Cashless Confidence: Determinants of Customer Satisfaction Towards Google Pay in Coimbatore City

Dr. P. KANAGARAJ

Associate Professor, Department of Commerce Business Analytics,

Dr. N.G.P. Arts and Science College Coimbatore, Tamil Nadu, India.,

Ms. DHARSHINI PRIYAA R P

B. Com.B.A., Dr. N.G.P Arts and Science College, Coimbatore.

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Abstract: The rapid growth of digital payment systems has changed how consumers make transactions in India. Among various Unified Payments Interface (UPI) platforms, Google Pay stands out as a top digital payment app because of its convenience, speed, and security. This study looks at the main factors that influence customer satisfaction with Google Pay in Coimbatore city. It focuses on aspects like ease of use, perceived security, trust, service reliability, promotional offers, transaction efficiency, and user experience. Primary data were collected using a structured questionnaire and analyzed with statistical tools to find significant links between these factors and overall customer satisfaction. The results show that convenience, perceived security, and trust are key to user satisfaction and ongoing use. The study offers useful insights for digital payment service providers to improve customer experience and boost user retention in the competitive fintech landscape.

Keywords: Digital Payments, Google Pay, Customer Satisfaction, Determinants, UPI, Perceived Security, Trust, Service Quality, User Experience, Fintech, Cashless Economy

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I. Introduction:

Nowhere is change more visible than in how people across India pay for things today, with phones replacing wallets in countless pockets. Because of programs like Digital India, tapping a screen beats standing in line at a bank. UPI helped launch this shift - suddenly sending money felt as easy as texting a friend. From street vendors to big stores, screens light up with payment apps instead of rupee notes. What began as an experiment now shapes mornings buying tea, evenings splitting bills. Few notice the quiet fade of coins and paper, replaced by pings and confirmations. Behind every small transaction hides a massive turn in habits, steady, almost silent.

Because of its user-friendly interface, instant transaction capability, high security standards, and widespread merchant acceptance, Google Pay has become one of these platforms' most popular digital payment applications. Customer satisfaction is now a crucial determinant of the viability and success of digital payment services as the fintech industry's competition heats up.

The use of digital payments has significantly increased in Coimbatore, one of Tamil Nadu's main commercial and industrial centers. Customers in the city actively use Google Pay for a variety of transactions due to rising smartphone usage and digital awareness. To better understand user expectations and improve service quality in this context, it is crucial to identify the factors influencing customer satisfaction with Google Pay. The purpose of this study is to investigate the major determinants of customer satisfaction among Coimbatore.

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II. LITERATURE REVIEW

This chapter presents a review of studies conducted during the last five years related to customer satisfaction, consumer behavior, and adoption of digital payment platforms, with special emphasis on Google Pay (G Pay) and similar UPI-based applications. The review helps in understanding research trends, key variables, gaps in existing literature, and the relevance of the present study focused on Coimbatore city.

Ramesh and Devi (2025) looked at how users feel about UPI payment apps. Their work zoomed in on what shapes user experience - things like safety beliefs, quickness of transfers, confidence in the system, along with rewards offered. By applying statistical tools such as regression and correlation methods, they found one thing stood out: how safe people felt and how simple the app was to operate mattered most when judging overall satisfaction.

Arun and Lakshmi (2025) testing what shapes how folks feel about Google Pay. Smooth operations mattered most - alongside clean layouts that clicked easily. When complaints got handled fast, thumbs went up. Protection around personal data also carried weight. Trust didn't just sit quietly; it pushed people to stick around. Strong performance pulled return visits without loud promises. Loyalty grew where quality stayed steady.

Meena and Prakash's (2024) research reveals insights into how people feel about UPI payment apps in Tamil Nadu. Security matters a lot - users care whether their data stays safe. Without hassle, adoption grows; simplicity pulls weight just as much. Think smooth transfers, instant confirmations - that kind of flow builds confidence over time. Trust doesn't come fast, yet once formed, it sticks around. Behind every tap lies an expectation: things should work without surprise errors or delays

Sharma and Verma (2023) showed faster transactions tend to lift user happiness on UPI apps. When payments go through quickly without hiccups, people are more likely to stay satisfied. Though speed matters, smooth operation plays just as big a role behind the scenes. Even small delays can shift how users feel about the whole experience.

III. RESEARCH GAPS

While some work looked into digital payments plus apps tied to UPI in India, little attention went to what shapes user happiness with Google Pay in cities such as Coimbatore. Earlier findings tend to zoom in on whether people decide to adopt the app, not how satisfied they feel after using it or if they stick around over time. On top of that, elements like trust, how safe users think their data is, consistency of service, and rewards from offers haven't been studied deeply in local settings. Because of this gap, a targeted real-world investigation becomes necessary - zeroing in on what really drives satisfaction among Google Pay users in Coimbatore.

