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A Study on Perception and Attitude on Digital Payment Among Urban Customers (GPay) Hyderabad

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Abstract:

Digital payment systems have become an important part of modern financial transactions. With the rapid growth of smartphones, internet usage, and the introduction of Unified Payments Interface (UPI), applications like Google Pay (GPay) have gained significant popularity among urban customers. This study aims to analyze the perception and attitude of urban customers towards the use of Google Pay for digital transactions. The main objective of the study is to understand how customers perceive the convenience, security, and efficiency of GPay and how these factors influence their usage behavior. Primary data for the study was collected using questionnaires from urban customers who regularly use digital payment applications. Secondary data was collected from journals, websites, and previous research studies related to digital payment systems. The findings of the study indicate that most urban customers prefer GPay due to its ease of use, quick transactions, and reward features. However, some users also express concerns regarding security risks and internet dependency. The study concludes that digital payment platforms like GPay play a significant role in promoting a cashless economy and improving the overall payment experience for customers.

Keywords: Digital Payment, Google Pay, Customer Perception, Urban Customers, UPI.

Introduction:

In recent years, the advancement of technology has significantly transformed the way financial transactions are conducted. Traditional cash-based transactions are gradually being replaced by digital payment methods such as mobile wallets, online banking, and Unified Payments Interface (UPI) applications. Among these, Google Pay (GPay) has emerged as one of the most widely used digital payment platforms in India, especially among urban customers.

Digital payment systems allow users to transfer money instantly, pay bills, recharge mobile phones, and make purchases without using physical cash. The convenience, speed, and accessibility offered by these platforms have encouraged a large number of people to adopt digital payments in their daily lives. Urban customers, in particular, are more inclined toward digital payment applications due to higher smartphone usage and better internet connectivity.

Customer perception and attitude play an important role in determining the adoption of digital payment systems. Factors such as ease of use, security, trust, convenience, and rewards influence the willingness of customers to use applications like GPay. Studies show that consumer trust and perceived usefulness significantly affect the adoption of digital payment platforms.

Google Pay provides several features such as instant bank transfers, QR code payments, bill payments, and cashback rewards, which make it attractive to urban consumers. Despite its benefits, some users still have concerns related to security, privacy, and internet availability. Therefore, it is important to study the perception and attitude of urban customers towards the use of GPay to understand the factors influencing its adoption.

Problem Statement:

Many urban customers are adopting digital payment applications like Google Pay for their daily transactions. However, some users still have concerns regarding security, privacy, and technical issues. Therefore, it is important to study the perception and attitude of urban customers towards using GPay.

Literature Review:

1. **Sharma (2018)** stated that digital payment systems have significantly improved the speed and convenience of financial transactions among urban consumers.
2. **Gupta and Verma (2019)** explained that mobile payment applications like Google Pay and PhonePe encourage cashless transactions due to their ease of use and accessibility.
3. **Kumar (2020)** found that factors such as security, trust, and perceived usefulness play an important role in influencing customer adoption of digital payment platforms.
4. **Reddy and Rao (2021)** emphasized that digital payment applications help customers perform quick transactions, bill payments, and money transfers using smartphones.
5. **Singh (2022)** highlighted that increasing internet penetration and smartphone usage in urban areas has accelerated the adoption of digital payment applications like Google Pay.

Objectives of the Study:

1. To analyze the perception of urban customers towards digital payment using Google Pay.
2. To examine the attitude of customers towards the usage of GPay for daily transactions.
3. To identify the factors influencing the adoption of Google Pay among urban customers.

Research Questions

1. How does Google Pay influence digital payment usage among urban customers?
2. What factors affect the perception and attitude of urban customers towards using GPay?
3. How effective is Google Pay in providing convenient and secure digital transactions for users?

Research Methodology:

1. Research Design:

The study follows a **descriptive research design** to analyze the perception and attitude of urban customers towards digital payment using Google Pay.

2. Sample Size:

The study was conducted using a **sample size of 50 respondents** including urban customers who use digital payment applications.

3. Sample Area:

The research was conducted among **urban customers in Hyderabad**.

4. Data Collection:

Primary Data:

- Primary data was collected through a **structured questionnaire distributed to urban customers**.

Secondary Data:

- Secondary data was collected from **journals, websites, reports, and books related to digital payment and online transactions**.

