

A STUDY OF CUSTOMER SATISFACTION TOWARDS ON GOOGLE PAY

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Abstract—In this study on Consumer satisfaction towards on google Pay .It is different from other normal studies that are unique feature of google pay.The present study is an effort to analyze the mental health of the Consumer .The present study has been conducted in Coimbatore city

Keywords—component; formatting; style; styling; insert (key words)

I. INTRODUCTION

The development and the ascent of versatile innovation all through the world among individuals has extended to 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 framework. For the Banks a newer possibility has been opened for the middle class and the poor people using the new innovation. With the presentation of advanced wallets in mid-90's spearheaded by Sam Pitroda with the vision, fundamental the necessities of the clients a simple to utilize interface, capacity to safely execute in the virtual and certifiable, in came application-based wallets, for example, Google pay. A commercial center model and a Revenue based show which gives clients an opportunity to save money choice, energizes, charge installments, Cash backs when things are acquired, installment arrangements, Digital Gold, Google pay Bank and e- wallet. With a helpful commercial center for dealers and Google pay is the first organization in India who took the reception of a Mobile Wallet currently having 120 million purchasers and 2 million every day exchanges. Google pay has focused more on Digital currency thus it can increase its brand preference through the better distribution, promotional and better marketing strategies.Wallet which can be utilized to store money in computerized shape and consequently can be utilized to purchase merchandise and ventures from shops or foundations which have a particular contract with the organization

OBJECTIVES OF THE STUDY:

- To study the acceptance level of Google pay in India as an alternative to the cash transactions
- To study the opinion among people in adopting Google pay as a solution to the Indian Demonetization.
- To examine the importance of Google pay in day to day life.
- To study the role played by Google pay in making India Digital

Statement of problem

After demonization, Google pay have faced many issues such as, one can not pay to someone, user faces issue while adding money, money deducts from Bank end but Google pay does not receives it (after sometime that money reflects to Google pay wallet), Google pay app crash down and many more

Scope of study

The study helps in finding out the level of customer satisfaction towards the usage of Google pay of different customers. The scope is confined only to examine the “Customer Satisfaction with reference to Google pay products” and to find possible remedies to counteract and neutralize their competition. The study helps to know the feedback and suggestions from the customers .

Research methodology

In order to examine the customer satisfaction and the factors influencing the choice of banking services, a survey was conducted. For this purpose a structured questionnaire was prepared which consist of several questions that deal with various aspects of demographic variables. Factors that influence the customer to choose the banking services and that signify the customer satisfaction.

Area of the study

The study is made an attempt to analyze the customer satisfaction and dissatisfaction of Google pay Application with special reference to Coimbatore district.

Data of sources

The sample size selected for the study is 100 respondents. Convenient sampling method was used to select the respondent and who are the user of a study of customer satisfaction towards Google pay

Sampling Design

Various branches of commercial bank were exposed to satisfy which involved the human resources department, marketing, finances department. so as to access the involved pricing strategies and existences level of customer retention

Tools and techniques used for analysis

- Simple Percentage analysis .
- Chi-square analysis

Limitations of the Study

- The study conducted only in Coimbatore city

- and this may not be applicable to other areas.
- Due to time factor the researcher limits only
- 100 samples.
- The respondents may care less in responding to the questionnaire.

