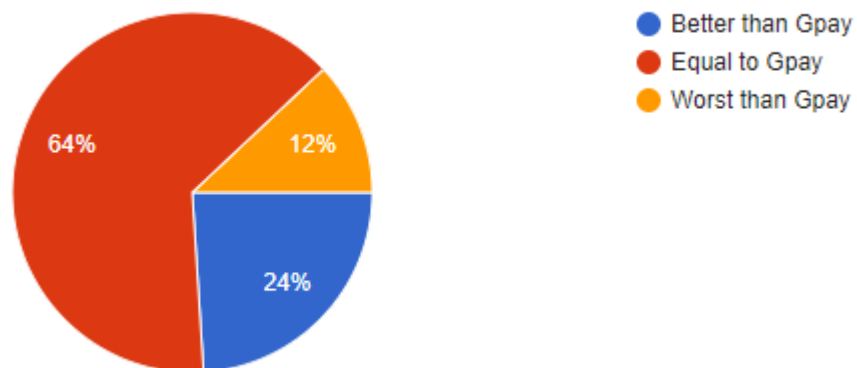
INTERPRETATION – From Table 4.1.16 it is known that usage of alternate apps among 38% users is paytm; 40% users is phonepe; 2% users is amazon pay and 20% users use no alternate apps.

17. HOW DO YOU FEEL USING ALTERNATE APPS COMPARED TO GPAY?

TABLE 4.1.17 Usage comparison with alternate apps.

OPINIONS	RESPONSES	PERCENTAGE
BETTER THAN GPAY	24	24%
EQUAL TO GPAY	64	64%
WORSE THAN GPAY	12	12%
TOTAL	100	100%

CHART 4.1.17 Usage comparison with alternate apps.



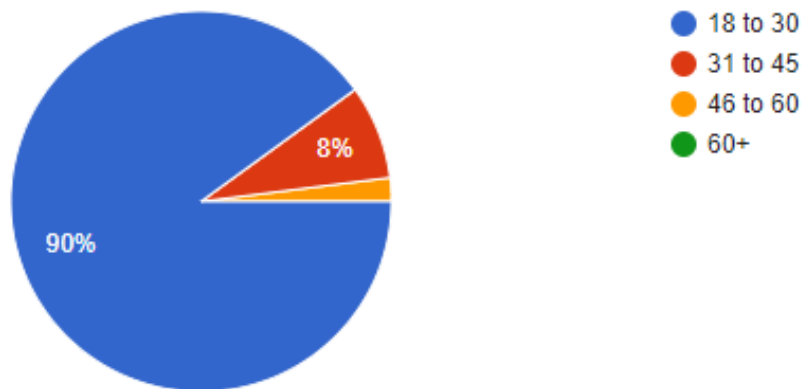
INTERPRETATION – From Table 4.1.17 it is known that consideration of alternate apps among 24% users are better than Gpay; 64% users are equal to Gpay and 12% users are worse than Gpay.

18. AGE OF RESPONDANTS.

TABLE 4.1.18 Age.

OPINIONS	RESPONSES	PERCENTAGE
18-30	90	90%
31-45	8	8%
45-60	2	2%
60+	0	0%
TOTAL	100	100%

CHART 4.1.18 Age.



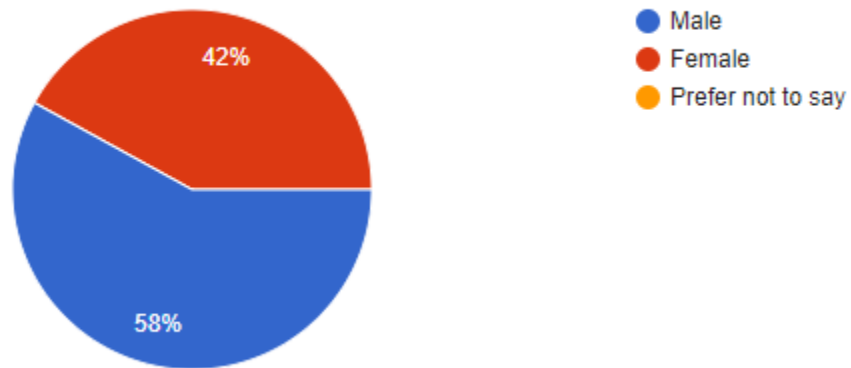
INTERPRETATIONS – From Table 4.1.18 it is known that 90% users belong to 18-30 age group; 8% users belong to 31-45 age group and 2% users belong to 45-60 age group.

