

**A STUDY ON COUSTOMER SATIFACTION OF USING UPI APPS & TRANSCATION &
PAYMENTS**

submitted in partial fulfillment of the requirements for the award of

Bachelors Of Business Administration

by

PUTTA SAI KUMAR

(39280023)



SCHOOL OF BUSINESS ADMINISTRATION

SATHYABAMA

INSTITUTE OF SCIENCE AND TECHNOLOGY

(DEEMED TO BE UNIVERSITY)

Accredited with Grade "A" by NAAC | 12B status by UGC | Approved by AICTE

Jeepiaar Nagar , RAJIV GANDHI SALAI, CHENNAI – 600 119

APRIL -2022

SATHYABAMA

INSTITUTE OF SCIENCE AND TECHNOLOGY

(DEEMED TO BE UNIVERSITY)

Accredited with “A” grade by NAAC I 12B Status by UGC I Approved by AICTE

Jeppiaar nagar, Rajiv Gandhi Salai, Chennai-600 119

www.sathyabama.ac.in

SCHOOL OF BUSINESS ADMINISTRATION

BONAFIDE CERTIFICATE

This is to certify that this Project Report is bonafide work of **PUTTA SAI KUMAR (39280023)**

Who have done the project work entitled **“A STUDY ON CUSTOMER SATISFACTION OF USING UPI APPS & TRANSACTIONS, PAYMENTS”** under my supervision from January 2022 to March 2022

Internal Guide

Ms. SHEEBA T, M.Com, M.Phil., NET, MBA, SET

Dr. BHUVANESWARI .G

Dean – School of Business Administration

Submitted for viva voce Examination held on _____

Internal Examiner

External Examiner.

DECLARATION

I am PUTTA SAI KUMAR (39280023) hereby declare that the project Report Entitled “ A STUDY ON CUSTOMER STAISFACTION OF USAGE UPI APPS &TRANSCATIONS, PAYMENTS “ done by me under the guidance of Dr. SHEEBA T, M.com., M.Phil., NET, MBA, SET is submitted in partial fulfillment of the requirements for the award of Bachelors of Business Administration degree.

DATE:

PLACE:
CANDIDATE

PUTTA SAI KUMAR SIGNATURE OF THE

ACKNOWLEDGEMENT

I am pleased to acknowledge my thanks to Board of Management of **SATHYABAMA** for their kind encouragement in doing this Project and for completing it successfully. I am grateful to them.

I Convey my sincere thanks to **DR. G. BHUVANEWARI, MBA., Ph.D., Head School of Management Studies** and **DR. A. PALANI, M.Com., M.Phil ., M.B.A., Ph.D ., Head , School of Management Studies** for providing me necessary support and details at the right time during the progressive reviews.

I would like to express my sincere and deep sense of gratitude to my Professional Training Guide **Dr. T . SHEEBA M.Com., M.Phil., NET, MBA,SET** for her valuable guidance, suggestions and constant encouragement saved way for the successful completion for my project work

I wish to express my thanks to all teaching and Non-teaching staff members of the school of business administration who were helpful in many ways for the completion of the project

ABSTRACT

The Unified Payments Interface (UPI) is a digital payment architecture rolled out by National Payments Corporation of India (NPCI) using advanced digital payments features with mobile phones as the main device. The objectives of this study is to know the customer preference, level of satisfaction towards the UPI scheme and to study the problems faced by customers in using UPI scheme. Customers are distinctly classified into the different clusters based upon their level of satisfaction of the services rendered to them. For all the factors which means that there is significant difference among the UPI Of customer based on their level of satisfaction. The study also reveals that users of UPI have a strong positive Satisfaction towards technology used in banking which is reflected in their adoption and usage of the same whereas non users clearly exhibited their disinterest and ignorance in using various technology.

KEYWORDS: UPI, NPCL Satisfaction, Technology, Customer Preference, Problems.

	TITLE	PAGE NO.
1	INTRODUCTION	
	1.1 introduction	6
	1.2 industry profile	7
	1.3 Need for the Study	7
	1.4 SCOPE OF THE UPI APPS & PAYMENTS	7/ 8
	1.5 OBJECTIVES OF UPI APPS & TRANSCATIONS	8
2	Review of literature	9to 11
3	Research methodology	
	3.1 RESEARCH DESIGN	12
	3.2 SAMPLING TECHNIQUE	12
	3.3 SOURCES OF DATA	12,13
	3.4 STRUCTURE OF QUESTIONNAIRE	13
	3.5 SAMPLING SIZE	13
	3.6 PERIOD OF STUDY	13
	3.7 Percentage method	14
4	PERCENTAGE ANALYSIS	15 to 38
5	FINDINGS,SUGGESTIONS AND CONCLUSION	39
	Findings	39
	Conclusion	39
	APPENDIX (questionnaire)	40 to 44

CHAPTER-1

INTRODUCTION

According to the NPCI , “Unified Payments Interface (UPI) IS A System that powers multiple bank accounts into a single mobile application , merging several banking features, seamless fund routing & merchant payments into one hood. UPI,s overall importance came from the intense desire and effort made by the RBI and the government to create a cost effective, simple and safe digital payments system that will be used for the large population of the country. The RBI along with the NPCI has made commendable efforts to spread digital payments culture. According to the RBI, a digital payments platform should be simple , safe and efficient while carrying out payments. Various criteria about an ideal payments system was bought out by the RBI in its vision for a future payment system dreaming a digital transaction economy. From this angle, a remarkable future of the UPI is that it satisfies several criteria put forwarded by RBI payment system vision of safe, efficient, interoperable, authorized ,accessible ,inclusive and compliant with international standards.

1.1 Advantages of UPI& Transactions& payments

- 1) It is a fast, hassles-free and the cheapest way to money transfer which we can do from anywhere and at any -time.
- 2) UPI means simplified e-banking and online payment system.
- 3) It allows you to transfer funds instantly via your mobile phone.
- 4) You can use it for multiple purposes, including paying your utility bills or paying at the local grocery shop.
- 5) You do not need to carry cash as the UPI system doubles like your digital wallet.
- 6) You do not need to enter the bank details for the recipient while sending money.
- 7) You can also receive money by sharing your UPI ID , which is usually your mobile phone number registered with your bank A/C.

1.1.2 Disadvantages of UPI& Transactions & payments

Sometimes, there can be delays in payments, it can take up to 48 or more then that for the money to get back to your bank A/C.

The UPI money transfer limit is currently, the UPI transaction limit is INR 1 LAKH . That means the maximum amount you well be able to transfer in a single UPI transaction is INR 1 LAKH.

- 1) UPI is a deal for smaller fund transfer, when an amount is high then other modes of online transfer are preferable.
- 2) Another issue with UPI is that it is difficult to persuade customer to download the bank application to their smartphone for a single payment interface because they are concerned about online fraud.
- 3) Do not tell your personal information such as the data of birth, Thew UPI pin, and other information to any other personal, so that your account will be safe.
- 4) If you want to transfer payment in the UPI then you can transfer up to Rs 10000 as much as possible. You should send it one at a time if you need to send it more than once.
- 5) You must know that you have to transfer money from the Unified Payment Interface PIN is also know as the UPI PIN , and it is a very small digit, like 4 to 6 digit while having a small digit it is not safe, so make your payment carefully and its information does not let anyone else know.
- 6) It does not work on the slow of the interneSimple, secure way to send money ,recharge mobile, pay bills, buy play store recharge code. Pay directly from your bank account with security of google PIN and UPI PIN.Money made simple, free money transfers.

1.2 INDUSTRY PROFILE

In the year of the UPI started in year of 11th April 2016

Unified Payments Interfaced (UPI)

The pilot launch was on 11th April 2016 by Dr. Raghuram G. Rajana, Govenor, RBI at Mumbai.

Bank have staeted to upload their UPI enable apps on googlr play store from 25th AUGUST 2016 onwards.

As per of July 2021, UPI registered 43.25 crore (432.5 million) transactions that accounted for rs 56,734.5 core with highest average daily transaction of approximately 10 core (100 million) that is double the amount from July 2020 . till august 2021, UPI FORMS 10% OF ALL retail payments in india.

MARKETS : India, Bhutan, Nepal, Malaysia, Singapore, UAE

PRODUCED BY : National Payments Corporation Of India

COUNTRY : Indian

1.3 NEED FOR THE STUDY

This report studies Unified Payment Interface (UPI) ,A new age Payment System Introduced **in india by National Payment Corporation of india by National Payment Corporation of India.** UPI IS A MOBILE BASED, real time inter bank payment system which has the potential to universalize digital payments in india.

(UPI) means simplified e-banking and online payments system. It allows you to transfer fund instantly via your mobile phone. You can use it for multiple purposes, including paying your utility bills or paying at local grocery shop. You do not need to carry cash as the UPI system doubles like your digital wallet.

1.4 SCOPE OF THE UPI APPS & PAYMENTS

The services allows users of request to fund transfers or funds collection or respond to funds collection for any of their linked bank accounts through mobile banking channels in secure manner using BHIM APPS.

1.5 OBJECTIVES OF UPI APPS & TRANSCATIONS

(UPI) has made digital transaction for individuals as easy as sending money. Service is available 24*7 not like RTGS or NEFT which don't' work on holidays or during non-banking hours. This will bring enormous efficiency in the system and help india become a truly cashless economy.

