

ADDRESSING CUSTOMER PROBLEMS IN THE GOOGLE PAY APP WITH SPECIAL REFERENCE TO COIMBATORE CITY THROUGH DESIGN THINKING

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ABSTRACT

The widespread use of payment platforms has completely transformed the way we handle transactions and Google Pay has emerged as a significant player, in this field. However users often come across obstacles while using the app. Firstly technical glitches sometimes disrupt transactions, which can be frustrating and even lead to losses. Secondly new users may face difficulties with account verification and authentication processes causing delays in utilizing the platforms features. Moreover the apps interface is not consistent across devices and operating systems which can be

INTRODUCTION

Google Pay, formerly known as Android Pay, was introduced by Google on May 26, 2011. This mobile payment service facilitates in-app, online, and in-person contactless transactions on mobile devices. It empowers users to make payments using Android phones, tablets, or watches, with

confusing for users. In addition to these challenges there are also security concerns such as phishing attempts and unauthorized access that further complicate matters for users. Furthermore customer support may not always meet expectations or resolve issues promptly adding to these difficulties. This summary highlights the challenges faced by customers when using Google Pay. Emphasizes the need, for continuous improvement and user focused solutions to ensure a more user friendly and secure digital payment experience.

KEYWORDS: Payment platforms, Google Pay, Transactions, User-friendly, Digital payment experience

authentication options including PIN, passcode, facial recognition, or fingerprint scanning. As of 2022, it operates in 46 countries. In late 2020, Google re- launched Google Pay, unveiling a range of new features. Beyond just payments, it now serves as a personal banking solution. The app's versatility allows users to tailor its functionalities to their preferences.

Before the re-launch, Google Pay primarily focused on mobile payments, a core aspect it still retains. Users can link their credit, debit, and loyalty cards to the app, enabling them to make payments by simply tapping their phone on contactless readers, eliminating the need to physically retrieve a card. Once payment methods are added, they can be utilized in various other capacities.

The app incorporates features for tasks like gas payments, mobile recharges, and bank-to-bank transactions, including self-

transfer. These functions are accessible from the main "Pay" tab within the app, where transactions and payments are executed. Google Pay serves as a digital wallet platform and online payment system developed by Google, supporting in-app and tap-to-pay purchases on mobile devices. This technology took over the branding of Google Chrome's auto fill feature. Google Pay seamlessly combines the capabilities of Android Pay and Google Wallet, offering services for in-store, peer-to-peer, and online payments.

EMPATHY

| Design Thinking Stage | Potential Questions |
|-----------------------|--|
| Empathy | How does the Google Pay App influence the customer to use online payment method? |
| | What was the level of satisfaction of customer using Google Pay App? |
| | How did the Google Pay App provide service to the customers? |
| | What are the problems faced by customers using Google Pay App? |

STATEMENT OF THE PROBLEM

This research is pertaining to find out the problems faced by the customer who uses the Google Pay app. The study on the problems faced by the customers helps to know who the customers are, what are the

problems faced, and how they react on using Google Pay. The customers were carefully studied by conducting survey on problems faced by customers.

DEFINE PROBLEM STATEMENT:

| Design Thinking Stage | Potential Questions |
|-----------------------|--|
| Define | 1. What are the problems faced by the consumer using Google Pay App? |
| | 2. What are the solutions to be provided for the problem faced by the customer using Google Pay App? |

SCOPE

The aim of the study is to determine the problems faced by customers in using GooglePay. As this area e-payment system is widely used. The study is conducted on sampling method of survey.

OBJECTIVES

- To analyse the problems faced by customers in the usage of Google Pay.
- To determine the various facilities provided

RESEARCH METHODOLOGY

Research methodology is the specific procedures or techniques used to identify, select, process, and analyse information about a topic. In a research paper, the methodology section allows the reader to critically evaluate a study's overall validity and reliability. The

by Google pay.

- To know the difficulties faced by the users by using payment applications.

LIMITATIONS

- The time for the study was limited.
- Could not cover different categories of people like (people with different financial status etc).
- Sample method is being used for data collection and it is restricted for few people.

methodology section answers two main questions, how was the data collected or

TOOLS USED

- Percentage analysis
- Chi-Square

REVIEW OF LITERATURE

Soumya Ranjan, Managing Director (December 7, 2020) The best payment application with minimum requirement of customer service. Everything has its own bots which solve issues with zero time or minimum time consumption. Transaction history, addition of different accounts under a single application feature is useful. Zero pricing for all these features. Google just need to update its UI and need to add some more features. There should be some more features related to flight booking train booking. It should be more interactive, although it's in progress to be interactive but needed some more features to be added. The UI needs to be updated.

