

THE STUDY ON CUSTOMER SATISFACTION TOWARDS GOOGLE PAY WITH SPECIAL REFERENCE TO TIRUPUR CITY

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Abstract: In this project, we will discuss functionalities, security, and user experience of Google pay Google Pay which is used for digital payments. Google Pay Description It covers the progression of mobile payment systems, highlighting the technological innovations and security measures that ensure a reliable cashless transaction experience. It also measures user acquisition and transaction efficiency, as well as Google Pay's effect on digital commerce. This through analyzing its features, benefits and challenges

Keywords: Google pay, Digital Commerce, UPI

I. INTRODUCTION

Consumer preference is defined as a set of assumptions that focus on consumer choices that result in different alternatives such as happiness, satisfaction, or utility. The entire consumer preference process results in an optimal choice. Consumer preferences allow a consumer to rank different bundles of goods according to levels of utility, or the total satisfaction of consuming a good or service. It is important to understand that consumer preferences are not dependent upon consumer income or prices. So a consumer's capacity to buy goods does not reflect a consumer's likes or dislikes. Customer preference is what type of product an individual customer likes and dislikes. The sweetener blend added to the company's most famous brand is formulated for each country based on customer preference. As part of the Digital India campaign, the government aims to construct a digitally empowered economy that is Faceless, Paperless and Cashless. There are different types and modes of digital payments. Some of these include the use of debit/credit cards, internet banking, mobile wallets, digital payment apps, Unified Payments Interface (UPI) service, Unstructured. The mobile wallet, which is called M- wallet, digital wallet, or E wallet, refers to a mobile technology that is used identical to a real wallet. It admits customers to purchase their products online with greater ease. Google Pay is a digital wallet platform and online payment system developed by Google. Google pay makes it easy to keep track of purchases, redeem loyalty points and get personalized suggestions to help the customers to save time and money an payment system facilitates the acceptance of electronic payment for online transactions. In the era of Digital India, consumer preferences are evolving significantly due to increased exposure to advanced technologies and digital payment solutions. The government has been actively promoting the vision of a digitally empowered economy, leading to the widespread adoption of various types and modes of digital payments. These include debit/credit cards, internet banking, mobile wallets, digital payment apps, the Unified Payments Interface (UPI), and other innovative solutions. Among these, the mobile wallet, also referred to as an M-wallet, digital wallet, or e-wallet, has emerged as a popular tool. It enables customers to store payment information on mobile devices and make online purchases with greater ease, convenience, and security.

Google Pay, a leading digital wallet platform and online payment system developed by Google, has been a key player in this digital revolution. The platform facilitates seamless and secure electronic payments for online transactions while offering a user-friendly interface. It allows users to easily track purchases, redeem loyalty points, and receive personalized suggestions, thereby enhancing their overall shopping and payment experience. Google Pay's features aim to save customers both time and money, making it an indispensable tool for modern consumers. As a result, it has become a preferred choice for millions of users worldwide, contributing to the transformation of payment systems and redefining how transactions are conducted in today's economy. This study explores consumer satisfaction with Google Pay, examining the factors that influence user preferences and experiences. It delves into how digital payment systems like Google

1.1 Objectives of the study

- To spot the preference of the consumers towards G- Pay
- To understand the customer satisfaction level with G- Pay
- To study issues faced while using Google Pay

Research Methodology

The research is adopted on non-probability sampling. The area of the study is limited to Tirupur megacity. The sample size 120 respondents were from all age groups chosen randomly. It is conducted using convenient sampling method. To evaluate of the study, required data were collected from primary as well as secondary sources.

Sources of Data

The data collected for this study is ☐ Primary data ☐ Secondary data

Primary Data

Primary data is collected from the questions were designed in a systematic manner, covering adequate and relevant aspects of the study. Survey was done with the help of online questionnaire.

Secondary Data

Secondary data was collected from books, journals and websites.

Research tools

Tool that used for calculation: Statistical analysis

II. REVIEW OF LITERATURE

Adekunle et al (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. Abhijit and

Harmeet (2017), studies about G-pay Operation by smartphone druggies and also attempts to assay the varied obstacles faced by the G-pay druggies. A structured Questionnaire was distributed to 230 smartphone druggies but Only 151 responses were valid and study of for data analysis. The experimenters have used the descriptive system so as to Prompt the statistical results. The findings conclude that G-pay Has got to work upon the payment gateway to enhance the sale Efficiently and to figure upon sale time, abatements and offers.

