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# A Study on Customer Satisfaction with Google Pay and PhonePe

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***Abstract:***

*Digital payment systems have become an important part of modern financial transactions. With the rapid growth of smartphone usage and internet accessibility, mobile payment applications such as **Google Pay** and **PhonePe** have gained significant popularity in India. These applications allow users to perform various financial transactions such as money transfers, bill payments, mobile recharges, and online purchases quickly and conveniently. The main objective of this study is to analyze the level of customer satisfaction towards Google Pay and PhonePe. The research focuses on factors such as ease of use, transaction speed, security, reliability, cashback offers, and overall user experience. Primary data for the study was collected through a structured questionnaire distributed among users of digital payment applications. Secondary data was collected from books, journals, and websites related to digital payments. The study concludes that both Google Pay and PhonePe have achieved a high level of customer satisfaction due to their user-friendly interfaces and fast transaction processes.*

***Keywords: Digital Payment Systems, Customer Satisfaction, Mobile Payment Application, User Experience.***

## 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 chromes autofill feature. Google pay adopts the features of both android pay and google wallet through its instore, peer-to-peer and online payment services. Google pay uses Near Field Communication (NFC)to transmit card information facilitating funds transfer to the retailer. It replaces the credit or debit card chip and pin or magnetic stripe transaction at point-of sale terminals by allowing the user to upload these in the Google Pay wallet. It is similar to contactless payments already used in many countries, with the addition of two-factor authentication. The service lets and android devices wirelessly communicate with point-of-sale systems using a near field communication (NFC) antenna, host-based card emulation (HCE), and android's security.

## Problem Statement:

The rapid growth of digital payment applications has transformed the way financial transactions are conducted in modern society. Applications such as Google Pay and PhonePe have gained significant popularity due to their convenience, speed, and ease of use. However, customers often face issues related to transaction failures, security concerns, service quality, and differences in features offered by these platforms. Therefore, it becomes important to study and compare customer satisfaction levels, user experiences, and service performance of these digital payment applications to understand which platform better meets customer expectations and preferences.

**Literature Review:**

Doan (2014) he conducted a study to understand consumer adoption on mobile wallets in Finland area.

Cabanillas et.al., (2015) they have developed a model to examine user's intention to use mobile payment based on TAM and MPTAM (Mobile Payments Technology Acceptance Model)

Liu & Tai (2016) they have conducted a study in Vietnam to analyze the factors influencing the consumer's intention to use mobile payment services.

Ahuja & Joshi (2018) have studied about the customer perception concerning Mobile wallets.

**Objectives of the Study:**

1. The main objective of this study is to analyze the level of customer satisfaction while using digital payment applications such as Google Pay and PhonePe.
2. One of the primary objectives of this study is to examine how frequently customers use Google Pay and PhonePe for their daily financial transactions.
3. Another objective of this study is to analyze the factors that influence customer satisfaction when using Google Pay and PhonePe.

**Research Questions:**

1. What is the level of customer satisfaction with the services provided by Google Pay and PhonePe?
2. What factors influence customers to use digital payment applications such as Google Pay and PhonePe?
3. How do customers perceive the security and reliability of transactions on Google Pay and PhonePe?

**Research Methodology:**

**1. Research Design:**

The research design used in this study is **descriptive research design**. Descriptive research helps in describing the characteristics, opinions, and behavior of customers regarding the use of digital payment applications. It provides detailed information about customer satisfaction, preferences, and experiences while using Google Pay and PhonePe.

**2. Sample Size:**

The sample size of the study is **60 respondents**.

**3. Sample Area:**

The study focuses on respondents from **Hyderabad and Secunderabad in Telangana State**.

**4. Data Collection:**

The study uses both primary and secondary sources of data.

