

A Study on Customer Satisfaction of Digital Marketing on Mobile Wallet Adoption to Coimbatore

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Abstract

The rise of digital marketing has significantly influenced the adoption of mobile wallets, shaping consumer preferences and payment behaviors. This study examines customer satisfaction with mobile wallets in Coimbatore, focusing on factors such as ease of use, transaction security, promotional offers, and customer support. Through a one-way ANOVA analysis, the research evaluates the impact of demographic and behavioral variables on satisfaction levels. The findings indicate that while demographic factors such as age, gender, education, and income do not significantly influence satisfaction, the preferred digital payment method plays a crucial role. The study highlights the importance of security, transaction speed, and promotional strategies in enhancing consumer trust and encouraging widespread adoption of mobile wallets.

Keywords

One-Way ANOVA, Customer Satisfaction, Digital Marketing, Mobile Wallets, Payment Behavior, Consumer Preferences, Transaction Security, Promotional Offers, Digital Payment Adoption.

INTRODUCTION

Digital marketing has revolutionized the way consumers interact with financial technologies, particularly in the realm of mobile wallets. With increasing smart phone penetration and internet accessibility, platforms such as Google Pay, Phoneme, and Payment have gained widespread popularity. Consumers are drawn to these platforms due to their convenience, cashback offers, discounts, and seamless transaction experiences.

However, the success of mobile wallets depends largely on customer satisfaction, which is influenced by several factors, including ease of use, transaction speed, security measures, and customer support services. Understanding consumer preferences and satisfaction levels is crucial for financial service providers and policymakers aiming to enhance digital payment adoption.

This study investigates customer satisfaction with mobile wallets in Coimbatore using One-Way ANOVA to analyze the impact of demographic and behavioral factors. The research aims to determine whether satisfaction levels vary significantly across different user groups and to identify key aspects that influence consumer trust and engagement with digital payment systems.

Objectives Of the Study

To Examine the Influence of Influencer Marketing Investigate how influencer marketing influences the adoption rates of mobile wallets among the consumers in coimbatore.

Hypothesis Of the Study

There is no significant relationship between brand loyalty and factors such as product quality, performance, and customer service in mobile wallet adoption.

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Review Of Literature

Tiwari and Buse (2019) examined security concerns in mobile payments, identifying fraud risks and unauthorized access as major barriers to adoption. They recommended the implementation of two-factor authentication and encryption technologies to enhance security

Kumar and Rao (2020) studied mobile wallet adoption in Coimbatore and concluded that factors such as education, income, and occupation significantly influence digital payment preferences. The study suggests that marketing strategies should be tailored to different demographic groups.

The World Bank (2021) reported that mobile wallets contribute to financial inclusion in developing nations, particularly by providing access to banking services for unbanked populations. The study suggests that advancements in blockchain technology could further enhance security and efficiency in digital transactions.

Bansal and Singh (2022) identified major challenges in mobile wallet adoption, including transaction failures, limited merchant acceptance, and technical issues. Their research emphasized the need for improved infrastructure and customer support to enhance user satisfaction.

Dahlberg et al. (2015) examined mobile payment adoption and found that perceived ease of use, trust, and security significantly influence consumer acceptance. Their research suggests that seamless transactions and enhanced security features drive mobile wallet usage.

Research Methodology

This study adopts a descriptive research design to analyze the factors influencing digital marketing adoption in mobile wallets and the challenges faced by consumers in Coimbatore. Descriptive research helps in understanding consumer behavior, satisfaction levels, and key factors affecting the adoption of digital payment methods.

Tools And Technique Used

The analysis has been made through the questionnaire.

- Simple Percentage Analysis
- Chi-Square Analysis

Simple Percentage Analysis

PERCENTAGE (%) refers to a special kind of ratio. PERCENTAGE (%) is used in making comparison. About two or more series of data. PERCENTAGE (%) as also to describe relationship. It is also used to compare the relative term two or more series of data.

