



Study on Consumer Preferences towards Google Pay

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In this study an advancement digital payment technologies has significantly transformed the way consumers conduct financial transactions. Among various digital payment platforms, Google pay has emerged as one of the most popular option due to its ease of use, reliability, and innovative features. This study aims to explore consumer preference towards Google pay, focusing on the factors influencing its adoption, usage patterns, and satisfaction levels. this digital revolution has significantly influenced the financial ecosystem, transforming traditional payment methods into modern, technology-driven alternatives.google pay has gained widespread popularity, offering a fast,secure,and user-friendly payment experience. The study also identifies challenges such as occasional technical glitches, compatibility issues with certain devices, and concerns about data privacy, which can deter adoption. Despite these challenges, the platform has successfully addressed consumer needs by continuously upgrading its services and collaborating with merchants, banks, and utility providers.

Keywords: *Google Pay, Digital Payment, Consumer Preferences, Consumer Behavior, Mobile Payment.*



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1. INTRODUCTION

Google pay is a payment solution application which facilitates Google pay service. Through Google pay, you may send payment to service providers, users, merchants, billers or third parties using any payment instruments accepted through Google pay. The digital payments landscape has undergone a significant

transformation in recent years, driven by the proliferation of sumac phones, advancements in technology, and shifting consumer behavioral. Among the various digital payment solutions, Google pay has emerged as a popular choice, offering a convenient, secure, and seamless payment experience. Consumer preference towards Google pay (G pay) are shaped by various

factors that influence how users interact with digital payment platforms. These presences often hinge on convenience, Security, Ease of use, Rewards, and compatibility with other services.

Google pay (G pay) has emerged as a dominant force in the digital payments landscape, Revolutionizing how consumers manage their financial transactions. With the rapid growth of mobile payment technologies and the shift toward cashless economies, Google pay has captured the attention of a wide array of users due to its user-friendly interface, Seamless integration with existing Google services, and robust security features. As a mobile wallet and payment system, Google pay enables consumers to store their debit and credit cards, loyalty programs, and bank account information all in one secure transactions both online and offline. Consumer preferences toward Google pay are shaped by several factors, each addressing different aspects of user experience, such as convenience, trust, Rewards, and technological integration.

As the digital payment ecosystem continues to evolve, Google pay's accessibility, ease of use, security protocols, and innovative features position it as a platform that resonates with a broad spectrum of consumers, from tech-savvy millennial to those new to digital financial services. This growing adoption reflects a fundamental shift in consumer behavior toward a more connected, Secure, and convenient way of managing personal finances, contributing to the rise of mobile payment solutions worldwide. The key to understanding consumer preferences towards Google pay lies in analyzing the factors that make it not just a payment method, But a tool that enhances the consumer's overall financial management experience.

2. OBJECTIVES OF THE STUDY

- Examine socio-economic satisfaction towards Google pay services.
- Study the challenges face by the Google pay.
- Analyse how consumer preferences for Google pay vary across different demographic groups.
- Understand the concept of Google, pay and phoneme
- Continuously innovate and differentiate Google pay form competitors.

3. REVIEW OF LITERATURE:

Ranganayaki.C (2024) in their study, "A Study on Consumer satisfaction towards Google applications "this research delves into understanding the level of customer satisfaction towards Google pay, while exploring the various factors that influences its usage within the digital payment landscape. The study aims to investigate the core aspects of using mobile wallet and analyze how Google pay aligns with these dynamic.

Dr.Aomatsung (2003) in their study, "A case study s on the usage of Google pay by customers under Damper Cit of Nagaland", the government of India's flagship Initiative, the Digital India programmed, aims to make India into a knowledge based society and economy. The government of India has given the promotion of digital payments the highest priority in order to make digital payment service available to all societal segments in the nation.

Dr.M.Parameswar, (2024) in their study, Study on customer satisfaction towards usage of Google pay application with special reference to Coimbatore city" the ubiquitous nature of digital transactions has propelled the emergence of mobile payment applications as integral tools in modern financial ecosystems. Among these, Google pay stands as a prominent player, offering users convience, security, and efficiency.