II. REVIEW OF LITERATURE

Myersin stated that the vast majority of the innovation are essentially advertise driven and is acquainted as an answer with the particular needs of the customer. Lynn (1966) states that more development is presented in Consumer Market when contrasted with mechanical markets. Galbraith (1970). MadurDeora, CFO and senior VP of Google pay, expressed that an installment bank offers an essential store connection with the clients at first and also Google pay is building this relationship utilizing the cash by spending, sparing and acquiring. To him the installments bank permit is colossal obligation. Dr. Poonam Painuly, ShaluRathi in their paper "Mobile Wallet: An upcoming mode of business transactions" (May 1994) clearly explains about the mobile wallet, its types and latest trends. At that point examined about Role of portable wallet in different divisions like Banks, Retail and Hospitality. The paper clarifies the significance of versatile wallet for Banks, Customers and Companies. In future extension it also discusses on the versatile wallets turning into a trend of advertising channel in not so distant future. Also, contributing exceedingly in a consistent shopping knowledge for the clients that expansion their inclination for regular and more repurchases with delightful encounters. They additionally talk on the significance and development of portable cash in business, social and monetary planned. The nearness of versatile wallet spreading from urban to country territories on a huge scale. Henceforth, wallet cash sees a high splendid future in close time Rajesh Krishna Balan, Narayan Ramasubbu, Giri Kumar Tayi studied in their paper "Digital Wallet: Requirements and Challenges" (2006) that the prerequisites and difficulties of sending money across the country using computerized wallet arrangement in Singapore. Advance, they examined why Singapore is prepared for a computerized wallet and recognize the key difficulties in building and sending a computerized wallet and at that point the exchange was on the difficulties confronted when utilized with Digital Wallet framework in real money exchange and more detail and end the paper with arrangement. FE Bureau states that According to the RBI: Demonetization has increased the growth of Google pay & Mobikwik which is known as the Digital payment companies. "A Newspaper Article in Financial Express" Prof Trilok Nath Shukla in his paper "Mobile Wallet: Present and the Future" (June 2016) has discussed about mobile wallet, working, types and its advantages and disadvantages. His investigation included impression of customers and retailers about portable wallets. He reasoned that portable wallets will be utilized to draw in with the client by the advertisers and advanced organizations. Independent of the market status of these versatile wallets, advertisers should exploit the developing openings.

Shwetu Kumar, Vijay Yadav, Atiqu-Ur-Rahman, Aditi Bansal (2014), did a study on "Google pay". They examined on Google pay achievements, particular in designing, working and developments of Google pay which consolidated an examination on organizing a store, web progression, online gadget and also depicted about electronic portion system. Brawn et al., stated that the ads do support a typical experience. The promotion through Google pay guarantees That it is a cordial and a fast-well-ordered process which is secured toward the finish of buyers and advertisers. The utilization of Google pay application conveyed the guarantee in this manner Google pay increased better selection in contrast with other portable wallets. Haugtvedt et al.. Google pay featured that brand reposition is based on aligned belief. Here customers were helping the administration to battle dark cash. The shoppers needed to be a dynamic help to this preface along these lines they started utilizing computerized installment modes.

III. ANALYSIS AND INTERPRETATION

4. Table no 4.1 Gender of the respondent

Gender	No.of.Respondents	%
Male	32	64
Female	18	36
Total	50	100

INTREPRETION

The above table no.1 shows that 64% percent of responds are male & 36% percent of responds are female.

Majority 64% percent of responds are male

AWARE OF GOOGLE PAY

Category	Frequency	Percentage
Newspaper	20	40
Magazine	9.5	19
Television	5.5	11
Internet	5	10
Other	10	20
Total	50	100

INTREPRETION

The above table shows that 40% responds for newspaper, 13% responds for magazine, 11% responds for television, 10% responds for internet and 20% responds for others.

Majority 40% responds for newspaper were aware of google pay

ASSOCIATE OF GOOGLE PAY

Category	frequency	percentage
Good	10	20
Average	10	20
Excellent	10	20
Poor	10	20
Very poor	10	20
Total	50	100

INTREPRETION

The above table shows that 20% responds equal to the all categories.

Google pay (known)

Category	Frequency	Percentage
0- 1	25	50
2-3	5	10
4-5	10	20
Above 5	10	20
Total	50	100

INTERPRETATION

The above table shows that 50% responds that above 1 yr,10% responds that 2-3 yr,20% responds for both 4-5 yr and above 5 yr.

Majority 50% responds that above 1 yr google pay (known)**EXPERICENES OF GOOGLE PAY**

Category	Frequency	Percentage
Excellent	9.5	19
Good	10.5	21
Poor	10	20
Very poor	10	20
Average	10	20
Total	50	100

INTERPRETATION

The above table shows that 19% responds that excellent,21% responds that good,20% responds for both poor ,very poor and average

Majority 21% responds that good expirience of using google pay**USAGE OF GOOGLE PAY OFTEN**

Category	Frequency	Percentage
Malls	19	38
Petrol bunk	13	26
Hotel	13	26
Other	5	10
Total	50	100

INTERPRETATION

The above table shows that 38% responds that Malls,26% responds for both Petrol bunk and hotel,10% responds that other.