5. Sampling Technique:

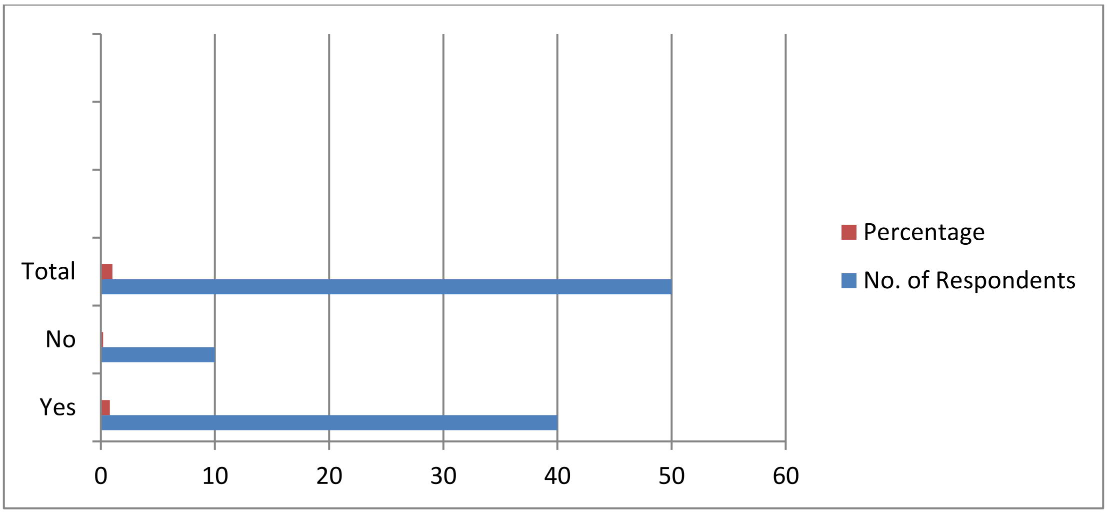
The study used **simple random sampling** to collect responses from participants.

Data Analysis:

Table 1: Awareness of Google Pay

Response	**No. of Respondents**	**Percentage**
Yes	**40**	**80%**
No	**10**	**20%**
Total	**50**	**100%**

Graph 1: Bar chart showing Awareness of Google Pay

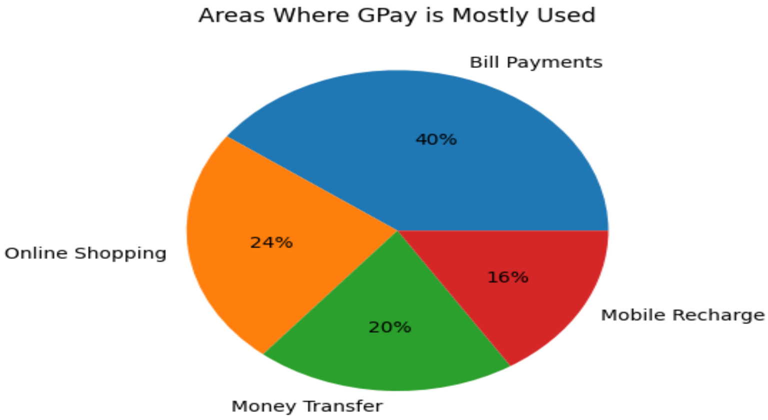


Interpretation:

The above table shows that **80% of the respondents are aware of Google Pay**, while **20% of the respondents are not aware of it**. This indicates that most urban customers are familiar with digital payment applications like GPay.

Table 2: Areas where GPay is Mostly Used

Rank	**Area**
1	Bill Payments
2	Online Shopping
3	Money Transfer
4	Mobile Recharge



Interpretation:

This indicates that urban customers primarily use **GPay for bill payments and online shopping**, while mobile recharge and money transfer are also common but slightly less prioritized.

Findings:

1. Most urban customers are aware of GPay as a digital payment method.
2. A large number of respondents prefer using GPay for daily transactions because it is convenient and time-saving.
3. Customers commonly use GPay for bill payments, online shopping, and money transfers.
4. Digital payment through GPay reduces the need for carrying cash and makes transactions faster.
5. Some customers still have concerns about security and internet connectivity, which affects their attitude toward digital payments

Suggestions:

1. Awareness programs should be conducted to educate customers about the benefits of digital payments like GPay.
2. Banks and payment providers should improve security features to increase customer trust.
3. Businesses should encourage customers to use digital payment methods for faster and safer transactions.
4. Proper guidance and support should be provided to new users to make digital payment usage easier.

Conclusion:

The study concludes that GPay is widely accepted among urban customers as a convenient digital payment method. Most respondents have a positive perception toward using GPay for everyday transactions such as bill payments, online shopping, and money transfers. Digital payment systems reduce the use of cash and improve transaction efficiency. However, some users still have concerns regarding security and technical issues. Overall, the adoption of GPay reflects the growing trend of digital payment usage in urban areas and contributes to the development of a cashless economy.

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