



## A STUDY ON CUSTOMER SATISFICATION ON GOOGLE PAY AND PHONEPAY

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### ABSTRACT:

This study will help in understanding satisfaction of customers towards the digital payment app that are googlepay and phone pe. In this study we have discussed about the e-commerce industry and the digital payment apps that are google pay and phone pe and some other apps of e-commerce industry, then we have given the introduction of the digital payment apps. By doing this research we have found that the customers are very satisfied with services that google pay and phone pe with the help of the responders who have filled the google form which have shared in the groups and to individual and also we have asked to fill the form in person. And maximumly the forms are filled by the students as they are the users who are using the apps on regular basis for paying the bills shopping, account transfer, paying in shops and so more. Also we have received some problems that customers are facing and the digital payments apps can solve the problems which will help in their success.

### KEYWORDS:

**CUSTOMER SATISFACTION, E-COMMERCE, DIGITAL PAYMENTS, PERFORMANCE EVALUATION, COMPETITIVE ADVANTAGES.**

### INTRODUCTION:

- Google 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. It took over the branding of Google Chrome's autofill feature. Google Pay adopts the features of both Android Pay and Google Wallet through its in-store, peer-to-peer and online payment services.
- PhonePay is an Indian e-commerce payment system and digital wallet company headquartered in Bangalore, India. It was founded in December 2015, by Sameer Nigam, Rahul Chari and Burz in Engineer. PhonePay app went live in August 2016 and was the first payment app built on Unified Payments Interface (UPI). The PhonePay app is available in over 11 Indian languages. Using PhonePay, users can send and receive money, recharge mobile, data cards, make utility payments, buy gold and shop online and offline. In addition, PhonePay also allows users to book Ola ride, pay for Redbus tickets, order food on FreshMenu, eat, fit and avail Goibibo Flight and Hotel services through microapps on its platform.

### STATEMENT OF THE PROBLEM:

- A statement of the problem regarding Google Pay and PhonePe could be: "Despite their widespread adoption, users still face challenges with both Google Pay and PhonePay, including occasional transaction failures, limited merchant acceptance in certain areas, concerns about data security, and a lack of comprehensive customer support, leading to a need for further optimization and improvement in user experience and functionality across different payment scenarios."

### OBJECTIVES:

- To understand the concept of Google Pay and Phone Pay
- To analyze the satisfaction of customers in the usage of Google Pay and Phone Pay
- To determine the various facilities provided by Google Pay and Phone Pay.
- To study the effectiveness of the promotional activities taken by Google Pay and Phone Pay.
- To study the difficulties faced by the users by using payment applications

**RESEARCH METHODOLOGY:**

The Research design id probability design and is descriptive research

**DATA COLLECTION:**

Primary data is used in the study. It is original data for the purpose of collection of primary data, questionnaire were filled by the respondents. The questionnaire comprises of close ended.

**PRIMARY DATA:**

❖ "Primary data is the data which is collected by the research at first hand." Here in this report I have collected primary data with the help of the questionnaire to get the necessary information.

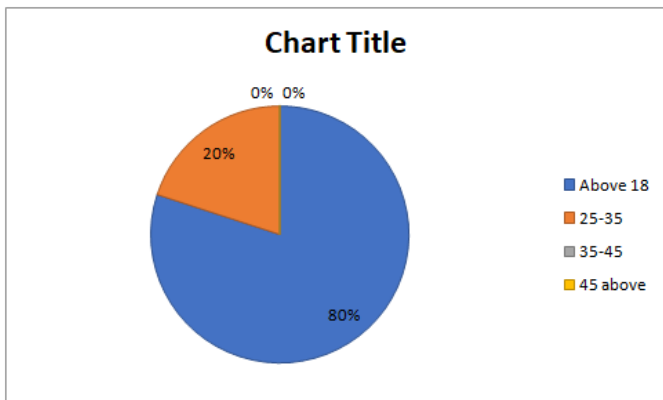
**SECONDARY DATA:**

❖ "Secondary data whether internal or external is the data already collected by others for propose other then solution of the problem at hand". Secondary data is gathered with the help of websites