CHAPATER - 2

REVIEW OF LITERATURE

1-) DR, STITCH SHEWTA RATHORE (2016)

Appropriation of cashless transaction by consumer her investigations disclose to us computerized wallets are rapidly getting to be standard method of online instal-ment. Customer are embracing advanced wallets at end unfathomablyquick pace, to a great extent because of comfort and convenience.

2) Salil panchal and manu balachandran (2018)

UPI success is a proff that india is moving mountains to user in a less-cash economy. But the scope of BHIM must be widened. BHIM should add more categories to the payment application for user engagement. UPI is the Refined and finished product of IMPS and it is fore casted that at same international journal for research in Engineering Application& management.

3) ROSHNA THOMASAND & ABIJEETH CHATTERJEE (2017)

UPI is indeed a revolution in the indian economy. Hoe-ever its success depends on various factors. Financial inclusion or access to banking services is a prerequisite for growth of UPI which is being facilitated by (PMJDY) AND the increasing smart phone penetration.

4) Bijin Philip (2019)

Made a study on impact of UPI on Customer Satisfaction.

The study focused on to identify the customer preference towards Unified Payment interface and analyse the impact of UPI services on satisfaction of the customers.

5) Ravish Rana (2017)

Studied adoption of digital payment and influence on the education level of the customer. If a person has studied beyond matriculation and internet survey , he or she will be inclined to use the digital payment mode and digital operations.

6) Khuram shafiq and Khalil Ahmad (2015)

Is money matter for consumer buying behavior this examination gives the affirming data since buyers feel good in spending through cash as easy access of money , no cash carrying risk and reward shopping are the major factors that plays important role behind it.

7) Rouibah (2015)

Showed that poor security, lack of trust ,fear of failure, high charges and poor familiarity were the major constraint that affected payments. Besides, security features of internet, banking facilities,privacy and quality of services where also affecting adoption of e-banking/payments.

8) Rathore (2016)

Stated that digital payment using wallet was highly convenient for consumers in purchasing products through online without physical movements across places.

9) Dr. Stitch Shewtarathore (2016)

Appropriation of cashless transaction by consumers her investigations disclose to us computerized wallets are rapidly getting to be standard method of online installment. Customers are embracing advanced wallets at end unfathomably quick pace to a great extent because of comfort and convenience.

10) Roopalibatra, nehakalra (2016)

Are Digital wallets the new currency her investigations let us know in a period of digitalization, the examination intends to contemplate the client recognition, utilization design inclinations and fulfillment levels with respect to advanced wallets in view of an investigation of 52 respondents. It additionally recognizes the hindrancesand difficulties to the selection of the same . The outcomes demonstrate that there exists a tremendous undiscovered market for computerized wallets both regarding expanding mindfulness and also its use

11) K.C. balaji (2016)

A study on demonetization and its impact on cashless transactions considered that development of the cashless exchange framework is achieving new statures. Individuals tend to move to cashless exchange. It is on the right track to state that the cashless framework is a prerequisite as well as requirement for the general public.

12) Kunal TAHEAM , Rahul Sharma and saurabh GOSWAMI (2016)

Drivers of digital wallets usage implications for leveraging digital marketing the out comes from this investigation highlighted on various elements that for inspired individuals to utilize computerized wallets for making installments. Individuals in punjab have been found have been discovered utilizing advanced wallets because of the intentions of controllablity and security, societal impact and helpfulness and requirement for execution improvement.

13) SINGH IN THE YEAR OF 2017

Concluded that there was significant difference between education of consumers and adoption of digital payments had positive and significant effect on adoption of digital payment among consumers.

CHAPTER-3

RESEARCH METHODOLOGY

3.1 RESEARCH DESIGN

A Research design is the arrangement of conditions for collections and analysis of data in a manner that aims to combine relevance to the research uses with economy in procedure. The study adopts the descriptive research design.

Data is collected from the users and customers of UPI apps and transactions and payments

3.1.1 Research model

in research , the model is a pictorial or graphical representation of a crucial concept. It explains the relationship between several variables.

3.2 SAMPLING TECHNIQUE

Sampling is the part of statistical practice occupied with the selection of some people for the observation proposed to knowledge about a population of concern mainly for the purpose of statistical inference. Each and every observation quantifies one or more properties of an observable entity set out to distinguish objects or individuals

Sampling design : In this study sampling is done in simple random sampling and snowball random sampling.

Sampling Area: The study was conducted among the users and Customers of using UPI apps and transactions and payments and its services in Hyderabad city.

3.3 SOURCES OF DATA

3.3.1 Primary Data

The primary data is defined as the data, which is collected for the first time and fresh in nature, and happens to be original in character through field survey. The data collection method which is used in this research is questionnaire. Here the data are systematically recorded from the respondents.

3.3.2 Secondary Data

The Secondary data are those which have already existed and are already collected by someone else and have been passed through statistical process. The main sources of Secondary data are websites, articles, journals.

3.4 STRUCTURE OF QUESTIONNAIRE

In this study a questionnaire is used to collect the primary data from the sample. A questionnaire is sent to the persons concerned with the request to answers the question and return the questionnaire consists of many questions set in a definite order or set of forms. In this study , like it scale is used in most of the questions. Firstly, the demographic factors occupy the questionnaire , followed by the questions related to the variables used for the study. The questionnaire is mailed to respondents who are expected to read and understand the questions and write down the reply in the space left for the purpose in the questionnaire itself. The respondents have to answers the questions on their own.

3.5 SAMPLING SIZE

The sample size of the study includes about 140 respondents

3.6 PERIOD OF STUDY

The study is carried out the period of the three months from january 2022- March 2022

3.7 ANALYTICAL TOOLS AND HYPOTHESIS USED FOR DATA INTERPRETATION

3.7.1 Percentage method

Percentage is explained in information as a proportion of the whole. Percentage is calculated by taking the numbers of sub categories and dividing by the total

$$\text{Percentage} = \text{numbers of category} / \text{total number of respondents} * 100$$

3.7.2 Chi- square test

X² Is the statistical measures how a model collates to actual observed data. The data which is used in this statistic should be random, raw, drawn, from independent variables and also from large enough samples. The research used in this test for his study to test the significance of association between two attributes.

$$X^2 = \sum (O_{ij} - E_{ij})^2 / e$$

Full Hypothesis There is no Significant association between the complaints and issued solvency by the UPI APPS AND TRANSACTIONS AND PAYMENTS and the overall Customer Satisfaction of Using UPI apps and transactions Services Provided by the Banks.

3.7.3 Correlation Coefficient

The Correlation coefficient is a statistic which is used to measure the strength of the relationship between the relative movement of two variables or attributes. The value ranges between -1.0 to 1.0 A correlation which shows 0.0 that states aliner relationship between the movement of the two attributes.

3.7.5 REGRESSION ANALYSIS

In Statistical modeling , Regression is a set of statistical processes for calculating the correlation between a dependent variable and one or more independent variables.

Null Hypothesis (Ho) There is no significant influence between the Factors Affecting on CUSTOMER SATIFICATION OF USING UPI APPS& TRANSACTIONS & PAYMENTS.

