

**A study on customer satisfaction on Google pay users among youth in Kodakara Panchayath
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Abstract: *When every day is a race against time in the busy lives, quest to safely transfer the amount resulted in UPIs and apps that facilitate the same. ICT provides access to information through integration of hardware and software in telecommunication. With the help of ICT, banks started searching for innovative alternate banking system to save time and money. Their tireless and ceaseless efforts resulted in the transformation of traditional banking into electronic banking. With the help of electronic banking, traders started searching for innovative mobile apps for alternative payment system to encourage cashless transactions and to save time. Google pay is an Indian mobile- financial services company that offers payments, banking services to consumers. Google Pay is one such app that facilitates the same, in which with aid of a pin, end user can transfer money; earn rewards and much more. This study is conducted to analyze the consumer satisfaction of Google pay among youth. It enables us to understand the major factors that have the maximum impact on customer satisfaction of Google pay. The aim of this study is to analyze the usage of Google pay in kodakara panchayath in Kerala.*

Keywords: Customer Satisfaction, Google Pay, UPI

Introduction

Mobile wallets are taking new dimensions in the 21st century and becoming a popular medium for making payments. The development and the ascent of versatile innovation all through the world among individuals have a great extent in light of the prepaid model. Because of this all classes of society approach the budgetary administrations and have turned out to be exceptionally comfortable with the versatile cash framework¹. For Banks a newer possibility has been opened for the middleclass and the poor people using the new innovation. A commercial center model and a Revenue based show which gives clients an opportunity to save money, charge installments, Cash backs when things are acquired, Digital Gold, Online Banking and e-wallet. For adjusted class of items Revenue from this subcategory is produced as expenses and commissions from the dealers². These applications have focused more on Digital currency thus it can increase its brand preference through the better distribution, promotional and better marketing strategies³. Wallet which can be utilized to store money in computerized form and it can be utilized to purchase merchandise and ventures from shops or foundations which have a particular contract with the organization to acknowledge these installment instruments.

India is growing at rapid speed in-terms of adopting the mobile payments especially using mobile wallets⁴. The government of India has been pushing cashless transactions by introducing the Demonetization of high value currency Rs 500 and Rs1000 on November 2016¹⁰. This Results a very high growth in digital payments because of the cash crunch situations happened at the ATMs and Banks⁵. There are many leading wallet players in the market such as "Google Pay", Free charge, Phone Pay, Paytm, Amazon Pay and Mobiwik which have been marketing the mobile payment services through the wallets across India⁶. Now a day's most of the banks come up with online mobile applications and services. National Payments Corporation of India (NPCI) has launched Bharat Interface for Money (BHIM) app which offers UPI based interfaces which has helped wallet companies to strengthen the wallet business further⁷. This study focuses on analyzing the behavior of Google Pay users and usage level of Google Pay at pre and post demonetization^{8,9}.

Sample Size

Population is all the inhabitants of a particular place. A group of individual persons, objects, or items from which samples are taken for statistical measurement. Here the population of young people who is residing in the ward no 13 of Kodakara panchayath is 300.

Methodology

Primary data is the data collected directly from the given population or sample. In the current study the method of questionnaire is been used. Secondary data is the data collected from various published and unpublished source. In this study the secondary data used are journals, magazines and internet publications.

Data Analysis

Usage of Google pay App

PARTICULARS	NUMBER OF RESPONDENTS	PERCENTAGE
Frequently	5	10
regularly	32	64
If necessary	8	16
Rarely	3	6
Very Rarely	2	4
Total	50	100

The purpose for which Google pay app is used

PARTICULARS	NUMBER OF RESPONDENTS	PERCENTAGE
Fund transfer	30	60
Recharge	3	6
Ticket booking	2	4
Bill payments	10	20
Balance enquiry	5	10
Total	50	100

User friendliness

PARTICULARS	NUMBER OF RESPONDENTS	PERCENTAGE
Highly satisfied	38	76
Satisfied	5	10
moderate	1	2
Dissatisfied	5	10
Highly dissatisfied	1	2
Total	50	100

Most attractive feature of Google pay App

PARTICULARS	NUMBER OF RESPONDENTS	PERCENTAGE
Time saving	5	10
24*7 service	22	44
Easy transfer	20	40
Instant payments	2	4
Others	1	2
Total	50	100

Satisfaction level of offers provided by Google pay

PARTICULARS	NUMBER OF RESPONDENTS	PERCENTAGE
Highly satisfied	20	40
Satisfied	12	24
moderate	10	20
Dissatisfied	6	12
Highly dissatisfied	2	4
Total	50	100

Problem while transacting in Google pay

PARTICULARS	NUMBER OF RESPONDENTS	PERCENTAGE
frequently	10	20
Regularly	8	16
Sometimes	10	20
Rarely	10	20
Very rarely	12	24
Total	50	100