**DATA ANALYSIS:**

**TABLE 1:**

AGE	NO OF RESPONDENT	Percentages
Above 18	40	80%
25-35	10	20%
35-45	0	0
45 above	0	0
total	50	100



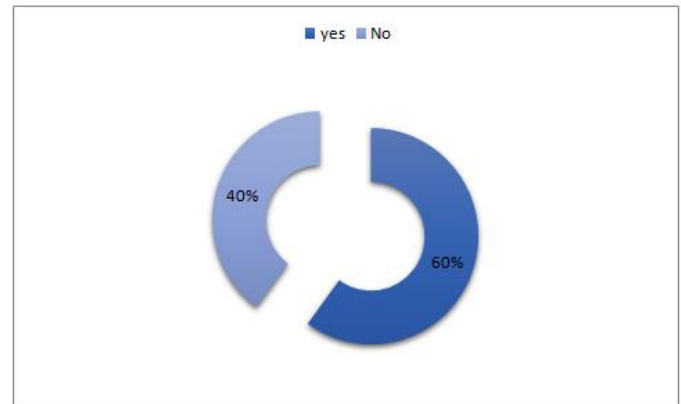
**INTERPRETATION:**

The above table show that 80% of the response are above 18 years. And 20% of the response are between 25-35 years.

**TABLE 2:**

Response	No of respondents	Percentage
Google pay	30	60%
Phone pay	20	40%

total	50	100
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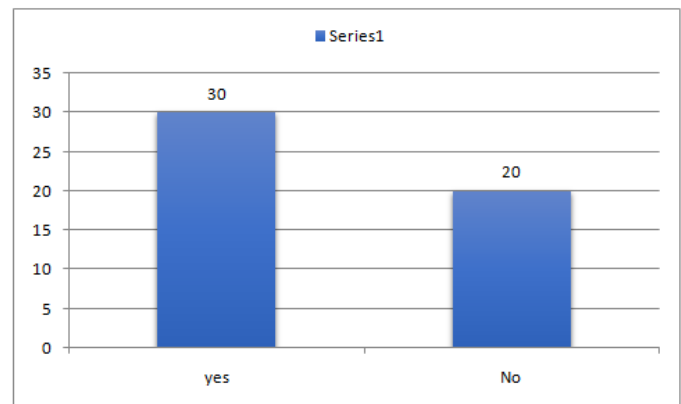


**INTERPRETATION:**

The above table show that 60% of the response are prefer Google pay. And 40% of the response are prefer Phone pay.

**TABLE 3:**

Response	No of respondents	Percentage
yes	30	60%
No	20	40%
total	50	100



**INTERPRETATION:**

The above table show that 60% of the response are used Google pay. And 40% of the response are used Phone pay.

**FINDINGS:**

- Majority (90%) of the respondents are 18-25years.
- Majority (60%) of the respondents are prefer Google pay.
- Majority (60%) of the respondents are used Google pay.

**SUGGESTION:**

- ❖ Both google pay and phone pe can revolutionize online payments and take cashless transaction

to the next level, But then

- ❖ The customers need to be convinced about the safety of mobile wallets and their advantages.
- ❖ They need to be induced to use mobile wallets for all kinds of payments by making attractive offers such as cashback offer etc.
- ❖ All doubts and Ignorances in that regard need to be addressed effectively to pump up the use of mobile wallets.

#### CONCLUSION:

Consumers' knowledge about new mobile technology innovation is increasing rapidly, and consumer's perception is most important in the usage of mobile wallet application in India. Consumers' need has increased with advanced technology. Consequently mobile wallets service providers are innovating new technology from consumer's point of view. Therefore, people can adopt and use their mobile wallets for the payment transaction, fund transfer, purchasing groceries and paying bills etc. The study has discussed the trust is the main factor affecting users' satisfaction directly and it impacts on many users' intention to adopt mobile wallets. The results show that

the trust has significantly positive impact on actual usage of mobile wallets. Vidyashree et. al., (2015) found that mobile wallet provides an opportunity of cash back and discounts. The study highlights that 18-30, 30-45 age group of people satisfied and using of digital wallets like paytm or pay u money application.

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