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CONSUMER SATISFACTION TOWARDS GOOGLE PAY SERVICES IN THE MALAPPURAM DISTRICT

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ABSTRACT

Digital payment systems have revolutionized financial transactions worldwide, with Google Pay emerging as a prominent platform for contactless and peer-to-peer payments. This study examines consumer satisfaction with Google Pay in Malappuram District, Kerala, focusing on user awareness, usage patterns, key purposes of transactions, and associated challenges. The research is based on primary data collected through a structured questionnaire from 62 respondents, supplemented by secondary data sources.

Findings indicate that Google Pay usage has increased significantly post-demonetization and post-COVID-19 pandemic. The majority of users are young, well-educated, and primarily students. Fund transfers, shopping, food ordering, and bill payments are among the most common uses of the platform. Consumers expressed high levels of satisfaction regarding user-friendliness, transaction speed, and security features. However, certain concerns remain, such as customer support services and grievance redressal mechanisms.

The study highlights the growing acceptance of digital payment solutions and provides insights into improving the user experience and addressing existing challenges. These findings can aid financial institutions and policymakers in enhancing digital payment adoption and customer satisfaction.

Keywords: Digitisation, Google Pay, Google Wallet, Electronic Payment System, UPI, and NFC

1. INTRODUCTION

Google Pay is a digital wallet and online payment system developed by Google, enabling users to make tap-to-pay and in-app purchases on Android devices, including watches, tablets, and phones. It integrates the features of Android Pay and Google Wallet, offering online, peer-to-peer, and in-store payment options. Google Pay uses Near Field Communication (NFC) to transfer money, replacing traditional card transactions at point-of-sale terminals. The service employs two-factor verification, host-based card emulation, and Android security to facilitate secure wireless connections between devices and payment systems. Google Pay protects user privacy by generating a virtual account number instead of sharing actual credit or debit card information and provides an additional layer of security through physical authentication methods like fingerprint ID or passcodes.

Google's first mobile payment system, Google Wallet, was launched in 2011 for Android smartphones. In 2015, Google Wallet was rebranded as Android Pay, focusing solely on peer-to-peer (P2P) payments. However, in 2018, Google announced that Google Wallet would be reabsorbed into Google Pay, with Google Wallet being rebranded as Google Pay

Send. Today, Google Pay enables contactless payments on Android smartphones, while iOS users can access peer-to-peer features and account management.

Google Pay is compatible with a variety of banks and payment providers, including major credit card companies like Visa, MasterCard, Discover, and American Express.

This study aims to examine consumer satisfaction with Google Pay in Malappuram District by exploring several key areas. By providing a detailed overview of Google Pay's performance, the study seeks to offer actionable insights and recommendations for improving user experience and boosting customer satisfaction.

2. STATEMENT OF THE PROBLEM

The increasing reliance on digital payment systems has profoundly transformed the way financial transactions are conducted worldwide, with Google Pay emerging as one of the leading platforms in this domain. Despite its widespread adoption and popularity, there exists a significant knowledge gap regarding consumer satisfaction with Google Pay in specific regions, particularly in rural or semi-urban areas such as Malappuram District. This study aims to bridge this gap by conducting an in-depth investigation into consumer satisfaction with Google Pay in Malappuram District.

2.1. OBJECTIVES OF THE STUDY

- To know the awareness, usage, and purpose of Google Pay services.
- To study the satisfaction level of banking customers towards the use of G-pay services.
- To analyse the problems associated with the use of G-pay.

3. RESEARCH METHODOLOGY

This study is based on primary data collected through a well-structured questionnaire, which includes questions related to the socio-economic profile, awareness, and reasons for using Google Pay. In addition to primary data, secondary data has been gathered from websites, published research papers, theses, journals, and articles. The study employs convenience sampling, with a sample size of 62 respondents. The research is confined to Malappuram district, Kerala, and the data was collected during the period from 24th November to 24th December 2023. For data analysis, Mean and Standard Deviation are used as the primary statistical tools.