**Primary Data:** Collected through a structured questionnaire survey from respondents.

**Secondary Data:** Collected from journals, research papers, websites, government reports, and books.

**5. Sampling Technique:**

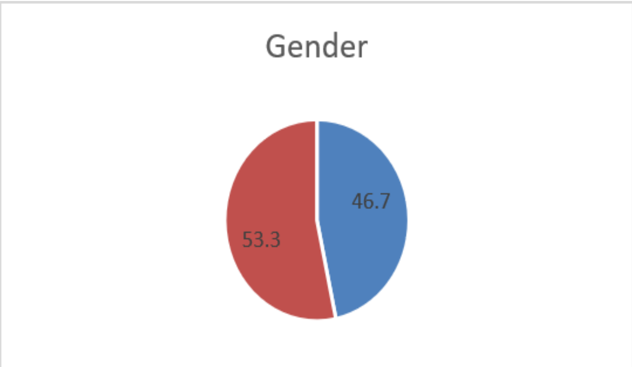
The study uses the **convenience sampling technique** to select respondents.

**Data Analysis:**

**Table 1: Online payment usage on the basis of Gender**

| Gender | Respondents | Percentage |
|---|---|---|
| Male | 28 | 46.7 |
| Female | 32 | 53.3 |
| Transgender | Nil | Nil |
| Total | 60 | 100 |

**Graph 1:** Statistics of Online Payment on the basis of Gender

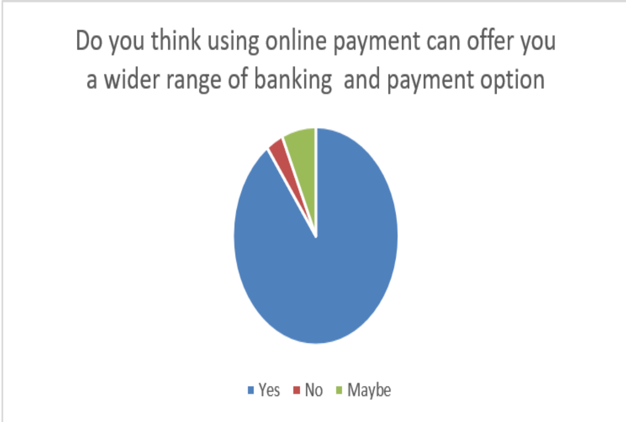



**Interpretation**: A majority of 53.3% of respondents are women who use Google pay and PhonePe and a majority of 46.7% of the respondents are male. This shows that women use online payment more.

**Table 2: Range of banking services and payment options**

| Particulars | No of Respondents | Percentage |
|---|---|---|
| Yes | 54 | 90 |
| No | 2 | 3.3 |
| Maybe | 4 | 6.7 |
| Total | 60 | 100 |

**Graph 2:** Statistics of respondents using Online Payment




**Interpretation**: A majority of 90% of the respondents says Google Pay or Phone pe offer wider range of banking services and payment options and only 3.3% of the respondents doesn't support this statement.

**Findings:**

1. The study reveals that most respondents are familiar with digital payment applications and regularly use platforms such as Google Pay and PhonePe for daily financial transactions.
2. A majority of customers prefer digital payment applications because they provide fast, convenient, and cashless transactions.
3. The study indicates that users mainly use these applications for money transfers, bill payments, mobile recharges, and online shopping payments.
4. It is found that both Google Pay and PhonePe offer user-friendly interfaces that make digital transactions easy even for new users.

**Suggestions:**

1. Digital payment platforms should continuously improve their security features to protect users from fraud and unauthorized transactions.

2. Companies should focus on improving the speed and reliability of transactions to reduce delays and transaction failures.
3. Both Google Pay and PhonePe should provide better customer support services to quickly resolve user complaints and technical issues.
4. Digital payment applications should increase awareness among customers about safe digital payment practices and security measures.

**Conclusion:**

The study titled "A Study on Customer Satisfaction on Google Pay and PhonePe" highlights the growing importance of digital payment applications in modern financial transactions. With the rapid development of technology and increasing smartphone usage, digital payment platforms have become an essential part of daily life. These applications provide a convenient, fast, and secure method for transferring money and making payments. The findings of the study reveal that most users prefer digital payment applications because of their ease of use, quick transaction process, and wide range of services such as bill payments, mobile recharges, and online shopping. Both Google Pay and PhonePe have gained significant popularity among customers due to their user-friendly interface and reliable services. The study also indicates that factors such as security, transaction speed, rewards, and service reliability play an important role in determining customer satisfaction. While most users are satisfied with the services provided by these platforms, some challenges such as transaction failures and network issues still exist.

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