CHAPTER - 4.4.1 PERCENTAGE ANALYSIS

TABLE 4.1 Showing the gender of the Respondents

Gender	NO.RESPONDENTS	PERCENTAGE RESPONDENTS (%)
MALE	75	58.8%
FEMALE	61	37.5
TOTAL	136	100

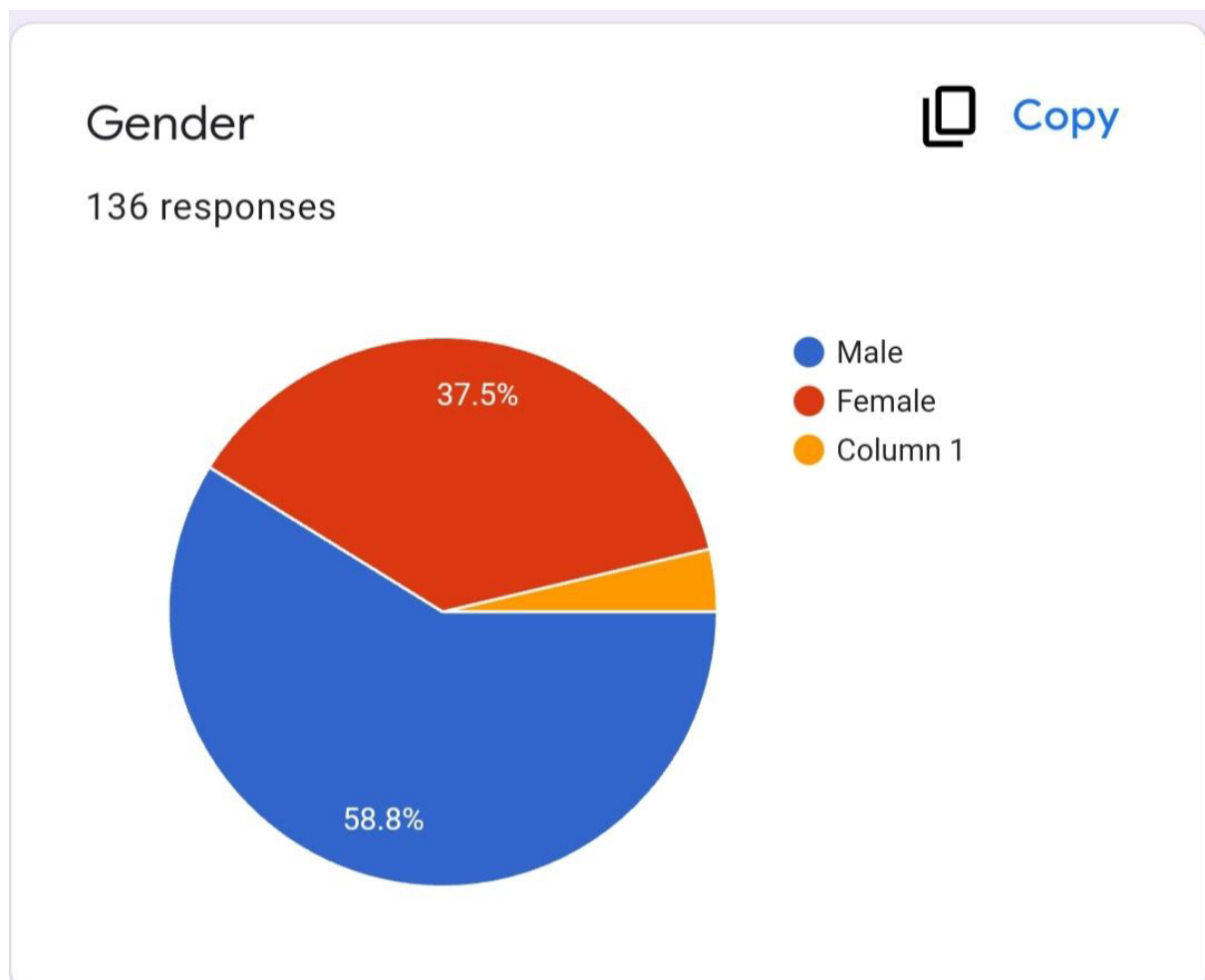


Chart 4.1 Showing the gender of the respondents

Form the table it is clearly defined that 58.8%of the respondents are male and 37.5% of the respondents are females

Table 4.2 Showing of Age of the respondents

Age group	No of Respondents	Per of Respondents %
Below 18	18	2.09 %
19-25	54	67.1%
26 - 35	30	28.6%
36 - 45	15	2.05%
46 - 55	23	3.0%
More then 55 years	0	0.0%
TOTAL	140	100

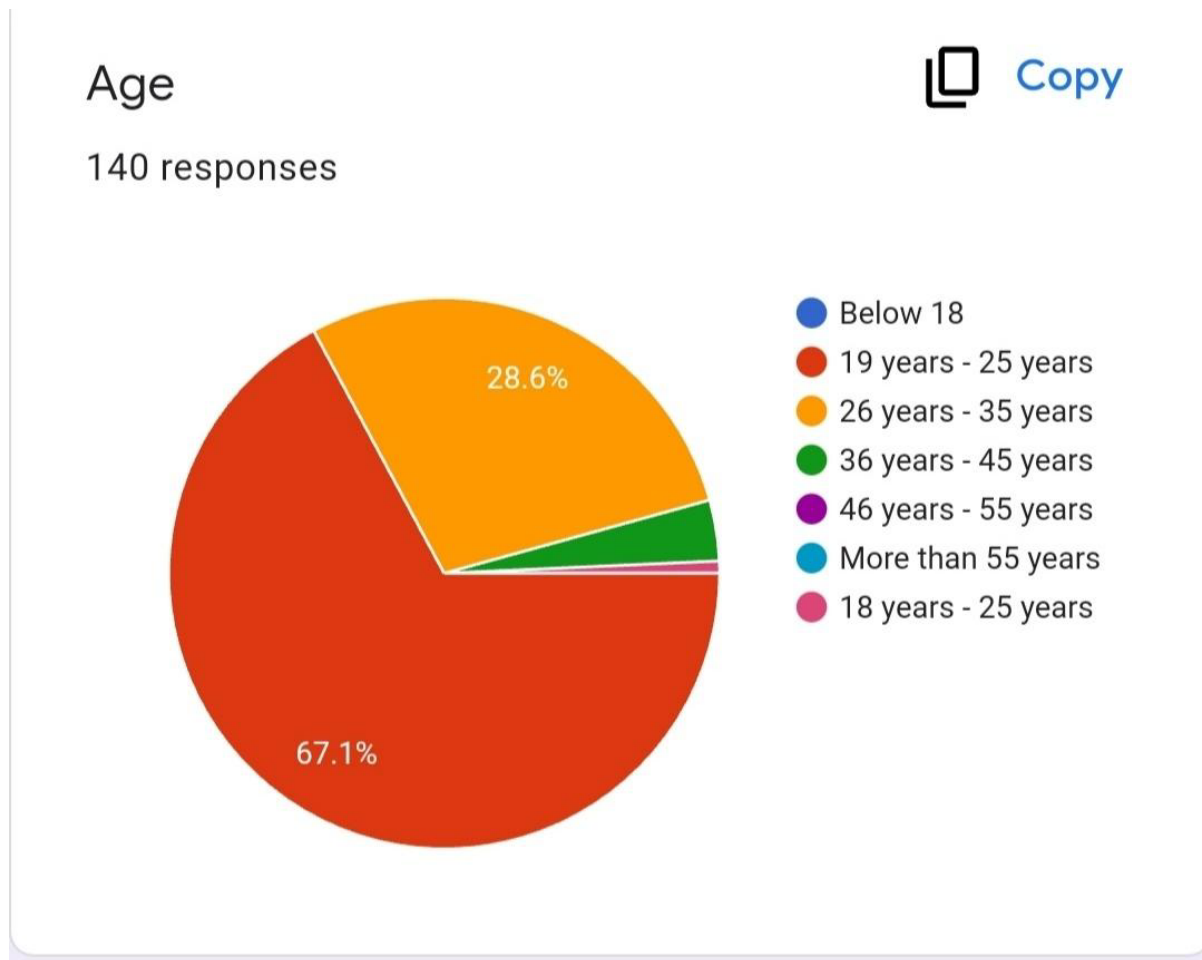


Chart 4.2 showing the age of the Respondents

From the above table . it is inferred that 2.09% of the respondents belong to the agegroup of below of 18 years, 67.1% of the belong to the age group of 19 -25 years, 28.6% of the belong to the age group of 26 -35 years, 2.05 of the belong to the age group of 36 - 45 years, 3.0% of the belong to age group of 46 - 55 years, 0.0 of the belong to the age group of more the 55 years.

Table 4.3 Showing the Education of the respondents

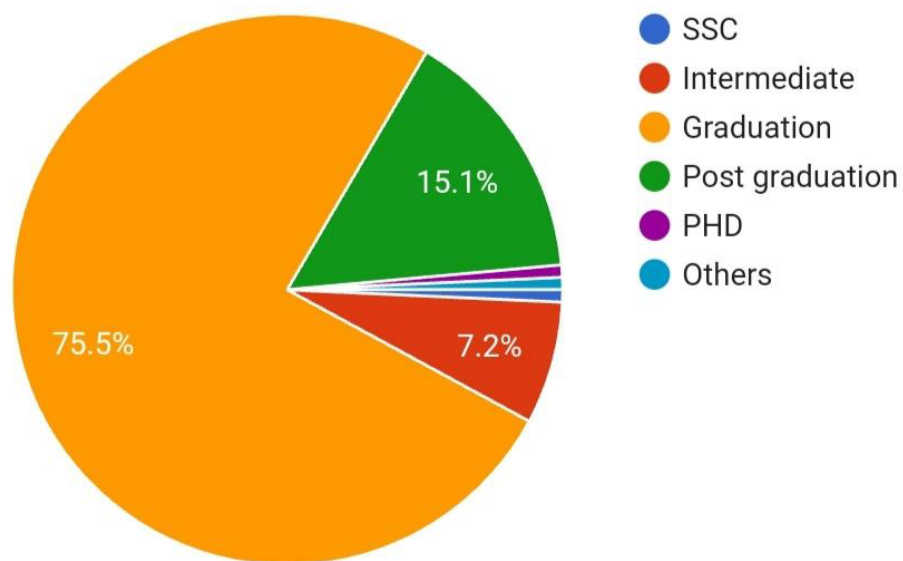
EDUCATION	No of respondents	Per of Respondents
SSC	0	0,0%

INTER	29	7.2%
GRADUTATION	72	75.5%
POST GRADUTION	38	15.1%
PHD	0	0.0%

Education



139 responses



Form the above table is. SSC 0.0% Of the per,inter 7.2%, graduation 75.5%, post graduation 15.1%, PHD 0.0%

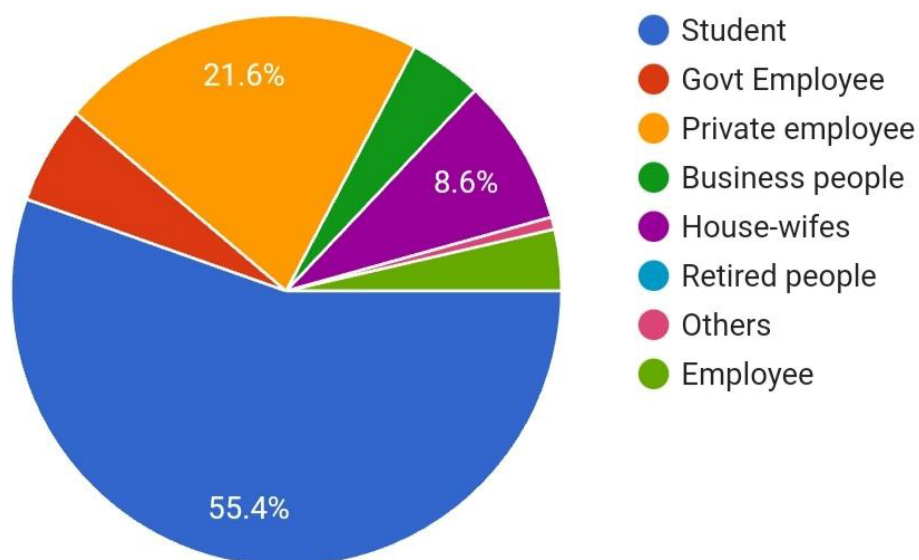
4.4 TABLE Showing the OCCUPATION Of the respondents