Chi-Square Analysis

The chi-square test is used to determine whether there is a significant difference between the expected frequencies and the observed frequencies in one or more categories. The chi-square test is an important test amongst the several tests of significance developed by statisticians. Chi-square, symbolically written as χ^2 is a statistical measure used in the context of sampling analysis for comparing a variance to a theoretical variance.

$$\chi^2 = \sum \frac{(O - E)^2}{E}$$

χ^2 = the test statistic \sum = the sum of
O = Observed frequencies E = Expected frequencies

Limitation Of Study

The study on the adoption of digital marketing in mobile wallets in Coimbatore has certain limitations that may affect the generalizability of the findings. Firstly, the research is geographically limited to Coimbatore, and consumer behavior in other regions may differ due to variations in digital penetration and economic conditions. Additionally, the sample size, though carefully chosen, may not fully represent the diverse demographics of digital wallet users. Respondent bias is another concern, as self-reported data may be influenced by personal perceptions or social desirability. Moreover, the study relies primarily on primary data collected through questionnaires, which may not always capture accurate or complete information.

Analysis And Interpretation

Distribution Of Respondents According to Gender and Level of Influence

Gender	Level of influence		Total
	High Level of influence	Low level of influence	
Male	24	81	105
Female	12	33	45
Total	36	114	150

The data indicates that gender plays a role in influencing consumer perception of digital marketing in mobile wallet adoption in Coimbatore. Male respondents make up the majority (70%) of the total sample, with 22.86% reporting a high level of influence and 77.14% reporting a low level of influence. In contrast, female respondents account for 30% of the total sample, with 26.67% experiencing a high level of influence and 73.33% experiencing a low level of influence.

Overall, 76% of respondents reported a low level of influence, suggesting that while gender does have an impact, other factors such as convenience, security, transaction speed, and cashback offers may be stronger drivers of mobile wallet adoption. Interestingly, female respondents show a slightly higher percentage of high influence compared to males, indicating a growing engagement with digital transactions. These findings suggest that targeted marketing strategies focusing on ease of use, security, and personalized promotions could enhance mobile wallet adoption among both male and female users in Coimbatore.

Chi-Square Tests				
Pearson Chi-Square	Value	Df	Significance	Result
	.251 ^a	1	.617	Accepted

The Chi-Square test results indicate that there is no statistically significant relationship between gender and the level of influence on mobile wallet adoption in Coimbatore. The Pearson Chi-Square value of 0.251, with a degree of freedom (df) of 1, results in a significance value of 0.617, which is greater than the commonly used threshold of 0.05.

Hence Chi-Square is Accepted.

Distribution Of Respondents According to Age and Level of Influence

Age	level of influence		Total
	High Level of influence	Low level of influence	
18 to 24 yrs	10	37	47
24 to 29 yrs	14	48	62
29 to 34 yrs	10	20	30
35 above	2	9	11
Total	36	114	150

The data indicates that age plays a role in shaping the level of influence on mobile wallet adoption in Coimbatore. The majority of respondents fall within the 24 to 29 years age group (41.33%), with 22.58% of them reporting a high level of influence, while 77.42%

reported a low level of influence. Among the 18 to 24 years age group (31.33%), only 21.28% reported a high level of influence, suggesting that younger users may be slightly less influenced compared to their older counterparts.

The 29 to 34 years age group (20%) shows a balanced distribution, with one-third (33.33%) experiencing a high level of influence, indicating that this age segment might be more inclined toward mobile wallet adoption. However, for respondents aged 35 and above (7.33%), only 18.18% reported a high level of influence, suggesting that older consumers may be less receptive to mobile wallet services.

Chi-Square Tests				
Pearson Chi-Square	Value	df	Significance	Result
	1.896 ^a	3	.594	Accepted

The Chi-Square test results indicate that the relationship between age and the level of influence on mobile wallet adoption is not statistically significant ($\chi^2 = 1.896$, $df = 3$, $p = 0.594$). Since the p-value is greater than 0.05, we accept the null hypothesis, suggesting that age does not have a significant impact on the level of influence regarding mobile wallet adoption. **the null hypothesis is accepted.**

Distribution Of Respondents According to Occupation and Level of Influence

Occupation	Level Of Influence		Total
	High Level Of Influence	Low Level Of Influence	
Employed (Full-time)	6	15	21
Employed (Part-time)	9	28	37
Self-employed	5	17	22
Unemployed	10	40	50
Retired	2	5	7
Homemaker	4	9	13
Total	36	114	150

The data indicates that occupation plays a role in shaping consumer influence regarding mobile wallet adoption in Coimbatore. Among the respondents, the unemployed category had the highest number of individuals (50), with 20% reporting a high level of influence and 80% reporting a low level of influence. Similarly, part-time employees formed a significant portion (37 respondents), with 24.32% experiencing a high level of influence.

