

A Study on Customer Satisfaction Towards Google Pay UPI Payment Apps

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Abstract- This study examines customer satisfaction with Google Pay, a leading UPI-based digital payment platform in India. With the increasing adoption of cashless transactions, it is essential to evaluate user experiences, including transaction speed, security, ease of use, and incentives. The research employs a mixed-methods approach, incorporating primary surveys and secondary data analysis to assess key satisfaction drivers and challenges. Findings indicate that while Google Pay is favored for its convenience, security, and rewards, issues such as transaction failures and customer service inefficiencies hinder user trust. The study suggests strategic improvements to enhance user experience and sustain long-term customer loyalty.

Keywords: Customer Satisfaction, Google Pay, UPI, Digital Payments, Transaction Security, User Experience, Fintech, Mobile Payments

I. INTRODUCTION

With the rapid adoption of UPI-based payment systems in India, digital payment platforms like Google Pay have become essential in financial transactions. Google Pay's ease of use, security features, and reward-based incentives contribute to its widespread popularity. This study evaluates customer satisfaction towards Google Pay, identifying key factors that influence user engagement and trust in the platform.

II. LITERATURE REVIEW

Previous research highlights the increasing dependence on UPI transactions due to convenience, security, and government-backed digital initiatives. Studies indicate that factors such as transaction speed, security, user interface, and customer service significantly impact customer satisfaction. However, concerns regarding fraud, failed transactions, and technical glitches remain challenges for digital payment adoption.

III. RESEARCH METHODOLOGY

This research follows a mixed-methods approach, including:

1. Primary data collection: Surveys and interviews with Google Pay users to assess their satisfaction levels.
2. Secondary data analysis: Government reports, industry white papers, and customer reviews to analyze trends in UPI payment adoption.
3. Comparative analysis: Evaluating Google Pay against other UPI platforms like PhonePe and Paytm.

IV. DATA ANALYSIS AND FINDINGS

The study identifies key factors influencing customer satisfaction with Google Pay:

1. Transaction speed: Over 80% of respondents reported fast and seamless transactions.
2. Security and trust: Users appreciate Google Pay's fraud protection, though some express concerns over unauthorized transactions.
3. User experience: Simple interface and ease of use contribute to high satisfaction levels.
4. Rewards and cashback: Incentives play a crucial role in user retention and engagement.
5. Challenges: Issues such as occasional transaction failures and lack of immediate customer support affect user trust.

V. CHALLENGES IN GOOGLE PAY ADOPTION

Despite its popularity, Google Pay faces several challenges:

1. Technical glitches: Periodic transaction failures frustrate users.
2. Fraud risks: Phishing scams and unauthorized deductions raise security concerns.
3. Customer support: Users demand more efficient and responsive customer service.
4. Network dependency: Payment failures due to poor internet connectivity impact reliability.

VI. STRATEGIC RECOMMENDATIONS

To enhance customer satisfaction and trust in Google Pay, the following measures are recommended:

1. Strengthening security features to mitigate fraud risks.
2. Improving customer support for faster resolution of transaction failures.
3. Enhancing user experience with additional features like spending insights.
4. Partnering with banks and telecom providers to reduce network-related issues.

VII. CONCLUSION

Google Pay has significantly influenced the digital payment ecosystem in India, providing convenience and security to users. However, addressing technical issues, improving fraud prevention mechanisms, and enhancing customer service will be critical in sustaining long-term customer satisfaction and platform growth.

REFERENCES

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