Ravivarma S and Sivakanni S in their study, "A Study on customer satisfaction towards Google pay UPI payment". This study examines customer satisfaction with Google pay UPI payment platforms, aiming to provide insights into user's perceptions, preferences, and experience. The research adopts a mixed methods approach, combined quantitative survey data from a diverse user base and qualitative interviews with selected participants.

4. RESEARCH METHODOLOGY

Data collection: This research is based on primary data. This data was collected through Questionnaire distributed via college students. This survey is used to measure consumer buying behavior on Consumer preferences towards Google pay. Sample Size: Sample is selected on the basis of consumer buying behavior of consumer preferences towards Google pay products .a total

of 25 respondents at college students for this study. Samples collected for the consumers in college students. These samples are picked out though convenience sampling method. Tool of analysis: Simple percentage analysis using descriptive statistics.

5. PERSONAL DETAILS OF THE RESPONDENTS

The personal details of the respondents include factors such as Gender, Age, and Education. The following Table.1 presents the personal details of the respondents.

Table-1: Personal Details of the Respondents

Particulars		Total Users	
		Respondents	Percentage
Gender	Male	5	20.0
	Female	20	80.0
	Total	25	100.0
Age	Below 20 years	7	28.0
	20-30 years	17	68.0
	30-40 years	1	4.0
	Total	25	100.0
Qualification	School level	2	8.0
	Under graduate	3	12.0
	Post graduate	13	52.0
	Professionals	5	20.0
	Others	2	8.0
	Total	25	100.0
Status	Profession	5	20.0
	House wife	2	8.0
	Student	18	72.0
	Total	25	100.0
Marital status	Married	6	24.0
	Unmarried	19	76.0
	Total	25	100.0

Source: Primary data.

From the above table.1, it is clear that out of 25 respondents ,20(80.0 per cent) respondents are females,17(68.0 per cent)respondents comes under the age group of 20 to 3 years,13(52.0 per cent) respondents are Post graduate,18(72.0per cent) respondents are students,19(76.0 percent)respondents are unmarried.

6. FAMILY DETAILS OF THE RESPONDENTS

Family details of the respondents include the factors such as family, Members, Earning person, Income. These are presented in table.2

Table-2: Family details of the Respondents

Particulars		Total Users	
		Respondents	Percentage
Family	Joint family	7	28.0
	Nuclear family	18	72.0
	Total	25	100.0
Members	Up to 3	7	28.0
	4-6	18	72.0
	Total	25	100.0
Earning	Up to 3	8	32.0
	4-6	17	68.0
	Total	25	100.0
Income	Below 20000	6	24.0
	20000-30000	5	2.0
	30000-40000	10	40.0
	Above 40000	4	16.0
	Total	25	100.0

Source: Primary data.

It is divulged from the data Table.2 that 25 respondents, 18(72 percent) respondents are nuclear family,18(72 percent) respondents are up to 6 members,17(68 percent)respondents are middle 4-6 earning persong,10(40 percent) respondents are up to 30000-40000 income are dependents.

6. PURCHASE BEHAVIOUR

Table-3: Purchase Behaviour

Particulars		Total Users	
		No. of Respondents	Percentage
Usage of Google pay	Daily	4	16.0
	Weekly	14	56.0
	Monthly	4	16.0
	Occasionally	3	12.0
	Total	25	100.0
Primarily use of Google pay	Bill payments	2	8.0
	Monthly transfer	16	64.0
	Online shopping	7	28.0
	Total	25	100.0

Long have been using Google pay	Less than 6 month	8	32.0
	6 month-1 year	10	40.0
	1-2 years	5	20.0
	More than 2 years	2	8.0
	Total	25	100.0
Experienced any issues	Yes	10	40.0
	No	15	60.0
	Total	25	100.0
Plan to continue using Google pay	Yes	22	88.0
	No	3	12.0
	Total	25	100.0

Source: Primary Data.