4. LIMITATIONS OF THE STUDY

- Above a certain level, the respondents are hesitant to share their financial information.
- It's important to keep in mind that customer attitudes and opinions regarding the use of G Pay may vary depending on the time and situations.
- The period available for the study is limited.
- The study is focused only on a particular area.

5. ANALYSIS AND INTERPRETATION OF DATA

A general analysis of the socio-economic profile of the respondents is done in the very first part. Thereafter, analysis based on the satisfaction level of banking customers towards the use of G-pay services, and the problems associated with the use of G-pay are included in the analysis part. In order to analyse the data, SPSS software is used.

Distribution is based on the Socio-economic profile of the respondents.

S.no	Variables	Group	Frequency	%
1	Gender	Male	31	50.0

		Female	31	50.0
2	Age	Below 20	13	21.0
		20-30 years	42	67.7
		30-40 years	7	11.3
		40-50 years	0	0
		50-60 years	0	0
		Above 60 years	0	0
3	Educational Qualification	Below SSLC	1	1.6
		SSLC	1	1.6
		Plus two	54	87.1
		Graduation	4	6.5
		Post-graduation	2	3.2
4	Occupation	Student	53	85.5
		Business	1	1.6
		Govt. Employee	7	11.3
		Pvt. Employee	6	9.7
		Others	1	1.6
5	Marital Status	Unmarried	49	79.0
		Married	13	21.0
6	Family Monthly Income	Below 50000	30	48.4
		50000-100000	25	40.3
		100000-150000	7	11.3
		Above 150000	3	4.8

5.1. FINDINGS BASED ON SOCIO-ECONOMIC PROFILE OF THE STUDENTS

- The male and female frequencies are been distributed equally which means there are 50% of male and 50% of female categories each.
- The age group of the respondents is in the category 20- 30 years category more in number compared to the other age categories i.e., 20- 30 years have 67.7%, and below 20 have 21.0% whereas 30- 40 years are 11.3% which is less in number comparatively to the others.
- Educational qualification of the respondents shows that the majority of them belong to plus two with a percent of 87.1%. The post-graduation is 6.5% in number whereas above PG has a percent of 3.2%. The below SSLC and SSLC categories have the same number of percent which is 1.6% each.
- The occupation of the respondents majority shows that are students with a high percentage of 85.5%, Business, and others category shows the same percentage of 1.6% each. And govt. employees are of 11.3% in number.
- The respondents' marital status is single (79.0%) and married (21.0%).
- The family monthly income of the majority of respondents is from, below 50, 000 with a percent of 48.4%, and from 50, 000 - 1, 00, 000 is 40.3% whereas from 1, 00, 000 – 1, 50, 000 is 11.3%.

Purpose of using Google Pay

Purpose		1	2	3	4	5	Mean	S. D
Fund Transfer	n	4	20	23	15	0	2.7903	.88960
	%	6.5	32.3	37.1	24.2	0		
Cash Withdrawal	n	9	37	13	3	0	2.1613	.72865
	%	14.5	59.7	21.0	4.8	0		

Shopping	n	7	12	17	26	0	3.0000	1.04018
	%	11.3	19.4	27.4	41.9	0		
Food Ordering Payments	n	4	16	20	22	0	2.9677	.94031
	%	6.5	25.8	32.3	35.5	0		
Payment of Bills	n	7	33	13	9	0	2.3871	.87506
	%	11.3	53.2	21.0	14.5	0		
Hotel, Fuel, Taxi, etc.	n	8	18	14	22	0	2.8065	1.06876
	%	12.9	29.0	22.6	35.5	0		
Donating Funds	n	7	14	18	23	0	2.9194	1.02906
	%	11.3	22.6	29.0	37.1	0		
Mobile Recharge	n	27	23	9	3	0	1.8065	.86534
	%	43.5	37.1	14.5	4.8	0		
Loan repayment	n	29	22	9	2	0	1.7419	.82850
	%	46.8	35.5	14.5	3.2	0		
Insurance Premium	n	10	11	38	0	3	2.5968	.93141
	%	16.1	17.7	61.3	0	4.8		
Ticket Booking	n	27	19	16	0	0	1.8226	.82032
	%	43.5	30.6	25.8	0	0		
Balance Enquiry	n	13	11	35	0	3	2.5000	.98763
	%	21.0	17.7	56.5	0	4.8		
Mini Statement	n	29	21	11	0	1	1.7581	.86243
	%	46.8	33.9	17.7	0	1.6		