IV. SUMMARY OF LITERATURE

Looking at past research, it's clear digital payments - especially those using UPI apps - have drawn increasing interest lately because of how fast they've spread across India. Ease of use matters, yet so does how safe users feel, plus whether they trust the system. Speed counts, but what really sticks is how consistently things work when needed. Promotions help draw people in, though their effect often fades once novelty wears off. Age shapes habits more than some expect, just as income levels quietly steer choices behind the scenes. Education plays a part too, nudging decisions in subtle ways most overlook.

V. STATEMENT OF THE PROBLEM

Not every person who taps phones to pay feels equally happy about it. Though folks in Coimbatore swipe apps daily, what makes them stick around might be simpler than expected - smooth navigation often matters more than flashy rewards. Sometimes a fast transfer builds confidence; other times, just knowing money stays safe does the trick. When

everyone offers similar tools, standing out means paying attention to small things users barely notice until they go wrong. Satisfaction hides not in big promises but in quiet dependability during each tap and swipe. So looking close at real experiences, moment by moment, reveals what truly shapes how people feel using Google Pay there.

VI. OBJECTIVES

- To identify the key factors influencing customer satisfaction towards Google Pay in Coimbatore city.
- To analyze the relationship between selected determinants (such as ease of use, security, trust, service reliability, and promotional offers) and the overall satisfaction of Google Pay users.

VII. METHODOLOGY

From Coimbatore city came insights into what shapes user satisfaction with Google Pay. Two hundred people who use the app answered a fixed set of questions, chosen carefully so different ages, incomes, jobs, schooling, and genders showed up evenly. Responses revealed how often they pay online, whether it feels smooth, if safety matters, how much faith they place in the system, whether things work without fail, perks they notice, and general contentment. Instead of just relying on surveys, earlier studies, official stats, and sector summaries helped back up what users said. Data gathered this way painted a fuller picture than numbers alone could. Using SPSS, the data got examined through averages, relationships between variables, then layered predictions to spot what truly affects how happy customers feel. Demographic details mixed with real-world patterns helped uncover what drives people's experience with Google Pay in Coimbatore.

VIII. LIMITATIONS OF THE STUDY

People using Google Pay in Coimbatore might feel differently than those living elsewhere, especially where money situations or tech access shift. Twelve dozen answers give some insight, yet leave gaps when trying to reflect how everyone across age, income, or background truly sees the app. What people said came straight from forms they filled out themselves, meaning memories could blur, honesty tilt toward approval, or pride color replies. Snapshots freeze one moment only - the survey caught feelings on just one stretch of time, missing how opinions might move when apps update or rules transform. One thing at a time, the study looks closely at certain aspects - how simple something is to use, how safe it feels, whether people believe in it, if services work when needed, and deals that attract users. Other pieces, though, sit outside this view: what rival apps do, pressure from friends, or how well someone understands tech tools. Things shift fast around here. Payment methods change shape often, bonus plans get updated without warning, new players jump into the field - all of which might affect how happy customers feel, even if the report does not cover them directly.

IX. SCOPE OF THE STUDY

Looking at how people feel about using Google Pay in Coimbatore is what this work centers on. Ease of use, sense of safety, trust, consistent performance, quick transactions, along with rewards shape user views. Instead of focusing on one group, it includes students, employees, shop owners, and home managers. Because experiences differ across these types, spotting trends becomes clearer through contrast. Results might guide those who run payment platforms toward smarter updates over time. People shaping policy, studying habits, or planning outreach could find meaning here too. Insight into real-world choices grows stronger when actual routines are part of the picture. Digital wallets keep evolving - what users say matters shows where adjustments fit best. How smoothly things go often ties back to whether someone keeps using an app daily. Observing reactions helps separate useful features from ones that just take up space. When

feedback shapes design, even small tweaks can shift comfort levels noticeably. Understanding motives behind taps and swipes reveals more than numbers alone show. Even quiet preferences become visible given enough voices in the mix. What works today may need change tomorrow if expectations move faster than upgrades. Keeping pace means listening closely, not assuming familiarity breeds continued use.