OCCUPATION	No of respondents	Per of respondents
Student	70	55.4 %
Govt employee	0	0.0%
Private employee	33	21.6%
Business people	16	1.5%

House - wife	20	8.6%
Retired people	0	0.0%

Occupation

139 responses



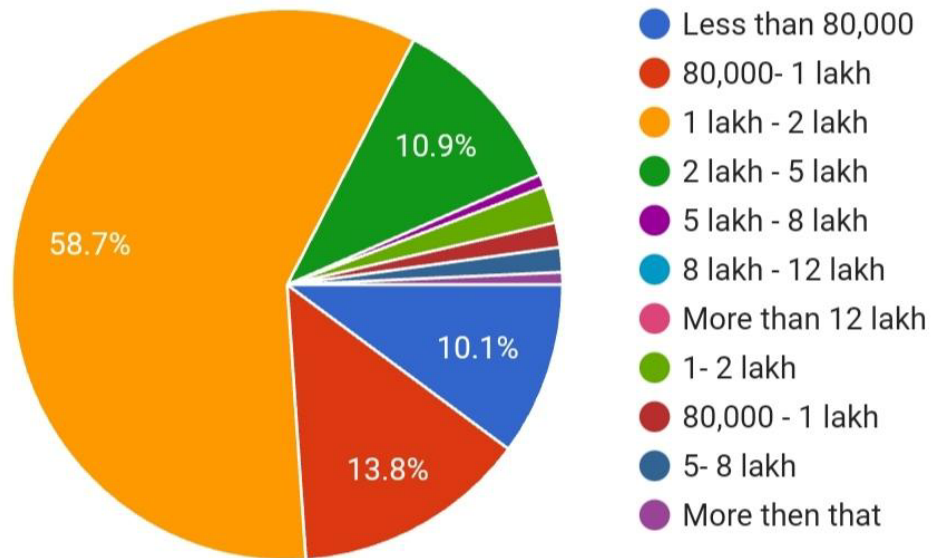
4.5 Table showing the Annual income of the Respondents

Annual income	No of respondents	Per of respondents
Less then 80,000	15	10.1%
80,000 - 1 lakh	35	13.8%
1 lakh - 2 lakh	66	58.7%
2 lakh - 5 lakh	22	10.9%
5 lakh - 8 lakh	0	0.0%
8lakh - 12 lakh	0	0.0%
More then 12 lakh	0	0.0%

Annual income



138 responses



4.5 showing the annual income of the respondents

From the above table it is inferred that less than 80,000 10.1%, 80,000 to 1 lakh 13.8%, 1 lakh to 2 lakh 58.7%, 2 lakh to 5 lakh 10.9%, 5 to 8 lakh 0.0 %, 8-12 lakh 0.0% more than 12 lakh 0.0%.,

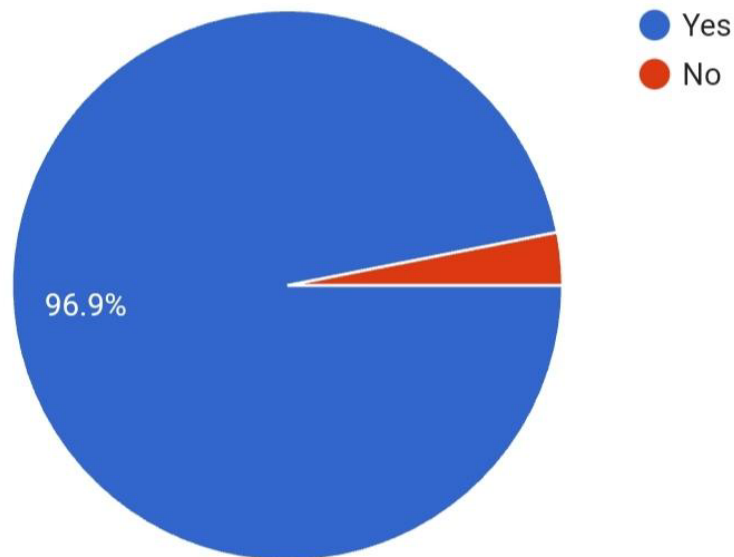
4.6 table Are you using UPI Apps and transaction

Using UPI	NO OF RESPONDENTS	NO OF PER OF RESPONDENTS
YES	96	96.9%
NO	33	4.1%

Are you using UPI transactions



129 responses

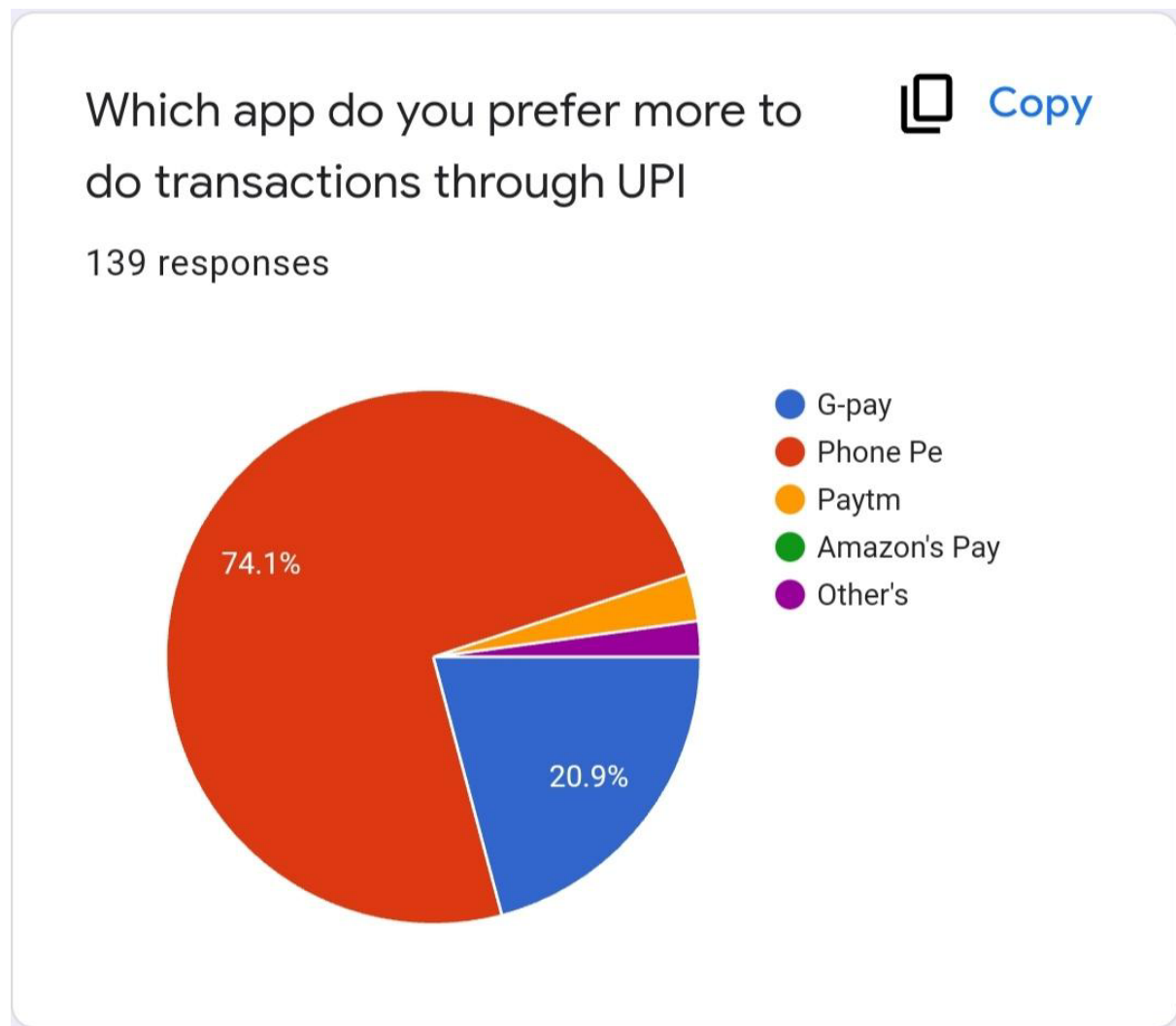


This table showing of 96.9% of people using UPI apps and another 4.1 %of people are not using UPI apps

4.7 TABLE , Which app do you prefer more to do transactions through UPI

Transaction through UPI	NO of responses	No of per of resposes
G-pay	53	20.9%
Phone pe	86	74,1%
Pay tm	0	0%
Amazon pay	0	0%

TOTAL	139	100
-------	-----	-----



This table showing the prefer more to do transactions through UPI appa is

G- pay 20.9% of people prefer to use this UPI, phone pe 74.1% of people are prefer to use this UPI ,5.2% OF PEOPLE prefer to use this UPI AND 2.0% OF People are prefer to use this app.,

4.8 table showing average numbers of times you well prefer to send money through UPI PER week .