1= Always, 2= Frequently, 3= Occasionally, 4= Rarely, 5= Never

5.2. FINDINGS BASED ON AWARENESS, USAGE, AND PURPOSE OF G PAY

- Most of the customers are using UPI apps while comparing with the other e-payment methods.
- The usage of g pay before demonetization was comparatively low (69.4%) and the usage increased to (82.3%) after demonetization
- The usage of g pay before the COVID-19 pandemic was comparatively low (32.3%) and the usage increased to 38.7 percent during the post-COVID-19 pandemic.
- The customer's mainly used g pay services are for loan repayment followed by mini statement and the third important purpose is mobile recharge.

- It is also found that 4.8 percent of customers never used G pay for balance enquiry and insurance premium payments.

Satisfaction of Customers towards G pay

User-friendliness		1	2	3	4	5	Mean	SD
All options are easily accessible in G Pay.	n	26	24	12	0	0	1.7742	.75573
	%	41.9	38.7	19.4	0	0		
I'm comfortable with the language options provided in g pay.	n	15	32	15	0	0	2.0000	.70129
	%	24.2	51.6	24.2	0	0		
Options and steps in the G pay are not complicated.	n	17	29	15	1	0	2.0161	.81967
	%	27.4	46.8	24.2	1.6	0		

1= Strongly Agree, 2= Agree, 3 =Neutral, 4=Disagree, 5= strongly disagree

INTERPRETATION

The table represents the data related to the satisfaction of customers towards G pay.

Regarding the factor of User-friendliness, "All options are easily accessible in g pay", there is no number of people who had chosen the option strongly disagree and disagree. 41.9% of the respondents strongly agreed, 38.7% of the respondents also agreed and 19.4% were neutral. The Mean and the Standard deviation of the data are 1.7742 & .75573.

Regarding this factor "I'm comfortable with the language options provided in g pay", there is no number of people who had chosen the option strongly disagree and disagree. 24.2% of the respondents strongly agreed, 51.6% of the respondents also agreed and 24.2% were neutral. The Mean and the Standard deviation of the data are 2.0000 & .70129.

Regarding this factor "Options and steps in the g pay are not complicated", there is no number of people who had chosen the option strongly disagreeing. 27.4% of the respondents strongly agreed, 46.8% of the respondents also agreed and 24.2% were neutral. Whereas there are 1.6% of the people who have disagreed with this factor. The Mean and Standard deviation score of the data is 2.0161 & .81967.

Satisfaction of customers towards G pay

Supporting system		1	2	3	4	5	Mean	SD
G- Pay services providers give useful demonstrations & proper user instructions.	n	24	21	15	2	0	1.9516	.96543
	%	38.7	33.9	24.2	3.2	0		
There is a good staff support system to educate ignorant customers.	n	16	24	21	1	0	2.1290	.85859
	%	25.8	38.7	33.9	1.6	0		
There is a call center facility or grievance redressal mechanism to deal with customers' queries.	n	16	25	18	3	0	2.1774	.98387
	%	25.8	40.3	29.0	4.8	0		

1= Strongly Agree, 2= Agree, 3 =Neutral, 4=Disagree, 5= strongly disagree

INTERPRETATION

Regarding the factor of supporting system, "G pay services providers give useful demonstrations & proper user instructions", there is no number of people who had chosen the option strongly disagree. 38.7% of the respondents

strongly agreed, 33.9% of the respondents also agreed and 24.2% were neutral. Whereas there are 3.2% of the people who have disagreed with this factor. The Mean and Standard deviation score of the data is 1.9516 and .96543.

