



A Study on Customer Satisfaction towards Google Pay Service at Thuckalay

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Google pay is a digital payment platform developed by Google. It allows user to make online and in – person payments, as well as peer-to peer transfers. It's a convenient and secure way to pay for goods and services using your smart phone or other compatible devices. Google pay was the company first mobile payment system developed for Android device. It was introduced an 19th September 2011. In 2015, it was renamed android pay. 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 sends. Google pay was created by a team of engineers and developers at Google. They designed and developed the app to provide users with a seamless and secure payment experience. Google pay is a mobile payment app that lets you link your bank account or cards to make payments easily. You can use it to pay at stores, online or even send money to friends and family. Plus, it offers features like rewards and cash back. It's a handy tool for quick and secure transactions. Google pay was first permitted to be used in the United States. It later expanded to other countries, including India, where it's now widely used. India and the United States ate two countries where Google pay has gained significant popularity and has a high usage rate.

Keywords: *Google Pay (G Pay), United States (US), Finger Print (FP).*



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1. INTRODUCTION

Google pay is a digital payment platform developed by Google. It allows user to make online and in – person payments, as well as peer-to peer transfers. It's a convenient and secure way to pay for goods and services using your smart phone or other compatible devices. Google pay was the company first mobile payment system developed for Android device. It was introduced an 19th September 2011. In 2015, it was renamed

android pay. 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 sends.

Google pay was created by a team of engineers and developers at Google. They designed and developed the app to provide users with a seamless and secure payment experience. Google pay is a mobile payment app that lets you link your bank account or cards to make payments

easily. You can use it to pay at stores, online or even send money to friends and family. Plus, it offers features like rewards and cash back. It's a handy tool for quick and secure transactions. Google pay was first permitted to be used in the United states. It latter expanded to other countries, including India, where its now widely used. India and the United States ate two countries where Google pay has gained significant popularity and has a high usage rate.

After using Google pay the list of previous transitions are saved to one's Google account for later retrieval and record keeping Google pay generates a unique encrypted number instead of your actual credit card number when registering the transaction. The retrieval account number is removed if screen lock is disabled is lost. Users can also sign into their Google pay and remove any cards or bank accounts they have attached. Individual can use the service to send money to friends, or other contacts by inputting their email address or phone number into the application. Whenever receives the money must link the phone number or email address to a bank account or if they have an existing Google pay account. Fund with post directly to that account payments can be sent without fees through ones for android IOS or through Google pay account on the web.

Google pay takes advantage of physical authentications such as fingerprint ID, where available on devices without finger print ID, Google pay is activated with a pass code. When the user makes a payment to a merchant, google pay does not send the credit or debit number with the payment. Instead it generates a virtual account number representing the users account 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. Indian society moves slowly from cash to a digital transaction system. Earlier, when digital payment introduces people hesittate to change their transactions with digital payment. This research is on customer satisfaction with using wallet or digital payment applications.

2. REVIEW OF LITERATURE

Govender S Sihdali (2014), They determined that online banking services belongs to students and working people depends upon the innovative techniques the contract of UPI of

mobile adopts perceived case of use perceived comfortless perceive worth and self-intention to use.

Cabanillas et.al (2015), explored that models of mobile user attention to online payment depends on mobile payment technology acceptance model. This online payment starts by 2015. Most of the people are using the Google pay. It is easy way to transact the amount to another person.

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

Ahuja & Joshi (2018), have studied about the perception concerning digital wallets. In this concept examined that new tools used in this payment via. There are different models of payment are announced by government.

3. STATEMENT OF PROBLEM

Online payment is very much used in recent years due to convenience, speedy a transaction, saving time, attractive sales promotion offers etc., despite these factors there are various transactional and non transactional issues involved such as internet user being uncomfortable often etc. which act as deterrents. However the future for online payments looks bright and promising. This is especially true in the context of consumers in small cities, where online payment is still new, and consumers are less familiar and often more skeptical towards it. Therefore, this study aims to examine the customers' satisfaction towards online payment apps and also to analyze the issues and difficulties faced by the customers towards online payment apps.

4. OBJECTIVES OF THE STUDY

- To find out the preference of the customers towards G-Pay
- To know the amount of contribution towards G-pay
- To identify the factors influenced to prefer Google pay
- To study the users level of satisfaction and suggestions towards G pay

5. RESEARCH METHODOLOGY

5.1. Descriptive Research: It common means of obtaining information include the use of

questionnaire personal interviews with the aid of study guide or interview schedule, surveys, fact finding enquiries and observations either participatory or not.

5.2. Convenience Sampling: As the name implies in convenience sampling the selection of the respondent sample is left entirely to the researcher. The researcher makes assumption that the target population is homogeneous and the individuals interviewed are similar to the overall defined target population.

5.3. Methods of Data collection

- Primary data:** Primary data was collected from the respondents by administrating a structured questionnaire and also through observations, interviews and discussion with management team.
- Secondary data:** Secondary data are those which have been collected through journals and annual report of the company.

5.4. Questionnaire Method: This is the simplest and most common of them used method of primary data collection. There is predetermining set of questions, in a sequential format. It is design to suit the respondent understanding language command. A questionnaire consists of a number of questions printed or typed in a definite order of a form or set of forms. The questions and write down the reply in the spacemen for the purpose in the questionnaire itself.

5.5. Total Number of Respondents: The total number of respondents for this study is 50. Because we have select the limited area of this study.

6. ANALYSIS AND INTERPRETATION

Table-1: Age of the Respondents

S.No	Age	No. of Respondents	Percentage
1	Below 20 Years	10	20
2	20-30years	32	64
3	30-40Years	5	10
4	Above	3	6

	40 years		
Total		50	100

Source: Primary Data

From the above table 1.1 revealed that 20% of respondents belongs to below 20 years of age, 64% of respondents are between 20-30 years, 10% of the respondents are between 30-40years and remaining 6% of the respondents are above 40 years of age. Most of the respondents are between 20-30 years of age.