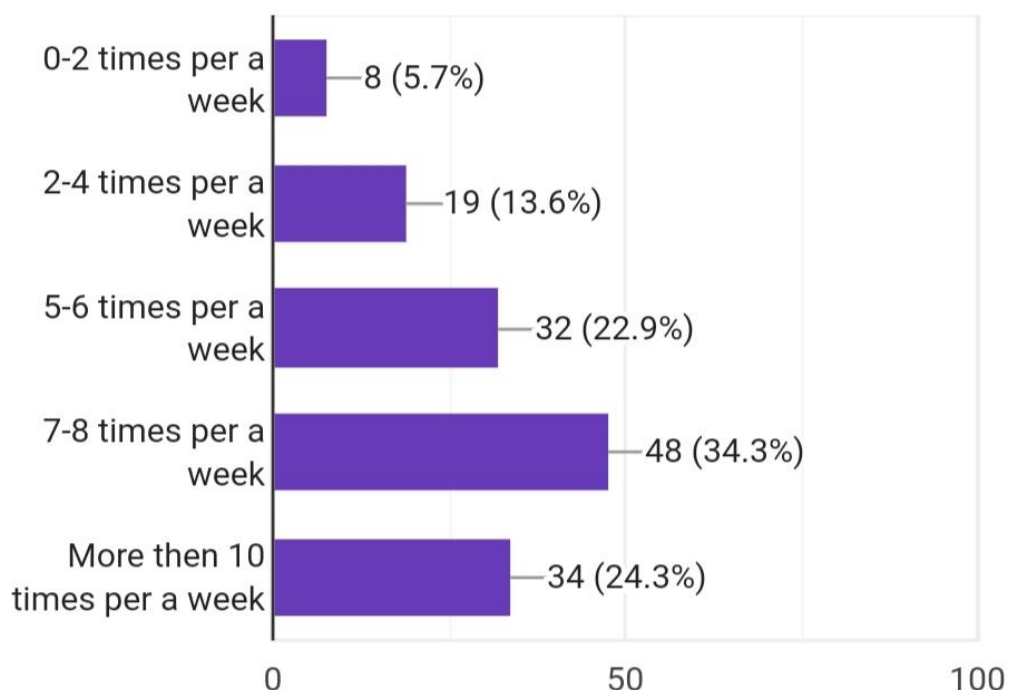
No of times prefer to send money through UPI	NO Of responses	No of per responses
0-2 times per a week	8	5.7%
2-4 times per a week	19	13.6%
5-6 times per a week	32	22.9%

7-8 times per a week	48	34.3%
More then 10 times per a week	34	24.3%

Average numbers of time's you
we'll prefer to send money
through UPI per week *



140 responses



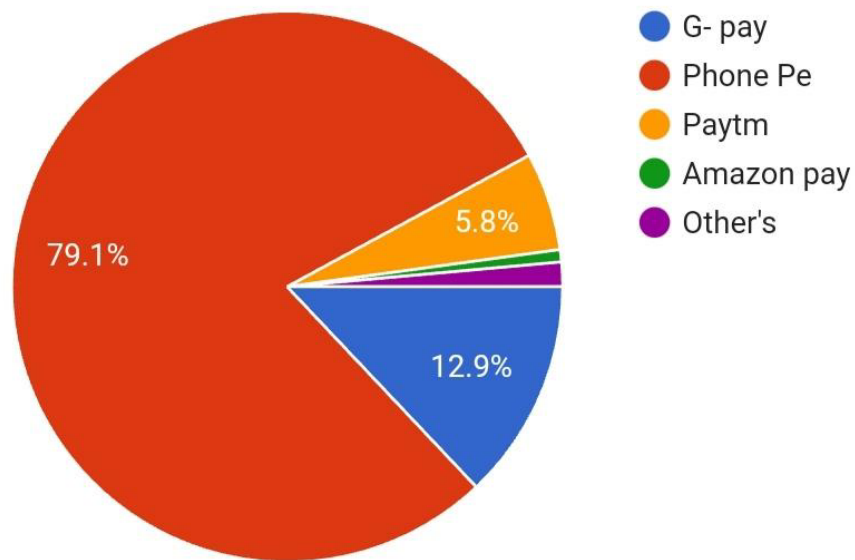
4.9 , Table which is best & fastest app in UPI

BEST & FASTEST APP IN UPI	No of responses	No of oer of responses
G-pay	79	79.1%
Phone pe	25	12.9
paytm	20	5.8%
Amazon pay	15	2.2%
others	0	0.0%
total	139	100

Which is best & fastest App in UPI



139 responses



IN this table show ,which ia best&fastest App in UPI,

MOST of people are telling phone pe is the best & fastest app in UPI Out of 139 responses 79.1% of people are telling phone pe is the best and fastest app in UPI

4.10 Table show a graph of , for what purpose would you like to use UPI apps

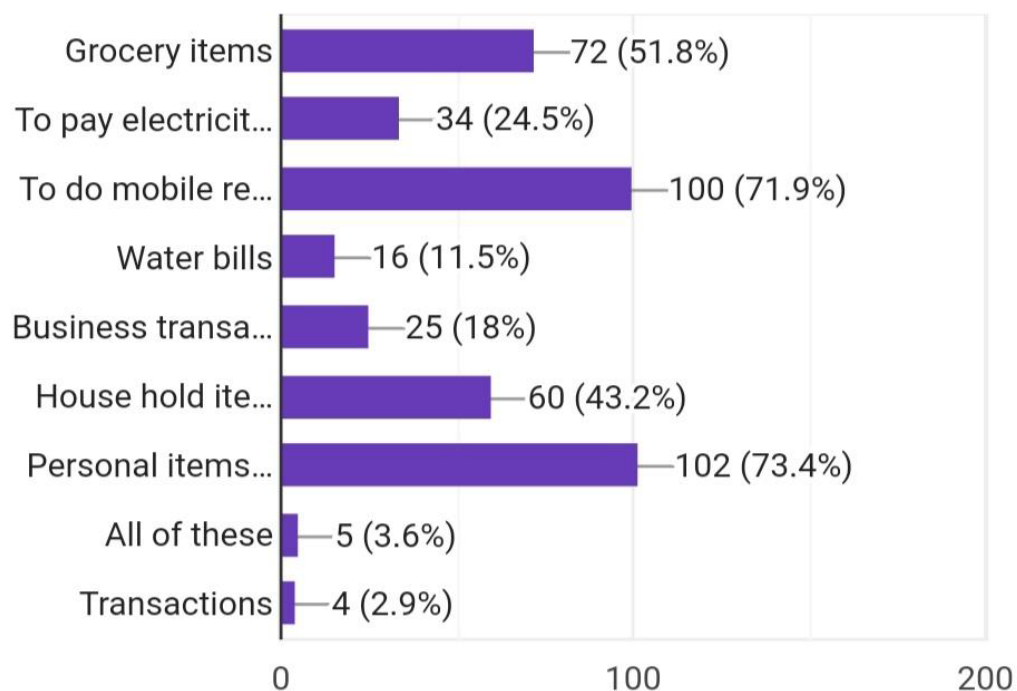
Purpose of using UPI APPS	No of responses	No of per responses
Grocery items	72	51.8%
To pay electricity bill	34	24.5%
To do mobile recharge	100	71.9%
To pay water bill	16	11.5%
For business transactions	25	18%