III. DATA INTERPRETATION AND ANALYSIS

Statistical Analysis:

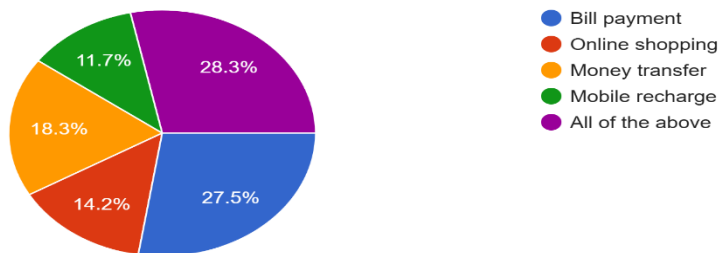
Statistical analysis is the process of collecting, organizing, analyzing, interpreting, and presenting data. It helps us understand patterns, trends, and relationships within data sets. In basic statistics, key concepts include mean, median, mode, and frequency distribution.

TABLE 1
Primary usage of Google Pay

Primary Usage	No of Respondents	Percentage
Bill Payment	33	27.5
Online Shopping	17	33
Money Transfer	22	18.3
Mobile Recharge	14	11.7
All of the Above	34	28.3
Total	120	100

PIE CHART

6.What do you primarily use Google pay for?
120 responses



INTERPRETATION:

The most common use was for bill payment (27.5%) with 33 responses. “All of the above” (28.3%) shows that 26 respondents use for multiple purpose The balance (22 responses) is made up of money transfers (18.3%).17 Responses to online shopping (14.2%) Mobile recharge (11.7%) 14 responses (least common usage) Bill payments, followed by usage for multiple purposes, are the major reason for using Google Pay.

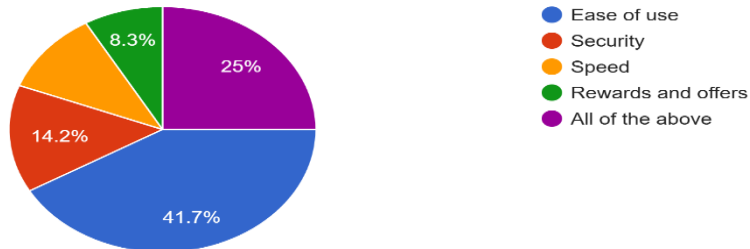
TABLE 2
Most liked about Google Pay

Most Liked	No of Respondents	Percentage
Ease of use	50	41.7
Security	17	14.2
Speed	13	10.8
Rewards and offers	10	8.3
All of the Above	30	25
Total	120	100

PIE CHART:

9.What do you like most about Google pay?

120 responses



INTERPRETATION:

The most popular choice was "Ease of use" (50 responses, 41.7%). Other preferences included "All of the above" (30 responses), "Security" (17 responses), "Speed" (13 responses), and "Rewards and offers" (10 responses). Ease of use was the dominant factor.

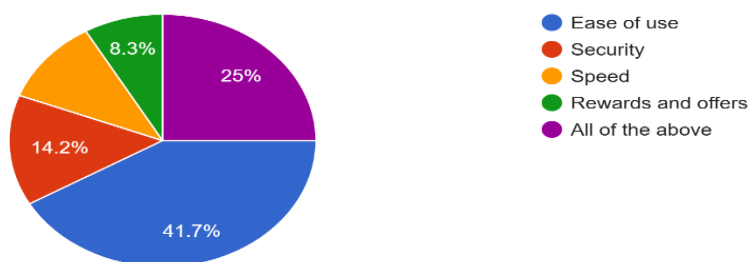
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IV. SUGGESTIONS**1.Enhancing Consumer Preference:**

Google Pay should promote QR-based transactions with cashback, target older and female users, and expand bill payment services to increase adoption.

2. Improving Customer Satisfaction:

To boost satisfaction, Google Pay must optimize transaction speed, enhance security with biometric authentication, introduce better rewards, and improve customer support for failed transactions.

3. Resolving Common User Issues:

Addressing server reliability and transaction failures is crucial. Improving app navigation, providing clearer failure explanations, and ensuring faster refunds will enhance user experience.

V. CONCLUSION

The study on customer satisfaction towards Google Pay in Tirupur City shows that the digital payment type is more made accessible to the people because of its comfort and ease of usage and customer satisfaction level of was issued. The majority of users welcome the speedy transactions, cashback discounts, and ease of use across the different services offered. However, there were some challenges — including occasional transaction failures, security concerns, and responsiveness from customer support. Despite this level of business, Google Pay has a tremendous amount of customer satisfaction and the study concludes that Tirupur, like most people, are likely to enjoy Google Pay. Data up to October 2023, training on front-end data, local offers, and customer support could improve the user experience. As cash transactions are being replaced by electronic modes, the introduction of new players in this space means a good sign for Google Pay and other similar companies in the city.

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