Table-2: Educational Qualification of the Respondents

S.No	Age	No. of Respondents	Percentage
1	SSLC	8	16
2	HSC	7	14
3	Graduate	25	50
4	Others	10	20
	Total	50	100

Source: Primary Data

From the above table 1.2 revealed that 16% if the respondents educational qualification was SSLC, 14% of the respondents are HSC, 50% of the respondents are Graduate and remaining 20% of the respondents are completed other courses. Most of the respondents are Graduate.

Table -3: Marital Status of the Respondents

S.No	Marital Status	No. of Respondents	Percentage
1	Married	16	32
2	Unmarried	34	68
	Total	50	100

Source: Primary Data

From the above table 1.3 revealed that 32% of the respondents are married and remaining 68% of the respondents are unmarried. Most of the respondents are unmarried.

Table -4: Features of G Pay

S.No	Features of G Pay	No. of Respondents	Percentage
1	Easy payment options	27	54
2	Reward and cash back	12	24

3	Security measures	5	10
4	User friendly measures	2	4
5	Others	4	8
Total		50	100

Source: Primary Data

From the above table 1.4 revealed that 54% of the respondents opinioned G Pay as most useful for transactions for their easy payment options, 24% of the respondents opinioned G pay as most useful for rewards and cash back, 10% of the respondents opinioned G pay for their security measures, 4% of the respondents opinioned G pay for their user friendly measures and 8% of the respondents used for other purposes. Most of the respondents opinioned they used G pay for easy payment options.

Table-5: Improvements suggest for G Pay

S.No	Improvements Suggest For G Pay	No. of Respondents	Percentage
1	Personalized offers based on behavior	21	42
2	Clear terms and conditions for promotions	13	26
3	More variety in promotional campaigns	2	4
4	Better promotion visibility	5	10
Total		50	100

Source: Primary Data

From the above table 1.5 revealed that 42% of the respondents says G pay has to improve personalized offers based on behavior, 26% of the respondents says G pay has to improve clear terms and conditions for promotions, 4% of the respondents says G pay has to improve more variety in promotional campaigns, 10% of the respondents says G pay has to improve better promotion visibility, 18% of the respondents says G pay has to improve others. Most of the respondents says G pay has to improve personalized offers based on behavior.

Table -6: Addressing user Difficulties

S.No	Addressing User Difficulties	No. of Respondents	Percentage
1	Enhanced customer support services	7	14
2	Simplified user interface	12	24
3	Clear instruction and guidance within the app	8	16
4	Regular Updated	6	12
5	Other	17	34
Total		50	100

Source: Primary Data

From the above table 1.6 revealed that 14% of the respondents Enhanced customer support services, 24% of the respondents consider that simplified user interface, 16% of the respondents consider that clear instructions and guidance within the app, 12 % of the respondents consider that regular updates, 34 % of the respondents consider that others. Most of the respondents are addressing other difficulties.

Table-7: Garrett Ranking

S.No	Consumers Attitude	Garrett Mean Score	Rank
1	Security issues	28.93	X
2	No stranger fear	52.43	V
3	Helpfulness	67.81	I
4	Any time ,Any where	47.87	VI
5	More rewards	35.93	IX
6	Positive energy	58.75	III
7	Useful for travel	56.68	IV
8	Interesting	42.62	VIII
9	Enhanced customer service support	42.93	VII
10	Convenient	66	II

It can be inferred from the table 1.7 the main attitude consumer is 'Helpfulness' it ranks first and 'Convenient' ranks second, 'Positive energy' ranks third, 'useful for travel' ranks fourth, 'No stranger fear' ranks fifth, 'anytime, anywhere' ranks sixth, 'Enhanced customer service' ranks seventh, 'interesting' ranks eighth, 'More rewards' ranks ninth and 'Security issues' ranks last.

7. FINDINGS

- Most of the respondents 64% belong to the age group of 20-30 years.
- Most of the respondents 50% are graduates.
- Most of the respondents 68% are unmarried
- Most of the respondents 54% using G pay for easy payment options and 24% using for rewards and cash back offers.
- Most of the respondents 42% are suggested personalized offers based on behavior to make their promotional activities more effective towards G pay.
- 26% of them opinioned clear terms and conditions will improve the G pay services furthermore and 10% of them opinioned that better promotion visibility improve the services further more.
- Most of the respondents 34% of G pay could take to address the difficulties faced by users more effectively.
- Garrett ranking scale technique used for find out the customers attitudes Helpfulness got first rank, Convenient got second rank, Positive energy got third and the fourth goes to useful for travel and the fifth no stranger fear and the least for security issues.

8. SUGGESTIONS

- G pay can provide more offers and rewards to the people. So the people feel the happiness they will continue the service.
- Few of them facing difficulties while using G pay transactions, so the steps should be taken for the smooth transactions.
- Respondents of G pay users are frequently encountering difficulties while using this app to reduce the difficulties while using this app, the interface should have advanced features,

9. CONCLUSION

The study helps to know about the customer satisfaction towards Google pay service. Majority of the customers are satisfied with the customer support provided by the G pay. Most of the users of G pay are have positive experience by using this app. Majority of the respondents solved their problems are quickly. The customers of Google pay are considering that the services of Google pay save their time and money. Majority of the G pay users are attracted by the easy payment options. Customers are satisfied with promotional activity of cash back offers provided by G pay and they have recommend G pay to others. From this study defined that, most of them are satisfied with G pay.

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