House hold items	60	43.2%
Personal items (foot wear,dress etc)	102	73.4%

For what purpose would you like to use UPI apps

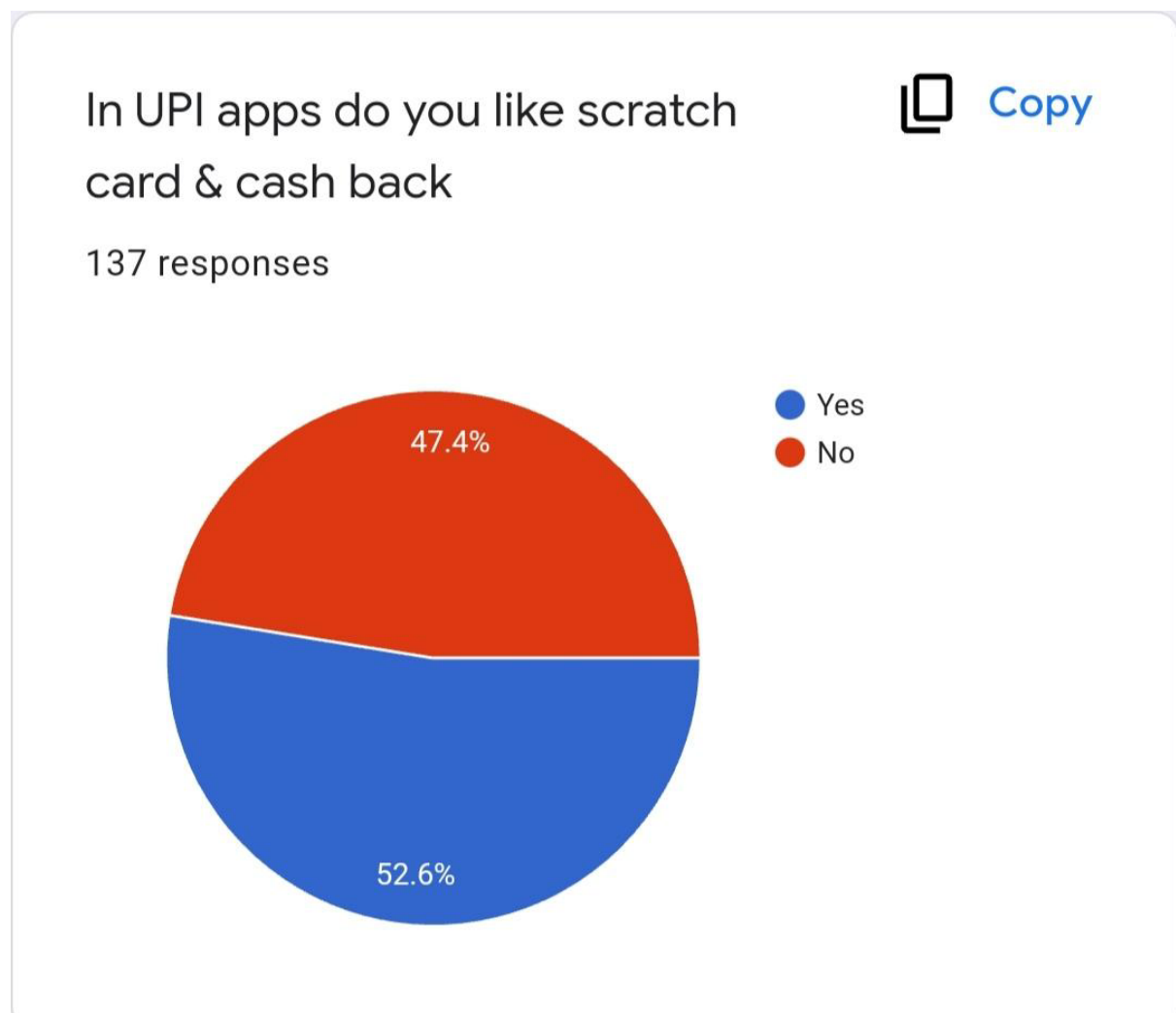


139 responses



4.11 table , In UPI apps do you like scratch cards & casnback

Scratch card&cash bock	No of responses	No if per responses
yes	75	52.6%
no	62	47.4%
TOTAL	137	100



In this table about cash back and scratch card , in 137 responses out of 52.6% are like scratch card, & cash back

In 137 responces out of 47.4% of people are not like scratch card and cash back

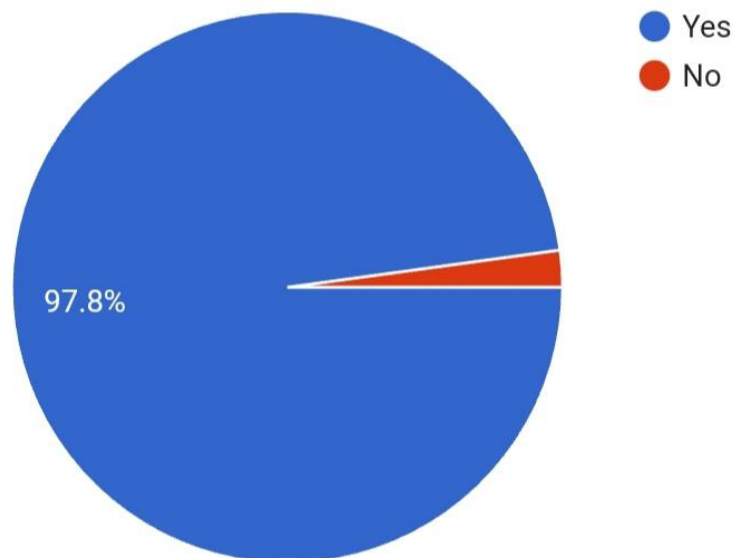
4.12 table, Do you like UPI apps

<u>People like UPI apps</u>	<u>No of responses</u>	<u>No 123of per responses</u>
<u>yes</u>	<u>115</u>	<u>97.8%</u>
<u>no</u>	<u>22</u>	<u>2.2%</u>
<u>TOTAL</u>	<u>139</u>	<u>100</u>

Do you like UPI apps



139 responses



In this table people are like UPI apps are not

In 139 responses , 97.8% of people are like to use UPI Apps

In 139 responses, 0.02 people are not like to use UPI apps

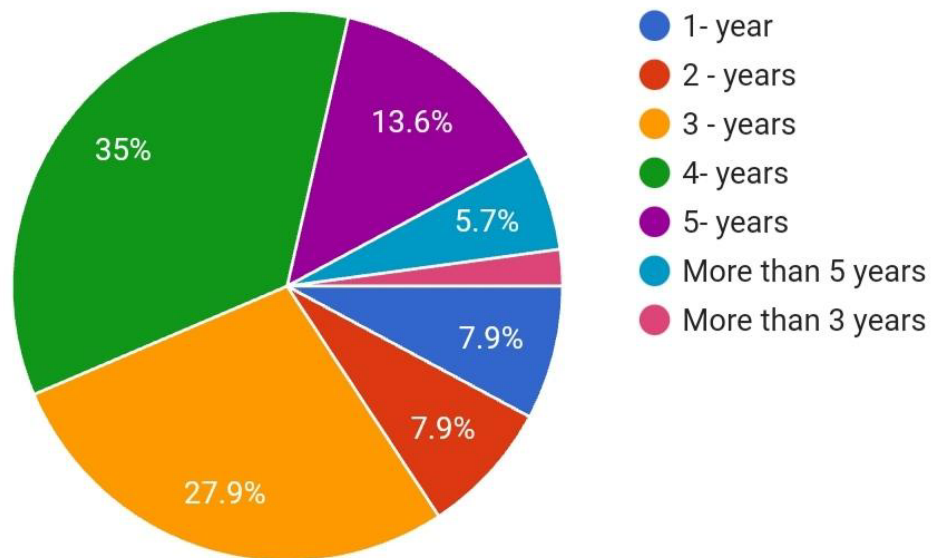
4.13 how long are you using the UPI APPS

How long are you using UPI	No of responses	No of per responses
1 year	12	7.9%
2 years	12	7.9%
3 years	35	27.9%
4 years	42	35.0%
5 years	22	13.6%
More then 5 years	17	5.7%
TOTAL	140	100

How long are you using the UPI Apps



140 responses



In this table total 140 responses are their and 5 years are their in the 1 year 7.9% of people are using from last 1 year

In 2nd year 7.9% of people are using from last 2 years

In 3 year 27.9% of people are using from last 3 years

In 4 year 35% of people are using from past 4 years

In 5 year 13.6% of people are using past5 years

In more then 5 years 5.7 of people are using in the past more then 5 years

Totally responses of this is 140 .

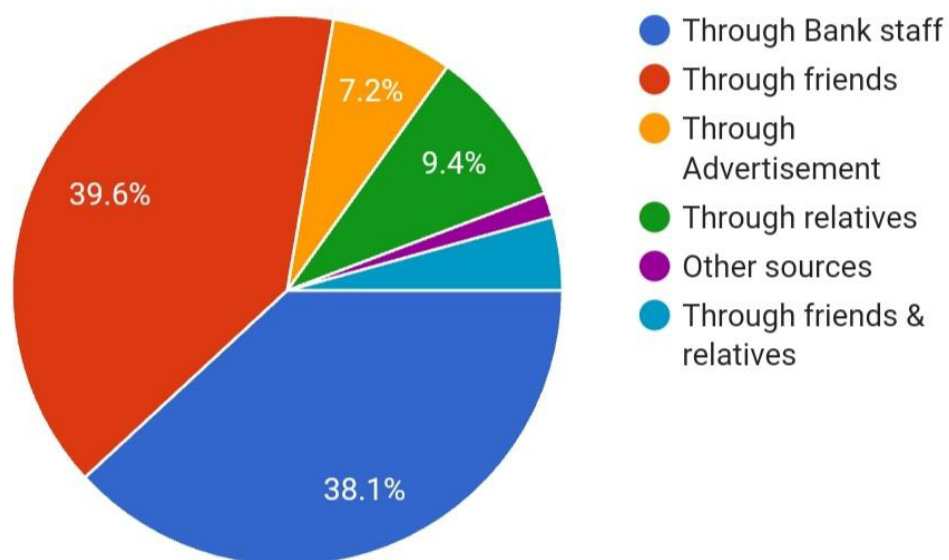
4.14 how did you get to know about UPI apps

How did you know UPI	NO OF responses	No of per responses
Through bank staff	45	38.1%
Through friends	48	39.6%
Through advertisements	28	7.2%
Through relatives	18	9.4%
Other sources	0	0.0
TOTAL	139	100

