



Comparative study of customer satisfaction on Google Pay and Phonepe mobile apps

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Abstract

The most recent innovation, which has advanced remarkably over the past year, is cashless transactions. Digital payments are presently turning into a stylish slant in nearly each field. The utilization of portable wallets learned gigantic development in clients. Online managing an account licenses a client to carry out monetary dealings through the Web. Digital keeping money is something else called web banking or Web Keeping money. Client fulfillment is the foremost troublesome assignment in each Managing an account division. E-wallet users have progressed in the wake of demonetization and COVID-19. Users of Phonepe and Google Pay in Tumkur City are the subject of this study. The developers added additional features to draw users in order to gauge client happiness. The goal of this paper is to investigate how consumers see different e-wallets. The primary focus of this survey is on users of Phonepe and Google Pay. The purpose of this study is to identify issues and preferences among users of Phonepe and Google Pay.

Keywords: Cashless transactions, payment, digital transactions, currency

Introduction

Information and communication technology (ICT) is crucial to the cashless economy of today since it allows for the use of a variety of payment methods. One cutting-edge method to avoid using actual cash is to use a mobile wallet app. The mobile wallet holds itself accountable for tax payments and keeps track of all transactions with a clear installment reference. "Digital payment" describes the process of making online purchases of goods and services through electronic methods. Since there is no real cash involved, this economy is known as cashless. These electronic transactions expedite the completion of a transaction cycle and reduce transaction expenses. It reduces the danger of handling currency. Furthermore, it is possible to easily monitor the digital payment history. Because digital transactions are simple to identify, the government benefits from them as well as from the reduction of black money and subsequent advancement of the economy.

Using digitally transferred money to make online purchases of goods and services is referred to as "digital payment". Since there is no need for actual cash, this economy is known as cashless. The completion of a transaction cycle is sped up and transaction expenses are reduced thanks to these digital transactions. Dealing with cash is less risky now. It may also be easy to monitor the digital payment history. The government also benefits from digital transactions since they are simple to identify, which reduces the amount of black money in circulation and promotes economic growth. The E-wallet feature on smartphones, PCs, and a number of other electronic devices at retail establishments can be accessed via QR codes. A bank account must be opened in order to use an E-wallet, and funds can be moved or deposited using this E-wallet. The wallet can hold important paperwork including a driver's licence, health insurance, and other documents of identification. Transactions can be wirelessly sent to a merchant's account via Near Field Communication (NFC). Additionally, digital wallets are used for purposes other than only sending or receiving money. Digital wallets can be used for a variety of purposes and are useful for sending money to anybody, anywhere, at any time. The Indian

government expects the economy of India to be "Cashless, Faceless, and Paperless." Apps of many kinds are available to enable online payment processing. Because they enable users to make payments whenever and from anywhere, these are very user-friendly and provide users with a great deal of flexibility. Among the online payment apps that are currently available are Phone Pe, Google Pay, and Paytm.

Objective of the study

- To determine the factors influencing users' preferences for Phonepe and Google Pay services
- For the purpose of evaluate a level of customer satisfaction
- To highlight people's knowledge and awareness of the various payment services provided by Phonepe and Google Pay
- To ascertain the problem consumers are experiencing with transactions using e-wallets

Collection of data for the study

After collecting information, both primary and secondary sources were both used. Text books, research papers in the area, commerce journals, management magazines, and the internet were cited as sources of secondary data. A systematic questionnaire has been used to help collect primary data in tumkur university students, The research was conducted using a questionnaire designed to understand the E-wallet services of Tumkur city customers. A two-stage structured questionnaire was created for this research. Using focus group discussions and interviews in person, an exploratory research was identified in the first stage. This was done in order to identify the variables affecting the preferences of the customers. In the second phase, a five-point Likert scale was created using the results of the exploratory study as a basis.

Sample Technique

For collecting information from PhnePe users and Google Pay customers, a simple method of random sampling was employed. There are 150 responders, including users of the Phonepe and Google Pay apps.

Area of the Study

The participants in this study were Tumkur University students, Tumkur, Karnataka.

Period of the Study

The data gathering was finished in February 2024, having started in January 2024.

Data analysis**Table 1:** Frequency of usage of Google pay

Frequently		Once every seven days		30days	
User Respondents	%	User Respondents	%	User Respondents	%
90	60	54	36	06	04

It was discovered that 60% of the participants frequently use Google Pay. Six percent of respondents said they use

Google Pay on 30 days\, while about 36% of respondents said they use it once a week/7days.

Table 2: Google Pay users opinion

No Service		Users Opinion Response					The Likert Scale		
		H.dis	Dis	N	Satisfied	H. Satisfied	Weighted Score	Tot Score	Percentile Points
1.	Transaction Velocity	22	30	23	30	45	498	750	66.04
2.	Easy to use App	10	15	28	39	58	580	750	77.33
3.	Safety	13	19	16	42	60	566	750	74.00
4.	Better users Services	16	21	20	45	48	540	750	72.00
5.	Paying bills earn any points	25	22	15	28	60	499	750	66.53

A total of 77.33 percentile is better overall and easier to utilise, according to the computation above. Additionally, security is good at 74.00 percentile marks.

Table 3: Frequency of usage of phonepe

3		Once every seven days		30days	
User Respondents	%	User Respondents	%	User Respondents	%
80	53.30	40	26.66	30	20

53.30 percent of the respondents from the chosen sample size said they had used it regularly. Phone services are used once every seven days by 40% of

the respondents. Twenty percent of those surveyed utilise Phonepe services once every thirty days.

Table 4: Phonepe Users opinion

No Particulars		Users Opinion Response					The Likert Scale		
		H.dis	Dis	N	Satisfied	Hig Satisfied	Weighted Score	Tot Score	Percentile Points
1.	Transaction Velocity	23	31	28	36	32	506	750	67.46
2.	Easy to use App	19	21	33	37	40	525	750	70
3.	Safety	21	30	19	39	41	511	750	68.13
4.	Better users Services	17	24	26	37	46	525	750	70
5.	Paying bills earn any points	14	28	26	34	48	524	750	69.87

A total of 70 % Easy to use is determined by the method above. and superior customer services in the 70 Percentile of respondents.

By combining the Likert scale percentiles of the Google Pay and Phnepe apps, the following tables compare the degree of customer satisfaction.

Google Pay and Phonepe App Comparison

S. No	Particulars	Google Pay	Phonepe
1.	Transaction Velocity	66.04	67.46
2.	Easy to use App	77.33	70
3.	Safety	74.66	68.13
4.	Better users Services	72.00	70
5.	Paying bills earn any points	66.53	69.87

When compared to Phonepe services, Google Pay users' customers are happier with all of the aforementioned aspects. Phonepe consumers are more satisfied when they only pay their bills and receive no further incentives.

Conclusion

The purpose of the study was to investigate customer preferences and levels of satisfaction among users of Phonepe and Google Pay. The customer's time savings in their busy life is an excellent reason to use the Google Pay & Phonepe app. Because they can pay their online bills, mobile recharge, purchase tickets online, send money, purchase goods online, and other things, people these days prefer making payments online. Customers often have two main issues: setting everything up takes too much time, and there is a risk of losing money. Customers are becoming more and more accustomed to using digital payments. These days, since the government values cashless transactions, they cannot be avoided.

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