A STUDY ON SATISFACTION LEVEL OF GOOGLE PAY USERS WITH SPECIAL REFERENCE TO COIMBATORE CITY

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ABSTRACT:

The study investigated about the investor preference towards A study on satisfaction level of google pay users with special reference to Coimbatore city. It also examines about the users level of satisfaction in the application. The study has used both primary data and secondary data for analysis. Primary data collected through questionnaire and secondary data collected through various journals, articles and from Internet. A sample of 150 participants was chosen at random to participate in the study, and they completed a survey form to collect data on their switching and non-switching intentions.

I.INTRODUCTION:

Google Pay is a digital wallet and payment platform from Google. It enables users to pay for transactions with Android devices in-store and on supported websites, mobile apps and Google services, like the Google Play Store. Users link credit or debit cards to their Google Pay account, which is used for making the transactions for in-store or online purchases. On Android devices, Google Pay uses near field communication (NFC) to interact with payment terminals. When signed in to one's Google account in the Chrome browser, users can conduct transitions with Google Pay on sites that support the service. Google Wallet was the company's first mobile payment system, developed for Android devices in 2011. In 2015, it was renamed Android Pay, with Google Wallet refocused to strictly peer-to-peer (P2P) payments. In 2018, Google announced that Google Wallet would join the other payment offerings under the Google Pay branding. Google Wallet was then renamed Google Pay Send. Google Pay is available for contactless payments on Android devices.

STATEMENT OF PROBLEM:

Nowadays the customer's uses many e-payment app services have been receiving many negative feedbacks in terms of Payment gateway failure, Problem with acceptance of debit/credit card, Failure of e-payment apps, Delay in confirmation of order, security transactions, connectivity and Services quality. Therefore, in this research it is very important to identify the customer's level of satisfaction and perception on the usage and adoption of e-payment app services.

SCOPE OF THE STUDY:

The survey provides information on how far guests use modern financial services. The research goes on to say that current services assist to build a stronger bond with guests. Today's consumer expects banking services to be available 24 hours a day, seven days a week. Because of widespread internet technology, the whole financial structure has transformed in the modern era. Google pay services are now used in many parts of the economy, including business, trade, import, export, and the purchase and selling has enabled all visitors to function across geographical borders. Future research may be conducted to assess the relative performance of Google pay services provided by both private and public sector banks. The study has been done on the operation of these services by the guests.

OBJECTIVES OF THE STUDY

▢ To understand the concept of Google pay.

▢ To analyze the satisfaction of customers in the usage of Google Pay.

▢ To determine the various facilities provided by Google pay.

▢ To study the effectiveness of the promotional activities taken by Google Pay.

LIMITATIONS OF THE STUDY:

▢ The sample size chosen is covered only a small portion of the whole population of Coimbatore.

▢ Accuracy of the study is purely based on the information as given by the users.

II.REVIEW OF LITERATURE:

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.

ROJA LOU (2019)

Google payments are a great tool for many consumers tool for many consumers to have the flexibility of making their payments. Being a user of this program I enjoy making a lot of my payments online because I feel i have more control over the posting of my e-mails with the confirmation e-mail I receive afterwards. I feel this is an another step in the technology world that has made a lot of our lives much easier!

III.OVERVIEW OF THE STUDY:

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. Google Pay is a way for merchants to accept quick and easy mobile payments for physical goods and services everywhere you do business, including in stores and online.

Customers add credit and debit cards to Google Pay. When they use Google Pay to make a purchase, the buying process is faster and easier than ever for you both because Google Pay stores and transmits the relevant customer details, all with a simple tap of their device in stores or the tap of a button in your mobile app. you can manage your payment methods and see all your **Google** transactions in one convenient place.

Android pay was initially released September 8 2015 (4 years ago) .As of January8,2018,the old android pay and Google wallet have been unified into a single pay system called Google pay .Android pay was rebranded and renamed as Google pay. The rebranded service provided a new API that allows merchants to add the payment service to websites, apps, Google assistant etc.

IV. DATA ANALYSIS AND INTERPRETATION:

I. SIMPLE PERCENTAGE ANALYSIS

Percentage analysis is mainly used to determine the distribution of respondents coming under different categories. It is expressed in percentage mainly to facilitate standardization and comparison between two or more series of data. Percentages are used to describe the relationship.

$$\text{Percentage} = \frac{\text{Number of Respondents}}{\text{Total Number of Respondents}} * 100$$

TABLE NO:01
AGE OF THE RESPONDENTS

S.NO	FACTORS	NO. OF RESPONDENTS	PERCENTAGE
1	18-25 years	62	41.3%
2	26-30 years	32	21.3%
3	31-40 years	23	15.3%
4	Above 40 years	33	22.1%
	TOTAL	**150**	**100**

SOURCE: Primary data

INTERPRETATION:

It is observed from the above table that 41.3% of the respondents belongs to 18-25 years, 21.3% of respondents are involved in 26-30 years, 15.3% of respondents were comes under the 31 - 40 years, and 22.1% of respondents are Above 40 years.