X. Analysis and Interpretation

Socio economic Factors	Level of Satisfaction		Total	Chi-square test
	Low	High		
Age				
18-24 yrs	4(3.39%)	42(35.59%)	46(38.98%)	$X2 = 1.158$ DF=2 Sig.=.560
25-40 yrs	10(8.47%)	54(45.76%)	64(54.24%)	
41-50 yrs	1(0.85%)	7(5.93%)	8(6.78%)	
Total	15(12.71%)	10387.29%)	118(100%)	
Gender				
Male	6(5.08%)	56(47.46%)	18(15.25%)	$X^2 = 1.580$ DF=1 Sig.=.209
Female	9(7.63%)	44(37.29%)	53(44.92%)	
Total	15(12.71)	103(87.295)	118(100%)	
Educational				
HSC	2(1.69%)	16(13.56%)	18(15.25)	$X^2 = .601$ DF=3 Sig.=.896
Graduate	10(8.47%)	68(57.25%)	78(66.10%)	
Post graduate	2(1.69%)	18(15.25%)	20(16.95%)	
Diploma	1(0.85%)	1(0.85%)	2(1.69%)	
Total	15(12.71%)	103(87.29%)	118(100%)	
Occupation				
Employee	10(8.47%)	59(50.00%)	69(58.47%)	$X^2 = 5.311$ DF=3 Sig.=.150
Business	3(2.54%)	19(16.10%)	22(18.64%)	
Homemaker	1(0.85%)	2(1.69%)	3(2.54%)	
Others	1(0.85%)	23(19.49%)	24(20.34%)	
Total	15(12.71%)	103(87.29%)	118(100%)	
Annual Income				
₹50,000-₹65,000	4(3.39%)	36(30.51%)	40(33.90%)	$X^2 = 1.649$ DF=3 Sig.=.648
₹65,000-₹80,000	1(0.85%)	15(12.71%)	16(13.56%)	
₹80,000-₹1,00,000	4(3.39%)	18(15.25%)	22(18.64%)	
More than 1,00,000	6(5.08%)	34(28.81%)	40(33.90%)	
Total	15(12.71%)	103(87.29%)	118(100%)	
Area of Residence				
Rural	13(11.02%)	72(61.02%)	85(72.03%)	$X^2 = 4.006$ DF=2 Sig.=.135
Semi-Urban	1(0.85%)	10(8.47%)	11(9.32%)	
Urban	1(0.85%)	21(17.80%)	22(18.64%)	
Total	15(12.71%)	103(87.29%)	118(100%)	

Looking at the numbers, age shows no strong link to how satisfied people feel - test result sits at $\chi^2 = 1.158$, with a p-value of 0.560. When it comes to gender, the pattern stays much the same; here, χ^2 hits 1.580 and p climbs to 0.209. Education level? That gives a χ^2 of 0.601, along with a p of 0.896 - nowhere near what most would call notable. Occupation brings a slightly higher chi value, 5.311, yet still lands far from significance at p = 0.150. Income follows

close behind: χ^2 reaches 1.649 but p remains at 0.648, well above usual thresholds. Even where folks live makes little difference - urban or rural, χ^2 stands at 4.006, while p settles at 0.135. Every single one of those tests clears the 0.05 line by some distance. Because none cross into statistical importance, each assumption of no effect holds up just fine. Sure, you might notice small shifts in who reports feeling more or less happy across groups. Still, once tested, those shifts vanish under scrutiny. Most people - 87.29 percent - said they were highly satisfied, no matter if they were young or old, male or female, well-educated or not, working in offices or elsewhere, earning more or less, living in cities or villages. It turns out happiness here spreads evenly, untouched by background differences covered in this research.

XI. MAJOR FINDINGS

1. Overall Level of Customer Satisfaction towards Google Pay
2. Demographic Influence on Satisfaction Level
3. Usage and Accessibility across Different Income and Occupational Groups
4. Influence of Education and Digital Literacy on Satisfaction
5. Satisfaction Leading to Cashless Confidence

XII. SUGGESTIONS

➢ **Enhance Security Awareness Programs:** Although satisfaction levels are high, Google Pay should continuously educate users about fraud prevention, safe transaction practices, and privacy protection through in-app notifications and awareness campaigns.

➢ **Strengthen Customer Support Services:** Quick and responsive customer support can further improve user confidence. Providing faster grievance redressal mechanisms will help maintain and increase customer satisfaction.

➢ **Improve Network and Transaction Reliability:** Occasional transaction failures or delays may affect user experience. Strengthening backend systems and ensuring smooth transactions can enhance overall satisfaction.

➢ **Promote Digital Literacy in Semi-Urban and Rural Areas:** Even though satisfaction is high across areas, conducting digital literacy programs can encourage more confident usage among first-time or less tech-savvy users.

➢ **Introduce More User-Friendly Features and Rewards:** Attractive cashback offers, reward points, and simplified interface updates can help retain existing customers and attract new users.

➢ **Regular Feedback Collection:** Google Pay should frequently collect customer feedback to identify areas of improvement and adapt services according to user expectations.

XIII. CONCLUSION

Looking at how people feel about using Google Pay in Coimbatore, most say they're quite happy with it. Because responses lean heavily toward approval, trust in digital payments seems solid here. Even so, things like age or job type don't really shape whether someone likes it more - stats show no real link. Despite differences in education, income, or where folks live, their experience stays much the same. P-values above 0.05 mean these social traits hardly matter when judging satisfaction levels. From young students to working adults, reactions stay consistently favourable. It works well enough that background doesn't tilt opinions one way or another. Since ease and reliability come through clearly, many now see cashless ways as normal. That steady performance helps explain why tapping phones beats handling bills. Across neighbourhoods, genders, and pay brackets, comfort with Google Pay runs deep. Its reach isn't limited by status - it fits into varied lives without friction. As habits shift, fewer hesitate before scanning a QR code. This smooth fit into daily routines strengthens broader faith in going cash-free. Digital wallets aren't new anymore; they just work, quietly. For Coimbatore, progress shows not in big leaps but small taps adding up.

XIV. REFERENCES

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