Majority 38% responds that malls usage of google pay often.**RATING OF GOOGLE PAY**

Category	Frequency	Percentage
Excellent	15	30
Poor	5	10
Good	10	20
Average	5	10
Very poor	15	30

INTERPRETATION

The above table shows that 30% responds for both excellent and very poor ,10% responds for both poor and average,20% responds that good.

Majority 30% responds that excellent and very poor for rating of google pay.**PROBLEMS FACED BY GOOGLE PAY**

category	Frequency	Percentage
Network error	24	48
Huge amount transaction	6	12
Transaction bending	12	24
Incorrect password	8	16
Total	50	100

INTREPRETION

The above table shows that 48% responds that Network error,12% responds that Huge amount transaction ,24% responds that transaction bending both,16% responds that incorrect password.

Majority 48% responds that network error for problems faced by google pay.**CHI SQUARE TEST****TABLE 4.1 FAMILY INCOME AND MONTHLY SPENDING MONEY****Null hypothesis**

There is no significant association between Family Income and monthly Income money.

Family Income	Monthly spending amount				Total
10000-20000	2	1	6	1	10
20001-30000	5	1	0	4	10
30001-40000	5	8	2	5	20
Above 40,000	3	2	3	2	10
Total	15	12	11	12	50

INTERPRETATION

At 5% level of significance, the calculated value (12.444) is less than the table value (12.592), so the hypothesis is accepted. Hence it may be concluded that there is no significance relationship between monthly Family Income and monthly spending money.

TABLE 4. 2: EDUCATIONAL QUALIFICATION AND USING PURPOSE**Null hypothesis**

There is no significant association between educational qualification and using purpose.

Educational qualification	Using purpose				Total
Diploma	8	1	3	5	19
Graduate	7	3	1	1	13
Post graduate	1	1	3	4	13
Others	1	1	1	1	5
Total	17	6	8	11	50

Calculated value = 6.51

Degree of freedom = 8

Table value = 15.507

INTERPRETATION

At 5% level of significance, the calculated value (6.51) is less than the table value (15.507), so the hypothesis is accepted. Hence it may be concluded that there is no significance relationship between Educational qualification and using purpose.

FINDING, SUGGESTION AND CONCLUSION

Finding:

- Majority 64% percent of responds are male
- Majority 40 percent responds for 18-25 age
- Majority 38%t responds for diploma in education qualification
- Majority 40% responds for above 40000 as salary
- Majority 40% responds for newspaper were aware of google pay
- Majority 50% responds that above 1 yr google pay (known
- Majority 21% responds that good expirience of using google pay
- Majority 38% responds that malls usage of google pay often
- Majority 25% responds for all the category
- Majority 38% responds that usage of the best of google pay
- Majority 50% responds that transfer money for features of google pay
- Majority 58% responds that shopping the place we use google pay
- Majority 59% responds that no for benefits of google pay
- Majority 40% responds that strongly agree to satisfaction of google pay
- Majority 48% responds that network error for problems faced by google pay .

Chi-square Findings.

There is no significance relationship between monthly Family Income and monthly spending money.

That there is no significance relationship between Educational qualification and using purpose.

SUGGESTION:

- Private app companies should keep on adding good features to the app
- Government payment app company should provide better services like private app companies
- Payment app companies should promote their services through various media Payment app companies should use discount and offers to make customer use their services
- Payment app companies should address issues like privacy and misuse of the customer personal details through payment app services.
- Linking aadhar card with the payment app should not be mandatory to gain maximum customers.

IV. CONCLUSION

Google pay is one among the best mechanical advancement in the present century and the administrations offered by Google pay helps in Time utilization and furthermore it is anything but difficult to utilize. What's more, for the up and coming business visionary's Google pay example of overcoming adversity would be extremely motivational and a lesson to learn before beginning another wander. Achievement of Google pay could be it was a plan of action presented in the wake of concentrate the current circumstance winning in our nation and that is the reason it went ahead to wind up outstanding amongst other arrangement after demonetization. Can get consideration in the general public as it centers around making mindfulness among individuals. Instructing individuals about its administrations. Fruitful treatment of Google pay by purchasers and shippers is the best case of its positive effect in the general public. Google pay is the best case of an organization which used online business advertise better.

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