How did you get to know about UPI Apps



139 responses



Total 139 responses in the 38.1% of people know from bank staff

39.6% of people know from friends

7.2% of people know from advertisement

9.4% of people know from relatives

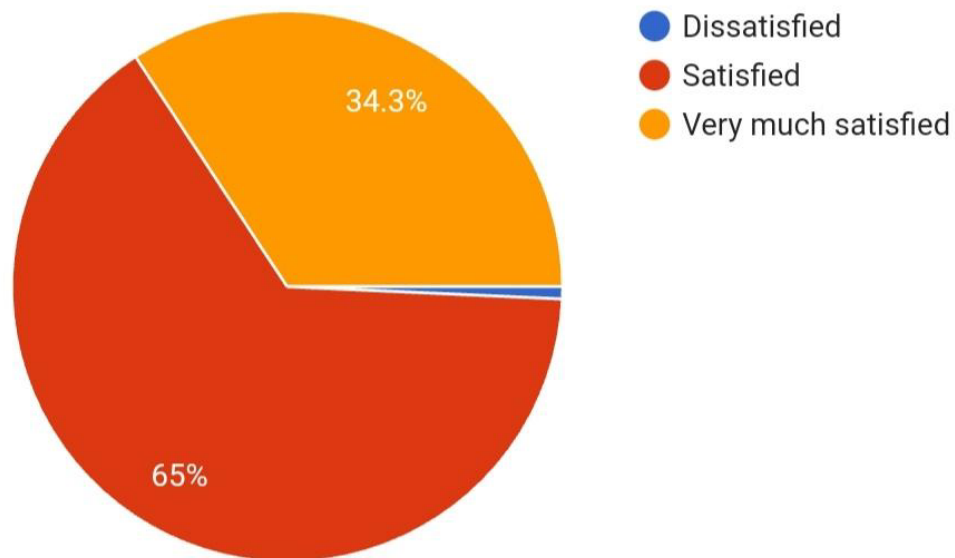
4.15 level of satisfaction towards using UPI apps

Satisfaction level	No of responses	No of per responses
Dissatisfied	0	0.0%
satisfied	82	65%
Very much satisfied	58	34.3%

Level of satisfaction towards using UPI Apps



140 responses



In this table total no of responds are 140

Customer satisfaction level of UPI In per 65%

Customer Very much satisfied level in per 34.3%

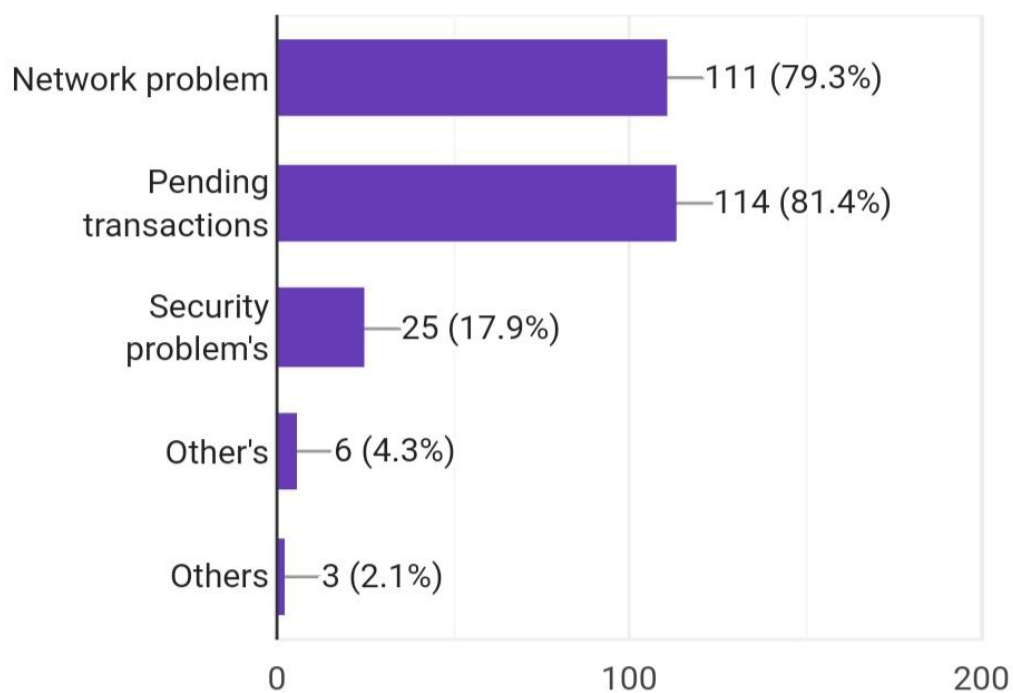
4.16 what are the problems do you faced while using UPI Transactions

Problems in UPI	Np of responses	No of per responses
Network problem	111	79.3%
Pending transaction	114	81.4%
Security problems	25	17.9%
others	9	6.4%

What are the problems do you faced while using UPI transactions



140 responses



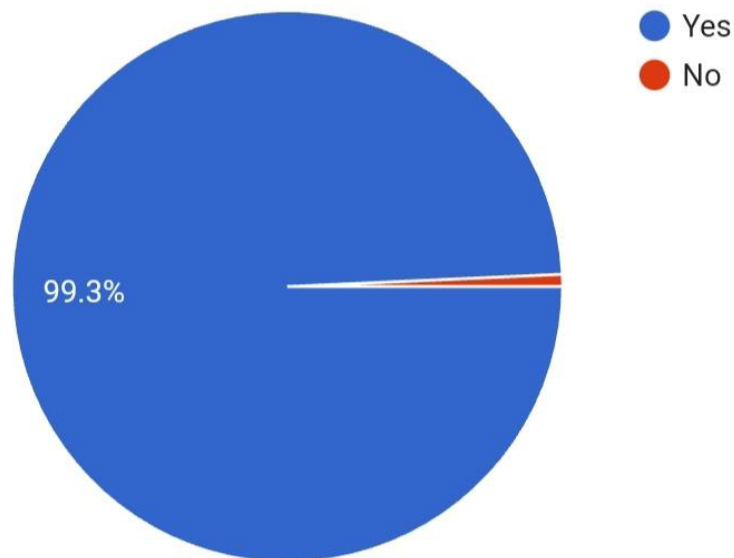
4.17 would you recommend UPI apps to your friends and relatives

Like to recommend UPI Apps friends and relatives	No of responses	No of per responses
yes	129	99.3%
No	11	0.7%
TOTAL	140	100

Would you recommend UPI apps
to your friends and relative's



140 responses



In this table total numbers of response are 140

99.3% of people are like to recommend the UPI Apps to friends and relatives

Other 0.7% of people are not like to recommend the UPI apps to friends and relatives

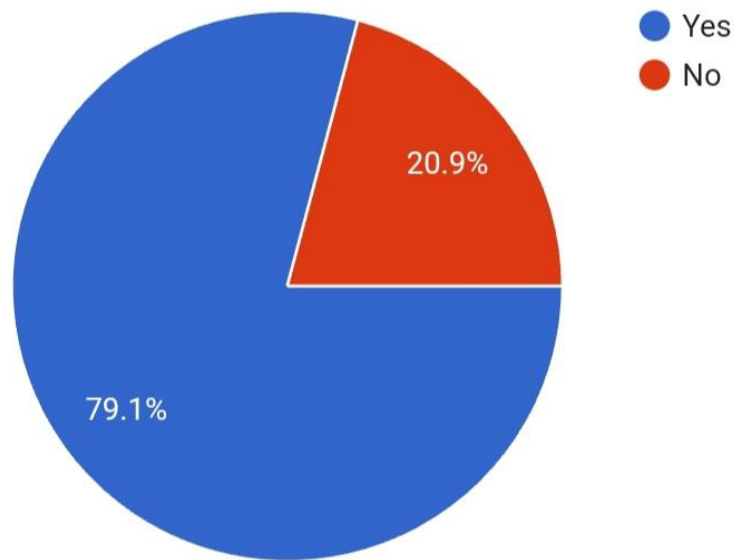
4.18 Do you want any Updates I UPI apps

Any updates need in upi	No of responses	No of per responses
yes	92	79.1%
no	47	20.9%
TOTAL	139	100

Do you want any Updates in UPI apps



139 responses



In this table there are totally 139 responses are their

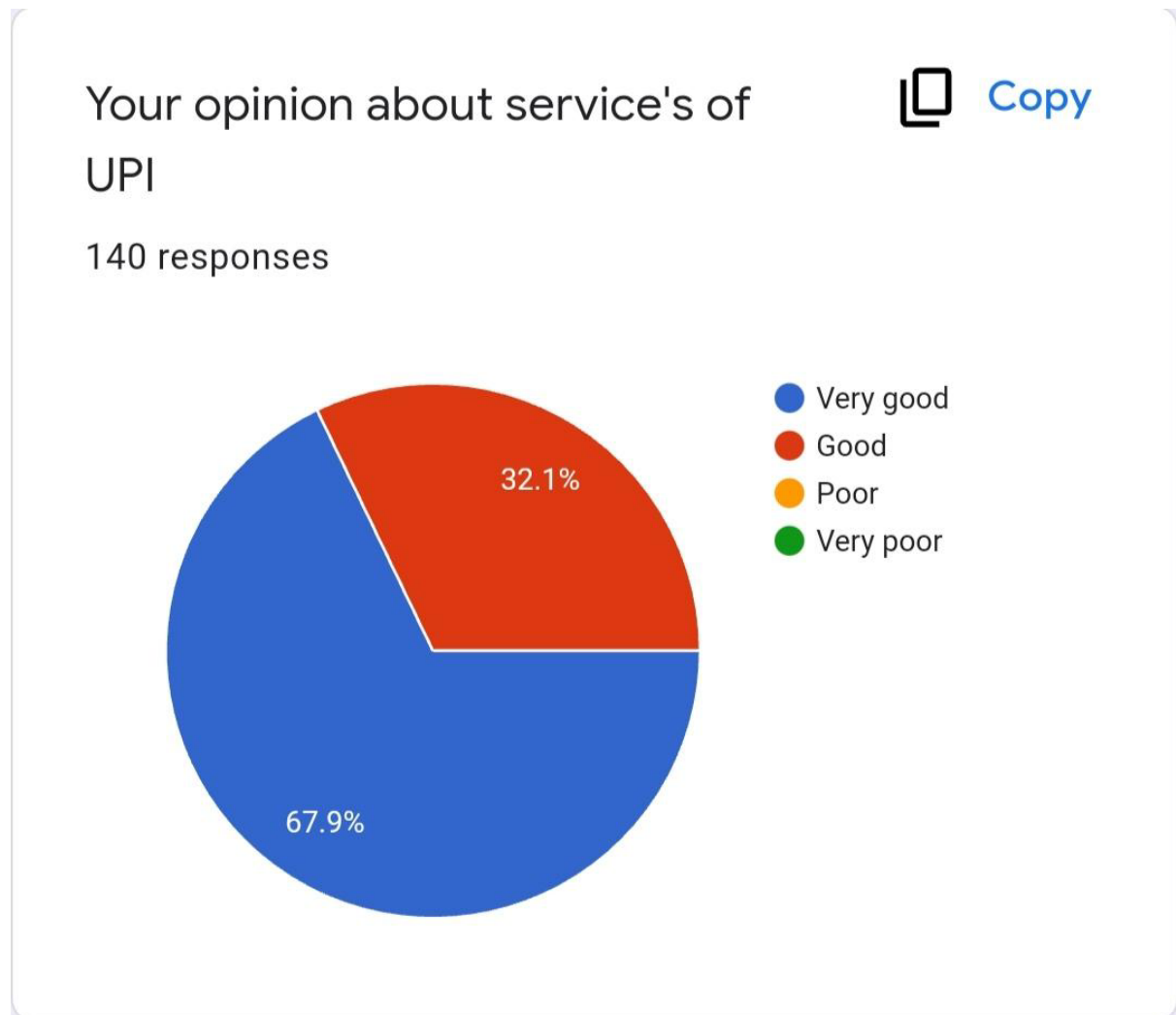
In this 79.1% of people need to Updates in UPI apps