Regarding this factor "There is a good staff supporting system to educate ignorant customers", there is no number of people who had chosen the option strongly disagree. 25.8% of the respondents strongly agreed, 38.7% of the respondents also agreed and 33.9% are neutral. Whereas there are 1.6% of the people who have disagreed with this factor. The Mean and Standard deviation score of the data is 2.1290 and .85859.

Regarding this factor "There is a call center facility or grievance redressal mechanism to deal with customers queries", there is no number of people who had chosen the option strongly disagree. 25.8% of the respondents strongly agreed, 40.3% of the respondents also agreed and 29.0% are neutral. Whereas there are 4.8% of the people who have disagreed with this factor. The Mean and Standard deviation score of the data is 2.1774 and .98387.

Satisfaction of Customers towards G pay

Time-Saving		1	2	3	4	5	Mean	SD
I feel I'm saving a lot of time while doing the transactions.	n	37	20	5	0	0	1.4839	.64635
	%	59.7	32.3	8.1	0	0		
Transaction processing time is reasonable.	n	22	35	5	0	0	1.7258	.60515
	%	35.5	56.5	8.1	0	0		
There are no frequent hangs in transactions.	n	28	22	12	0	0	1.7419	.76684
	%	45.2	35.5	19.4	0	0		

1= Strongly Agree, 2= Agree, 3 =Neutral, 4=Disagree, 5= strongly disagree

INTERPRETATION

Regarding the factor of time-saving, "I feel I'm saving a lot of time while doing the transactions", there is no number of people who had chosen the option strongly disagree and disagree. 59.7% of the respondents strongly agreed, 32.3% of the respondents also agreed and 8.1% were neutral. The Mean and the Standard deviation of the data are 1.4839 & .64635.

Regarding this factor "Transactions processing time is reasonable", there is no number of people who had chosen the option strongly disagree and disagree. 35.5% of the respondents strongly agreed, 56.5% of the respondents also agreed and 8.1% were neutral. The Mean and the Standard deviation of the data are 1.7258& .60515.

Regarding this factor "There are no frequent hangs in transactions", there is no number of people who had chosen the option strongly disagree and disagree. 45.2% of the respondents strongly agreed, 35.5% of the respondents also agreed and 19.4% were neutral. Whereas the Mean and the Standard deviation score of the data are 1.7419& .76684.

Satisfaction of Customers towards G pay

Safety and Security of Transactions		1	2	3	4	5	Mean	SD
I'm very confident that my transactions & details like passwords/PINs are protected.	n	31	21	10	0	0	1.6613	.74534
	%	50.0	33.9	16.1	0	0		

I feel OTP access/verification is very effective.	n	11	31	19	1	0	.77933	.82722
	%	17.7	50.0	30.6	1.6	0		
I'm receiving SMS/e- mails immediately after every transaction.	n	16	28	17	1	0	2.0645	.82722
	%	25.8	45.2	27.4	1.6	0		

1= Strongly Agree, 2= Agree, 3 =Neutral, 4=Disagree, 5= strongly disagree

INTERPRETATION

Regarding the factor of Safety and Security of Transactions, "I'm very confident that my transactions & details like passwords/PIN are protected", there is no number of people who had chosen the option strongly disagree and disagree. 50.0% of the respondents strongly agreed, 33.9% of the respondents also agreed and 16.1% were neutral. The Mean and the Standard deviation of the data are 1.6613 & 0.74534.

Regarding this factor "I feel OTP access/verification is very effective", there is no number of people who had chosen the option strongly disagree. 17.7% of the respondents strongly agreed, 50.0% of the respondents also agreed and 30.6% were neutral. Whereas there are 1.6% of the people who have disagreed in this factor. The Mean and Standard deviation score of the data is 0.77933 and 0.82722.

Regarding this factor "I'm receiving SMS/emails immediately after every transaction", there is no number of people who had chosen the option strongly disagree. 25.8% of the respondents strongly agreed, 45.2% of the respondents also agreed and 27.4% were neutral. Whereas there are 1.6% of the people who have disagreed with this factor. The Mean and Standard deviation score of the data are 2.0645 and 0.82722.