Adam K, Business Director (March 11, 2021) Google Pay is not just a form of payment. It is also the trust of millions of customers. The benefits of using are for sellers as well as buyers. It's very easy to set up and connect to banking service. Google offers merchant support but is no easy to contact to them. Payments are always secure with 24/7 fraud detection. It's not easy to contact to customer service in case of technical issues.

generated? How was it analysed?

- ANOVA

Aditya B, Technical Support associate (March 4, 2022) Easy to use, just click and pay and helps out with the transaction history as well where I can see what payments have been made so far and how many or of what amount has been made. The interface is simple and easy to understand. None as of now well polished product from Google.

Brandon w, Owner (March 12, 2023) Overall experience of Google pay is I like to use it because it's easy to access and it's connected to any important emails but authenticating who I am and who the cards that I have on file over and not being able to use it until I can kind of annoying. Well at least about Google pay is there authentication process is a little overboard.

Chandrakeerthan P, Student (February 2, 2020) Google pay is very trustworthy. My overall experience with Google pay is great. The payments can be done in a fast and secure

way and payment processing is smooth. It can be integrated with other software. Google pay is very trustworthy. My overall experience with Google pay is great. The payments can

RESEARCH GAP

Current research on Google Pay mainly looks at how it works and how many people use it. However, not many studies have looked into how it has changed since it

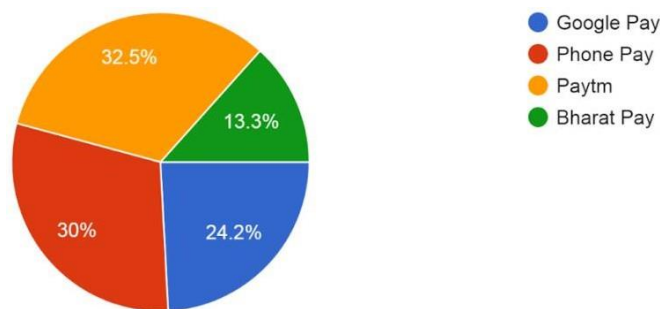
be done in a fast and secure way and payment processing is smooth. It can be integrated with other software.

became more than just a payment app in 2020. Also, not much is known about how it affects people's money habits and how it helps with things like banking.

DATA ANALYSIS AND INTERPRETATION

TABLE 1.1 SHOWING WHICH APP DO YOU PREFER MORE FOR ONLINE PAYMENT?

| APP DO YOU PREFER MORE FOR ONLINE PAYMENT | FREQUENCY | PERCENTAGE% |
|---|------------|-------------|
| GOOGLEPAY | 29 | 24.2% |
| PHONEPE | 36 | 30% |
| PAYTM | 39 | 32.5% |
| BHARAT PAY | 16 | 13.3% |
| TOTAL | 120 | 100% |



INTERPRETATION

The above table indicates that 24.2% of the respondents prefer GOOGLEPAY, 30% of the respondents prefer PHONE PE, 32.5% of the respondents prefer PAYTM and remaining 13.3% of the respondents prefer BHARAT PAY.

TABLE 1.2 SHOWING FOR WHAT PURPOSE DO YOU USE GOOGLEPAY?

| | Observed N | Expected N | Residual |
|------------------------|------------|------------|----------|
| Convenient | 39 | 24.0 | 15.0 |
| User friendly | 42 | 24.0 | 18.0 |
| Speed | 24 | 24.0 | .0 |
| Security | 11 | 24.0 | -13.0 |
| Communication language | 4 | 24.0 | -20.0 |
| Total | 120 | | |

Test Statistics

| | Purpose |
|-------------|---------------------|
| Chi-Square | 46.583 ^a |
| df | 4 |
| Asymp. Sig. | .000 |

a. 0 cells (.0%) have expected frequencies less than 5. The minimum expected cell frequency is 24.0.

INTERPRETATION

The above table indicates that 39% of the respondents uses for CONVENIENT, 42% of the respondents uses for USER FRIENDLY, 24% of the respondents uses for SPEED, 11% of the respondents uses for SECURITY, and remaining 4% of the respondents uses for COMMUNICATION LANGUAGE.

TABLE 1.3 SHOWING IS THERE OCCURS BANK SERVER PROBLEM OFTEN, DO YOU AGREE THAT?

| | Observed N | Expected N | Residual |
|-------------------|------------|------------|----------|
| Strongly agree | 40 | 30.0 | 10.0 |
| Agree | 39 | 30.0 | 9.0 |
| Disagree | 33 | 30.0 | 3.0 |
| Strongly disagree | 8 | 30.0 | -22.0 |
| Total | 120 | | |

Test Statistics

| | Bank Server Problem |
|-------------|---------------------|
| Chi-Square | 22.467 ^a |
| df | 3 |
| Asymp. Sig. | .000 |

a. 0 cells (.0%) have expected frequencies less than 5. The minimum expected cell frequency is 30.0

INTERPRETATION

The above table indicates that 40% of the respondents says STRONGLY AGREE, 39% of the respondents says AGREE,

33% of the respondents says DISAGREE and remaining 8% of the respondents says STRONGLY DISAGREE.