19. GENDER

TABLE 4.1.19 Gender

OPINIONS	RESPONSES	PERCENTAGE
MALE	58	58%
FEMALE	42	42%
PREFER NOT TO SAY	0	0%
TOTAL	100	100%

CHART 4.1.19 Gender



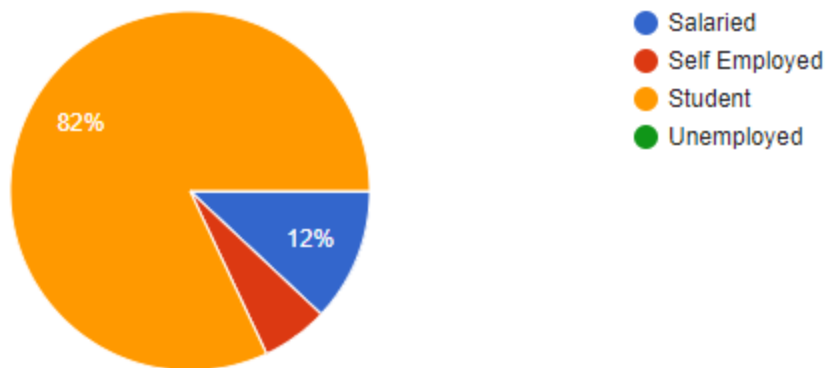
INTERPRETATION – From Table 4.1.19 it is known that 58% users belong to male category and 42% belong to female category.

20. OCCUPATION

TABLE 4.1.20 Occupation.

OPINIONS	RESPONSES	PERCENTAGE
SALARIED	12	12%
SELF EMPLOYED	6	6%
STUDENT	82	82%
UNEMPLOYED	0	0%
TOTAL	100	100%

CHART 4.1.20 Occupation.



INTERPRETATION – From Table 4.1.20 it is known that occupation of 82% users are students; 12% users are salaried and 6% users are self employed.

CHAPTER 5

FINDINGS, SUGGESTIONS AND CONCLUSION

5.1 FINDINGS OF THE STUDY

- It is found that majority, 90% of respondents are 18-30 age group which shows that this study is majorly focused on the youth users. Also, observed that majority, 58% of respondents belong to Male category.
- It is noted that majority, 82% of respondents are users occupied as students.
- Users got to know about Gpay majorly, 36% by themselves through self-exploration of apps in app store and play store.
- First Experience in using Gpay of majority, 64% users were good.
- Majority, 44% users have been using the app for 1-2 years which shows that Gpay are increasingly attracts customers in recent years.
- Observed that majority 44% of the respondents use Gpay moderate frequently for their transactions Majority 56% of users use Gpay for various sorts of purposes combined like rent payments, online bills and money transfers. It is found that majority 44% of users prefer phone number option to make transactions.
- Observed majority 36% users consider user friendly interface as its best feature.
- Majority 68% of users have faced trouble while using Gpay and from that majority 78% of users have faced repeated troubles and that too of failing transactions.
- Even though majority 38% of users have faced trouble while using Gpay, they have never complained about it to the customer support.
- It is found that majority 70% of users have had good overall experience using Gpay and also that 76% of users have referred someone to Gpay. But when they were asked if they would suggest Gpay to someone they took a neutral stand.
- Majority 52% of users suggest Gpay to increase its success rate of transactions.
- Majority 40% of users use Phonepe app as its alternate and also 64% of users think it as equal to Gpay's Performance.