Issues Relating to Software Technology

PARTICULARS	NUMBER OF RESPONDENTS	PERCENTAGE
Never	20	40
Sometimes	5	10
While continuous usage	15	30
repeatedly	5	10
Always	5	10
Total	50	100

Issues relating to network traffic

PARTICULARS	NUMBER OF RESPONDENTS	PERCENTAGE
Never	10	20
Sometimes	25	50
While continuous usage	10	20
repeatedly	3	6
Always	2	4
Total	50	100

Gift vouchers provided

PARTICULARS	NUMBER OF RESPONDENT	PERCENTAGE
Highly satisfied	15	30
Satisfied	20	40
moderate	8	16
Dissatisfied	5	10
Highly dissatisfied	2	4
Total	50	100

Games, challenges and offers provided by the application

PARTICULARS	NUMBER OF RESPONDENTS	PERCENTAGE
Always	10	20
sometimes	30	60
Not much concerned	5	10
Rarely	3	6
Very rarely	2	4
Total	50	100

Security provided by the application

PARTICULARS	NUMBER OF RESPONDENTS	PERCENTAGE
Highly satisfied	10	20
Satisfied	25	50
Moderate	10	20
Dissatisfied	3	6
Highly dissatisfied	2	4
Total	50	100

Suggest Google pay to others

PARTICULARS	NUMBER OF RESPONDENTS	PERCENTAGE
Yes	25	50
Sometimes	20	40
No	5	10
Total	50	100

Updation done by Google pay from time to time

PARTICULARS	NUMBER OF RESPONDENTS	PERCENTAGE
Very good	15	30
Good	20	40
Average	10	20
Poor	3	6
Very poor	2	4
Total	50	100

Transaction time taken for every payment

PARTICULARS	NUMBER OF RESPONDENTS	PERCENTAGE
Highly satisfied	15	30
Satisfied	18	36
Moderate	8	16
Dissatisfied	7	14
Highly dissatisfied	2	4
Total	50	100

Mode of operation of Google pay

PARTICULARS	NUMBER OF RESPONDENTS	PERCENTAGE
Very good	32	64
Good	10	20
Average	6	12
Poor	1	2
Very poor	1	2
Total	50	100

Application for communication

PARTICULARS	NUMBER OF RESPONDENTS	PERCENTAGE
Frequently	5	10
Regularly	5	10
Sometimes	5	10
Rarely	15	30
Very rarely	20	40
Total	50	100

Monetary rewards given by the application

PARTICULARS	NUMBER OF RESPONDENTS	PERCENTAGE
Highly satisfied	25	50
Satisfied	20	40
Moderate	3	6
Dissatisfied	2	4
Highly dissatisfied	1	2
Total	50	100

Area needs to be improved by the application providers

PARTICULARS	NUMBER OF RESPONDENT	PERCENTAGE
Monetary rewards	15	30
Security concern	20	40
Mode of operation	8	16
Gift vouchers	5	10
Others	2	4
Total	50	100

Findings

- Most of the respondents are satisfied with the use of Google pay application.
- Most of the customers are attracted towards the services provided by the application.
- All customers are satisfied with the offers provided by the Google pay.
- In certain cases customers adopt Google pay as a solution to Indian demonetization.
- Most of the customers had an opinion about improving the security concern of the application.
- Rating about the mode of operation of Google pay is very good.

- Majority of the respondents use Google pay regularly and use it to transfer funds.
- Most of the respondents choose Google pay because of the availability at any time.
- When asked about the purpose most of the respondents choose fund transfer as their answer.
- Most of the respondents are highly satisfied with the monetary rewards given by the application.
- Majority of them are highly satisfied with the user friendliness of the Google pay app.
- Majority are ready to suggest Google pay with others.
- Majority of the respondents are aware of the games, challenges and offers provided by the app from time to time as the rate of updating done by them are rated well by the respondents of well satisfied with security provided by them.
- All most all the respondents have faced some other problems while transacting in Google pay application.
- Most of the respondents use Google pay rarely for communication.
- Majority of them have faced issues related to software technology and network traffic.
- It is seen that majority of the respondents does not use Google pay as an impact of demonetization.

Suggestions

- Create a trust in mind of customers towards security of their accounts.
- Prompt dealing with permanent customer and speedy transaction.
- Avoid hidden charges.
- Provide a platform where a single customer can access different accounts at single time without extra charge.
- Give proper instructions to new users.
- Avoid the problem of failure in transferring money.
- Reduce transaction time.
- Increase cash back offers.

Conclusion

The project makes study about the customer satisfaction on Google pay users in Kodakakara Panchayath of ward no 13 and it measures the satisfaction level of customers in various aspects of customer service. This study aims to identify whether the customers are satisfied with services provided by Google pay and to know more about the Google pay and its services.

From this study we can understand that Google pay is unavoidable in the modern digital world. Google pay is a great application undoubtedly. It has all features that most of the payment applications should have. The study reveals that most of the customers are using Google pay for transactions. They are also satisfied with the services rendered by this application.

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