INFERENCE:

Majority 41.3% of the respondents are belonging to 18-25 years.

CHI SQUARE ANALYSIS:

A statistical test used to determine the probability of obtaining the observed by chance, under a specific hypothesis. It is used to test if the standard deviation of a population is equal to the specific value. Chi-square is a statistical significance test based on frequency of occurrence, it is applicable both to qualitative and quantitative variables. Among its many uses, the most common are tests of hypothesized probabilities or probability distributions, statistical dependence or independence and common population. A Chi-square test is any statistical hypothesis test in which the test statistic has a Chi-square distribution if the null hypothesis is true.

TABLE NO:02

RELATIONSHIP BETWEEN GENDER AND AWARE OF PAYMENT APPS

Gender	Aware of payment apps				TOTAL
	Amazon pay	**Phonepe**	**Google pay**	**Paytm**	
Male	5	7	46	4	62
Female	3	6	77	2	88
TOTAL	**8**	**13**	**123**	**6**	**150**

To find out the relationship between gender and aware of payment apps of respondents, chi square test is used and result is given below.

HYPOTHESIS

There is no relationship between gender and aware of payment apps through level of respondents.

CHI SQUARE TEST

Factor	Calculation Value	Degree of freedom	Table value	RESULT
Pearson chi – square	4.691[a]	3	7.81	**Rejected**

INTERPRETATION:

It is clear from the above table show that, the calculated value of chi-square at (0.05) level is less than the table value. Hence the hypothesis is rejected. So it can be concludes that

There is relationship between gender and aware of payment apps through level of respondents.

RANK ANALYSIS:

Ranking the observation according the size and the basis of the calculation on the rank rather than the original observation in the research rank is used to determine the exporters in term of the number of respondents.

The average is used to find the factors that have the highest priority. The highest priority is ranked as first followed by second, third and so on.

TABLE NO:03

RANKING FACTORS OF GPAY

FACTORS	1(5)	2(4)	3(3)	4(2)	5(1)	TOTAL	RANK
Transaction speed	46 230	4 16	9 27	23 46	68 68	150 387	III
Safety and security	14 70	27 108	30 90	46 92	33 33	150 393	I
Software issue	26 130	14 56	26 78	43 86	41 41	150 391	II
Convenience	13 65	16 64	32 96	53 106	36 36	150 367	IV
Accessible	20 100	14 56	20 60	41 82	55 55	150 353	V

(Source: Primary Data)

INTERPRETATION:

From this ranking analysis, it is found that Safety and security (Rank 1), which comes next followed by Software issue (Rank 2), Transaction speed (Rank 3), Convenience (Rank4), Accessible (Rank 5).

INFERENCE:

Majority of the respondents are satisfaction towards safety and security as first in ranking as gpay users. Accessible is last in ranking.

V.FINDINGS, SUGGESTIONS AND CONCLUSIONS:

FINDINGS:

➤Majority 41.3% of the respondents are belonging to 18-25 years.

➤Majority 58.7% of the respondents are belonging to Female.

➤Majority 52% of the respondents are belongs to UG level.

➤Majority 43.3% of the respondents are belongs to Student.

➤Majority 35% of the respondents are belongs to Rs.21000 to Rs.30000.

➤Majority 51.3% of the respondents are belongs to Rural area.

➤Majority 43.3% of the respondents are belongs to Social media.

➤Majority 47% of the respondents are belongs to 6 months to 1 year.

➤Majority 45% of the respondents are belongs to Maybe.

➤Majority 49% of the respondents are belongs to Cash back.

➤Majority 41% of the respondents are belongs to Aware.

➤Majority 75% of the respondents are belongs to Mobile.

➤Majority 45% of the respondents are belongs to Highly satisfied.

➤Majority 48% of the respondents are belongs to Maybe.

SUGGESTIONS:

❖The companies should adopt a cashless transaction so that it is very useful for the government

❖To verify the transaction and to avoid the tax evasion.

❖In company point of view the accounting records are well maintained in the form of bank statement and it is free from errors in the company books.

❖The people with the help of internet they can make transaction for 24x7 at any time and at anywhere.

❖The google pay has to convince the users about the services they are providing.

❖They need to convince the user that the data they are proving are safe from hackers and the information like especially bank account number.

❖They need to solve the doubts and queries of the customers on the immediate basis to satisfy customers with their services.

❖They have to gives offers and cash back to attract the customers to use the apps and to also to gain the loyalty.

❖They need to educate the consumers about digital payment and the services.

CONCLUSION:

Now-a-days, most of the people using various e-payment app for their financial transactions. The study was accomplished to inspect user' opinion about Google Pay. There is no transaction processing fee. The study

represents that demographic factor of the respondents and users' opinion, awareness and reason for choosing Google Pay. Google Pay has been concentrating to improving the security and privacy of their users. Google Pay is taking giant steps at revolutionizing the payments market in India. Consumers/users will miss a hoard of features and easy money transfer transactions if they don't use the app. If you are skeptical about mobile banking, check what makes it safe.

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