Interpretation: Form the above table.3. It is clear that out 25 respondents, 14(56.0 per cent) respondents are often use Google pay, 16(64.0 percent) respondents are primarily use Google pay, 10(40.0 percent) respondents are long have u been using Google pay, 15(60.0 percent) respondents are any issues will using Google pay, 22(88.0 percent) respondents are plan to continue using Google pay.

**7. FACTOR ANALYSIS
CONSUMER BUYING BEHAVIOUR**

Table-4: Consumer Buying Behaviour

KMO and Bartlett's Test		
Kaiser-Meyer-Olin Measure of Sampling Adequacy.		.518
Bartlett's Sphericity	Approx. Chi-Square	42.216
	Df	10
	Sig.	.000

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1.	2.132	42.633	42.633	2.132	42.633	42.633
2.	1.565	31.301	73.934	1.565	31.301	73.934
3.	.795	15.895	89.828			
4.	.363	7.251	97.080			
5.	.146	2.920	100.000			

8. PROBLEMS FACED BY CONSUMER PREFERENCE OF GOOGLE PAY

Table-5: Problems Faced by Consumer Preference of Google Pay

Particulars		Total Users	
		No of Respondents	Percentage
Limited merchant support	Agree	12	48.0
	Strongly Agree	7	24.0
	Neutral	3	12.0
	Disagree	2	8.0
	Strongly Disagree	1	8.0
	Total	25	100.0
Fear of fraud or data fraud	Agree	1	4.0
	Strongly Agree	15	60.0
	Neutral	6	24.0
	Disagree	1	4.0
	Strongly agree	2	8.0
	Total	25	100.0
Unattractive rewards	Agree	6	24.0
	Strongly agree	7	28.0
	Neutral	10	40.0
	Disagree	1	4.0
	Strongly disagree	1	4.0
	Total	25	100.0
Regional limitations	Agree	9	36.0
	Strongly agree	7	28.0
	Neutral	3	12.0
	Disagree	5	20.0
	Strongly disagree	1	4.0
	Total	25	100.0
Transaction failures	Agree	7	28.0
	Strongly agree	8	32.0
	Neutral	5	20.0
	Disagree	3	12.0
	Strongly Disagree	2	8.0
	Total	25	100.0

Sources: primary data

Interpretation: From the above table.5, it is clear that out of 25 respondents, problems faced by consumer buying behavior on Google pay, 12 (48.0 per cent) respondents are agree limited merchant support.15 (60.0 per cent) respondents are strongly agree to fear of fraud or data theft.10 (40.0 per cent) respondents are neutral

unattractive rewards.9 (36.0 per cent) respondent are agree regional limitations.8 (32% per cent) respondents are strongly agree transaction failures.

9. RANK ANALYSIS

It is observed that analysis of the overall opinion of the respondents regarding problem online shopping retail business, "Limited merchant" has score of 12(48%) holds a first mark," fear of fraud "has score of 15(60%), holds a second mark "Unattractive rewards "has score of 10(40%) holds a third rank," Regional limitations "has score of 9(36%) holds a fourth rank," Transaction failure" has score of 8(32%) holding the fifth rank with total score of respondents.

10. SUGGESTION

- Provide merchants with easy-to-follow setup guides, video tutorials, and an AI-driven support system.
- Offer instant alerts for transaction, enabling users to quickly spot any UN authorized activity and report it.
- It provide a range of rewards, such as gift cards, travel perks, exclusive experiences, or donations to charity, so users can choose what best suits their needs.
- Integrate region-specific payment methods and services, such as local debit/credit cards, bank transfer, or popular regional mobile payment system.
- Include actionable solutions in error messages, like updating card details, ensuring sufficient funds, or retrying the transaction later.

11. CONCLUSION

Google pay is making significant strides towards transforming India' payment industry. Mobile phones can now be utilized as the primary payment method for both making and receiving payments thanks to UPI. It is normal practice in India to send and receive money online. The functionalities and user interfaces of digital wallets have improved recently .The study on consumer satisfaction towards Google pay application aims to reach several critical aspects surrounding the usageof Google pay and mobile wallets. Based on the study, we suggest gay must offer more personalized UPI payment suggestions based on the customer transaction history and preferences to enhance their experience with providing clear and concise information about UPI payments.

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