5.2 SUGGESTIONS.

Gpay has got user friendly interface and also attracts customers through that feature. But it lacks in retaining those customers because of frequent problems and bugs that arises on the platform. Gpay has to increase its success rate of transactions and also should make its users aware of the customer support so that the users will contact it at the time of need as majority of users face problems but fails to address them to the customer support.

Gpay provides overall good experience to its users. But, when users were asked if they would suggest the platform, they took a neutral stand and also says that the alternate app they use is performing equally good as Gpay. This shows that it is just a matter of time for Gpay to lose its users count if things continue to be the same. Gpay has to take initiative and effective steps to retain its users by providing exciting rewards and cashbacks also by introducing attractive referral programs to bring in new users.

5.3 CONCLUSION

The study of User Experience in making Digital Payments using Gpay has highlighted so many factors which appreciates the best features of it and also suggests some tips and alternates for the worst of it. The platform can still concentrate on specifically highlighted areas which are evolved from the study to make user experience even more rich and smooth to its users which in turn will attract new customers and effectively retain the existing users.

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BOOKS

- The World of Digital Payments
- Google Pay – A clear and concise reference

APPENDIX

A STUDY ON THE USER EXPERIENCE IN MAKING DIGITAL PAYMENTS USING GOOGLE PAY

QUESTIONNAIRE

1.NAME _____

2.AGE

A.18-30

B.31-45

C.45-60

D.60+

3.GENDER

A.Male

B.Female

c.Prefer Not to Say

4.OCCUPATION

A.Salaried

B.Self Employed

C.Student

D.Unemployed

5.HOW DID YOU GET TO KNOW GPAY?

A.Family

B.Friends

C.Social Media

D.Self

6.HOW WAS YOUR FIRST EXPERIENCE USING GPAY?

A.Great

B.Good

C.Average

D.Bad

E.Worst

7.HOW LONG HAVE YOU BEEN USING GPAY?

A.0-1Year

B.1-2Year

C.2-3Year

D.3+Years

8.HOW FREQUENTLY DO YOU USE GPAY?

A.Very Frequently

B.Moderate Frequently

C.Less Frequently

D.Rarely

9.FOR WHAT PURPOSE DO YOU USE GPAY THE MOST?

A.Rent or Grocery

B.Online or Utility Bill Payments

C.Money Transfers

D.All of the Above

10.WHAT TYPE OF PAYMENT OPTION DO YOU USE IN GPAY?

A.Phone Number

B.UPI ID

C.Bank Transfer

D.QR code

11.WHAT IS THE BEST THING ABOUT GPAY?

A.Rewards and Cashbacks

B.Fast and Secure Payments

C.User Friendly Interface

D.None of the Above

12.HAVE YOU FACED ANY TROUBLE USING GPAY?

A.Yes

B.No

13.HOW OFTEN DO YOU FACE TROUBLE USING GPAY?

A.Very Often

B.Sometimes

C.Never

14.WHAT KIND OF TROUBLE HAVE YOU FACED USING GPAY?

A.Pending Transactions

B.Failing Transactions

C.App not working

D.All of the Above

E.None of the Above

15.HOW WELL WAS GPAY CUSTOMER SUPPORT?

- A. Very well
- B. Had trouble but never complained
- C. Complained but had no response
- D. Had no trouble so never complained

16. HOW WAS YOUR OVERALL EXPERIENCE WITH GPAY?

- A. Great
- B. Good
- C. Average
- D. Bad
- E. Worst

17. HAVE YOU REFERRED SOMEONE TO GPAY?

- A. Yes
- B. No

18. WILL YOU SUGGEST GPAY TO SOMEONE?

- A. Yes
- B. Maybe
- C. No

19.WHAT FEATURE SHOULD BE IMPROVED OR INCLUDED?

A.Increase in cashbacks and rewards

B.Increase in success rate of transactions

C.Other_____

20.DO YOU USE ANY ALTERNATE PAYMENT APPS?

A.PayTM

B.PhonePe

C.Amazon Pay

D.None

21.WHAT DO YOU FEEL ABOUT THE ALTERNATE APPS

A.Better than Gpay

B.Equal to Gpay

C.Worse than Gpay