Interestingly, self-employed individuals and full-time employees reported relatively lower levels of influence, with only 22.72% and 28.57%, respectively, indicating a high level of influence. Retired individuals and homemakers showed the least impact, as the majority (71.43% and 69.23%, respectively) reported a low level of influence.

This suggests that unemployed individuals and part-time employees may be more receptive to mobile wallets, possibly due to the need for convenient, cashless transactions. Meanwhile, full-time employees and self-employed individuals may rely on other financial instruments for transactions. To increase adoption rates, mobile wallet service providers could introduce targeted promotions and educational campaigns focusing on security, ease of use, and cashback incentives tailored to different occupational segments in Coimbatore.

Chi-Square Tests				
Pearson Chi-Square	Value	Df	Significance	Result
	1.108 ^a	5	.953	Accepted

The Chi-Square test result for occupation and level of influence on mobile wallet adoption indicates a Pearson Chi-Square value of 1.108 with a significance level of 0.953. Since the significance value is greater than 0.05, the null hypothesis is accepted, suggesting that there is no statistically significant relationship between occupation and the level of influence on mobile wallet adoption.

This implies that occupation alone does not play a decisive role in determining how much influence consumers feel regarding mobile wallet adoption. Other factors such as convenience, security, and promotional offers may have a greater impact on adoption behavior across different occupational groups. Businesses and marketers may need to focus on personalized marketing strategies rather than occupational targeting to drive engagement and adoption. **Hence Chi-Square is Accepted.**

Suggestions

- · **Enhancing Security Measures:** Given the concerns about fraudulent transactions and hacking risks, digital wallet service providers should invest in stronger encryption, multi-factor authentication, and fraud detection mechanisms to enhance consumer trust.
- · **Improving Transaction Reliability:** To address transaction failures and delays, companies should optimize server performance, ensure seamless banking integrations, and introduce faster refund policies to reduce user frustration.
- · **Expanding Merchant Acceptance:** Encouraging small businesses and local vendors to accept digital payments by offering incentives, reduced transaction fees, and training programs will increase the usability of mobile wallets.
- · **Promoting Digital Literacy:** Educational campaigns and workshops, particularly targeting lower-income groups and older individuals, can help bridge the knowledge gap and encourage digital payment adoption.
- · **Enhancing Customer Support:** Providing 24/7 customer service with quick resolution mechanisms, AI-driven chatbots, and dedicated helplines can improve consumer confidence in using digital wallets.

Conclusion

The study on customer satisfaction and challenges in adopting digital marketing for mobile wallets in Coimbatore highlights the growing acceptance of digital payments among consumers, particularly younger individuals and students. The findings indicate that factors such as ease of use, transaction speed, security, cashback offers, and merchant acceptance significantly influence consumer satisfaction. While digital payment adoption is increasing, several challenges remain, including security concerns, transaction failures, limited merchant acceptance, and digital literacy gaps.

The analysis further reveals that demographic factors like age, income, education, and occupation play a role in shaping consumer perceptions. Lower-income groups tend to rely more on digital transactions, while younger consumers demonstrate a higher willingness to adopt mobile wallets. Additionally, gender differences are minimal, though emerging interest among female users suggests new opportunities for market expansion.

Despite challenges, the widespread use of UPI-based payment methods such as Google Pay and PhonePe demonstrates a shift towards cashless transactions. To enhance customer satisfaction and adoption, service providers must focus on improving security, transaction reliability, merchant reach, and user education.

In conclusion, digital payment systems have immense potential in Coimbatore, and by addressing the existing limitations through technological improvements, regulatory support, and consumer engagement initiatives, businesses can foster long-term digital adoption and customer loyalty.

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