Other 20.9% of people no need to Updated in UPI apps

4.19 your opinion about services of UPI

OPINION about UPI services	NO OF responses	No of per responses
Very good	82	67.9%
good	58	32.1%
poor	0	0.0%
Very poor	0	0.0%

TOTAL	140	100
-------	-----	-----



In this table there are 140 responses

In that 32.1% of given their opinion is good

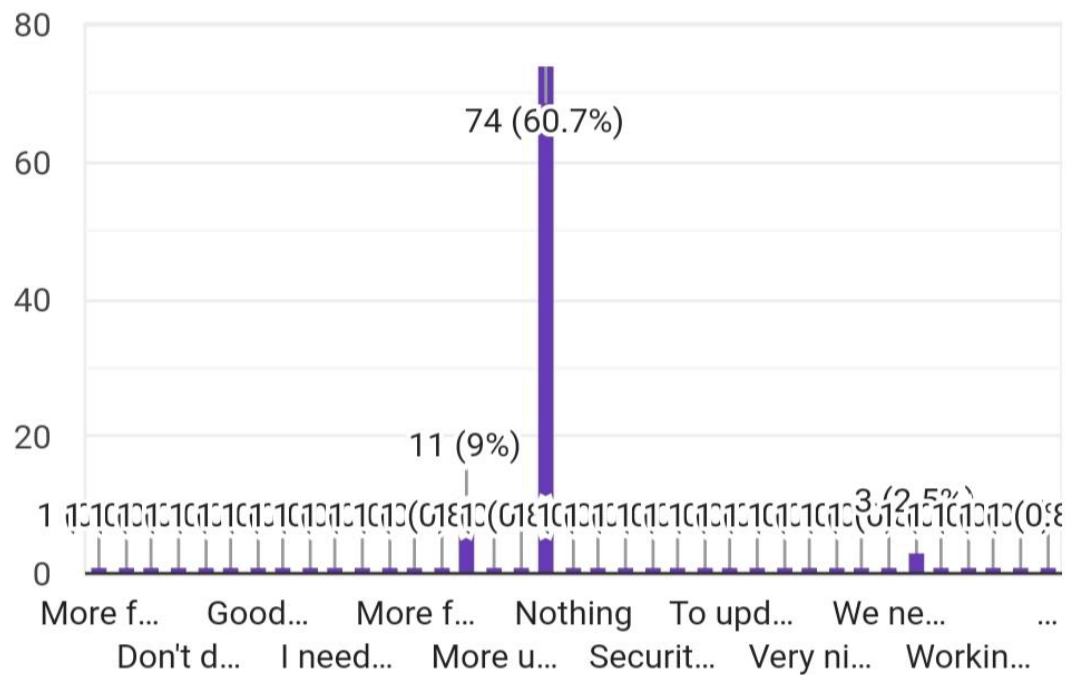
And others 67.9% of people are given the very good opinion

4.20 Do you like to give any suggestions on using UPI apps

Do you like to give any suggestions on using UPI Apps



122 responses



FINDINGS

- Collected 140 respondents regarding male per 58.8% and female per is 37.5.
- Majority of 67.1% students age group respondents 19- 25 age group students.
- Majority of 75.5% students are belong to graduation are using the UPI apps.
- Majority of 74.1% of students are prefer to do transaction through thr Phone pe UPI.
- Majority of 73.4% of people to buy a grocery items,and personal items.
- Majority of 35% of people using UPI apps from past 4 years.
- Majority of 39.6% of people get to know about UPI apps through their Friends.
- Majority of 81.4% of people are faced problems ,pending transaction while using UPI

CONCLUISION

The study on customer satisfactions of using UPI apps and transactions UPI is a grand step towards making the cashless payments faster,smoother and easier. It is said that the launch of UPI will prove to be a milestone in the transformation of modern india. It is all set to become an efficient alternative to mobil wallets.

The customer are satisfactions with the UPI apps and digital payments mean value on bill payment that mean customer are satisfied the UPI apps companies and have to improve their satisfaction level through fund transfer

APPENDIX (questionnaire)

Name of the student

Your name

2) GENDER

- A) MALE
- B) FEMALE

3) AGE

- A) BELOW 18
- B) 19 YEARS- 25 YEARS
- C) 26 YEARS - 35 YEARS
- D) 46 YEARS - 55 YEARS
- E) MORE THEN 55 YEARS

4) EDUCATION

- A) SSC
- B) INTERMEDIATE
- C) GRADUATION
- D) POST GRADUATION
- E) PHD

5) OCCUPATION

- A) STUDENT
- B) GOVT EMPLOYEE
- C) PRIVATE EMPLOYEE
- D) BUSINESS PEOPLE
- E) HOUSE-WIFE
- F) RETIRED PEOPLE

6) ANNUAL INCOME

- A) LESSTHEN 80,000
- B) 80,000 - 1LAKH
- C) 1 LAKH - 2LAKH
- D) 2 LAKH - 5 LAKH

7) ARE YOU USING UPI TRANSACTION

A) YES

B) NO

8) WHICH APP DO YOU PREFER MORE TO DO TRANSACTIONS THROUGH UPI

A) G- PAY

B) PHONE PE

C) PAYTM

D) AMAZON PAY

9) AVERAGE NUMBERS OF TIMES YOU WELL PREFER TO SEND MONEY THROUGH UPI PER WEEK

A) 0-2 TIMES PER WEEK

B) 2-4 TIMES PER WEEK

C) 5-6 TIMES PER WEEK

D) 7-8 TIMES PER WEEK

E) MORE THEN 10 TIMES PER A WEEK

10) WHICH IS BEST & FASTEST APP IN UPI

A) G-PAY

B) PHONE PE

C) PAYTM

D) AMAZON PAY

11) FOR WHAT PURPOSE WOULD YOU LIKE TO USE UPI APPS

A) GROCERY ITEMS

B) TO PAY ELECTRICITY BILL

C) TO DO MOBILE RECHARGE

D) WATER BILLS

E) BUSINESS TRANSACTIONS

F) HOUSE HOLD ITEMS

G) PERSONAL ITEMS (LIKE FOOT WERE,DRESS,ETC)

12 IN UPI APPS DO YOU LIKE SCRATCH CARD&CASHBACK

A) YES

B) NO

13 DO YOU LIKE UPI APPS

A) YES

B) NO

14 HOW LONG ARE YOU USING THE UPI APPS

A) 1 YEAR

B) 2- YEARS

C) 3- YEARS

D) 4 - YEARS

E) 5 - YEARS

F) MORE THEN 5YEARS

15 HOW DID YOU GET TO KNOW ABOUT UPI APPS

A) THROUGH BANK STAFF

B) THROUGH FRIENDS

C) THROUGH ADVERTISEMENT

D) THROUGH RELATIVES

E) OTHER SOURCES

16 LEVEL OF SATISFACTION TOWARDS USING UPI

A) DISSATISFIED

B) SATISFIED

C) VERY MUCH SATISFIED

17 WHAT ARE THE PROBLEMS DO YOU FACED WHILE USING UPI TRANSACTIONS

A) NETWORK PROBLEM

B) PENDING TRANSACTIONS

C) SECURITY PROBLEMS

D) OTHERS

18 WOULD YOU RECOMMEND UPI APPS TO YOUR FRIENDS AND RELATIVES

A) YES b NO

19 DO YOU WANT ANY UPDATES IN UPI APPS

A) YES

B) NO

20 YOUR OPINION ABOUT SERVICES OF UPI

A) VERY GOOD

B) GOOD

C) POOR

21 DO YOU LIKE TO GIVE ANY SUGGESTIONS ON USING UPI APPS ANS) WRITE YOUR SUGGESTIONS ON UPI