TABLE 1.4 SHOWING HAD DONE THE TRANSACTIONS WRONGLY, AND THE AMOUNT IS RETURNED TO YOUR ACCOUNT?

Descriptives

| | N | Mean | Std. Deviation | Std. Error | 95% Confidence Interval for Mean | | Minimum | Maximum |
|--|-----|--------|----------------|------------|----------------------------------|-------------|---------|---------|
| | | | | | Lower Bound | Upper Bound | | |
| Yes, I did, amount returned to my account | 59 | 1.9661 | .78710 | .10247 | 1.7610 | 2.1712 | 1.00 | 3.00 |
| Yes, I did, amount didn't returned to my account | 45 | 1.7333 | .75076 | .11192 | 1.5078 | 1.9589 | 1.00 | 3.00 |
| No, I didn't do transactions wrongly | 16 | 1.9375 | .85391 | .21348 | 1.4825 | 2.3925 | 1.00 | 3.00 |
| Total | 120 | 1.8750 | .78390 | .07156 | 1.7333 | 2.0167 | 1.00 | 3.00 |

ANOVA

| | Sum of Squares | df | Mean Square | F | Sig. |
|----------------|----------------|-----|-------------|-------|------|
| Between Groups | 1.455 | 2 | .728 | 1.188 | .309 |
| Within Groups | 71.670 | 117 | .613 | | |
| Total | 73.125 | 119 | | | |

INTERPRETATION

The above table indicates that 59% of the respondents says YES, I DID, AMOUNT RETURNED TO MY ACCOUNT, 45% of the respondents says YES, I DID,

AMOUNT DIDN'T RETURN TO MY ACCOUNT, and remaining 16% of the respondents says NO I DIDN'T DO THE TRANSACTIONS WRONGLY.

TABLE 1.5 SHOWING DO YOU MISS THE FEEL OF MONEY IN YOUR HANDS?

Descriptives

| | N | Mean | Std. Deviation | Std. Error | 95% Confidence Interval for Mean | | Minimum | Maximum |
|-----------|-----|--------|----------------|------------|----------------------------------|-------------|---------|---------|
| | | | | | Lower Bound | Upper Bound | | |
| Yes, I do | 45 | 1.7111 | .69486 | .10358 | 1.5024 | 1.9199 | 1.00 | 3.00 |
| No | 45 | 1.6000 | .68755 | .10249 | 1.3934 | 1.8066 | 1.00 | 3.00 |
| Maybe | 30 | 1.6000 | .77013 | .14061 | 1.3124 | 1.8876 | 1.00 | 3.00 |
| Total | 120 | 1.6417 | .70765 | .06460 | 1.5138 | 1.7696 | 1.00 | 3.00 |

ANOVA

| | Sum of Squares | df | Mean Square | F | Sig. |
|----------------|----------------|-----|-------------|------|------|
| Between Groups | .347 | 2 | .174 | .343 | .710 |
| Within Groups | 59.244 | 117 | .506 | | |
| Total | 59.592 | 119 | | | |

INTERPRETATION

The above table indicates that 45% of the respondents says YES, I DO, 45% of the

respondents says NO, and remaining 30% of the respondents says MAYBE.

FINDINGS

- Majority **32.5%** of the respondents prefer PAYTM.
- Majority **42%** of the respondents uses Google Pay for USER FRIENDLY.
- Majority **40%** of the respondents says STRONGLY AGREE.
- Majority **59%** of the respondents says YES, I DID, AMOUNT RETURNED TO MYACCOUNT
- Majority **45%** of the respondents says YES, I DO and says NO for missing the feel of Money in their hands.

SUGGESTIONS

- Can reduce the usage of online payment.
- Use cash instead of Gpay.
- Use NEFT for transactions.
- Use only Bank Online Payment Apps.

CONCLUSION

This study was conducted to understand the problems faced by the Customers on Google Pay app. This study, conclude that there is an urgent need to implement programs that raises awareness of digital payment system among customers. People in general still use credit and debit cards commonly for digital transactions, there is a need to increase the usage of other more convenient methods as well.

It can be said as we are progressing

towards digital India there are various hurdles to be faced. These needs to be overcome by combined efforts of government and citizens of the country. The government can make efforts in expediting the procedure develop a strong security set up which can build trust among the people. Every citizen should make efforts in understanding and learning new developments and try to not misuse the technology. These efforts will help in solving the problems and building trust.

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