Problems associated with the Use of G pay

Problems		1	2	3	4	5	Mean	SD
Slow internet connectivity is an important issue in G pay.	n	20	26	16	0	**0**	**1.9355**	.76546
	%	32.3	41.9	25.8	0	**0**		
Fear of loss of money is an important reason that forced me to reduce the volume of digital transactions.	n	7	29	25	1	0	2.3387	.74534
	%	11.3	46.8	40.3	1.6	0		
There is a chance of online fraudulent activity & risk of hacking.	n	14	25	22	1	0	2.1774	.84007
	%	22.6	40.3	35.5	1.6	0		

1= Strongly Agree, 2= Agree, 3 =Neutral, 4=Disagree, 5= strongly disagree

INTERPRETATION

The above table discusses the problems which are associated with the use of G pay.

Regarding the problem "Slow internet connectivity is an important issue in G pay", 32.3% of the customers strongly agreed, 41.9% of the people agreed, and 25.8% of them are neutral. The mean score is 1.9355 and the standard deviation (SD) score is .76546.

Regarding the problem "Fear of loss of money is an important reason which forced me to reduce the volume of digital transactions", there are 11.3% of the customers who have been strongly agreed, 46.8% of the respondents have been agreed, and 40.3% of the people are neutral, whereas the others 1.6% of the people has disagreed. The mean and standard deviation are 2.3387,.74534.

Regarding the problem "There is a chance of online fraudulent activity & risk of hacking", there are 22.6% of the customers who have been strongly agreed, 40.3% of the respondents have been agreed, and 35.5% of the people are neutral, whereas 1.6% of the people have disagreed. The mean and standard deviation scores are 2.1774 & 0.84007.

6. SUGGESTIONS OF THE STUDY

- Based on discoveries of the findings of the study, some suggestions have been put forward for the upliftment of customer's perception towards G pay services. The suggestions are summarized below: -
- Google Pay should highlight this feature in marketing campaigns to emphasize the app's efficiency and reliability compared to competitors.
- Google Pay could expand educational resources or tutorials for users with varying levels of education to make it more accessible to a diverse audience.
- Google Pay could consider offering smaller, more frequent rewards for occasional users to attract a wider audience.
- Google Pay should continue to enhance security features and ensure these features are available across all devices to increase user trust and confidence.
- Customers ought to attempt to know about the new standards, guidelines, and the different changes occurring in the advanced economy.
- Customers ought to be careful while presenting the record number and move sum and twofold really look at the subtleties before affirming or approving an exchange.
- Banks ought to sort out free studios, gatherings, and classes for rustic individuals to help them in utilizing e-transactions.
- Online deceitful action and the hazard of hacking are the significant deterrents that pull back the financial clients to execute more. So, the banks ought to help out the public authority to deal with these issues by going to fitting security lengths.
- To make e-installment strategies famous among the overall population, more spotlight will be put on the well-being and security of exchanges, nature of administration, ease of use, and supporting framework.
- Google Pay should prioritize optimizing transaction processing times and provide better support in case of delays to enhance user experience.

7. CONCLUSION

In conclusion, the study on consumer satisfaction with Google Pay in Malappuram District highlights several key findings and areas for improvement. The platform is particularly popular among younger, tech-savvy users, with a significant portion of respondents being students, indicating Google Pay's strong appeal in this demographic. While the app's features, such as contactless payments, online shopping, and person-to-person transfers, are well-received, there are concerns about the rewards system being more beneficial to frequent users. Additionally, many users expressed dissatisfaction with their limited control over personal and financial data, pointing to the need for enhanced privacy features. Google Pay's promotional initiatives were generally considered effective, but there is room to better personalize these offers. Technical issues such as delays in payments and difficulties with linking payment methods were also noted, affecting the overall user experience. Addressing these concerns, particularly regarding data control, reward personalization, and technical issues, would not only improve user satisfaction but also expand Google Pay's appeal to a wider audience, including women and users from diverse educational backgrounds.

CONFLICT OF INTERESTS

None.

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