

“Analysis on Customer Satisfaction on Google Pay Transactions and Payments in Kochi”

A project report was submitted to the Jain Deemed-to-Be University in partial fulfilment of the requirement for the award of the Bachelor of Vocational (B.voc) degree.



JAIN DEEMED-TO-BE UNIVERSITY

“Analysis on Customer Satisfaction on Google Pay Transactions and Payments”

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Bonafide Certificate

I certify that this project report titled “**Analysis on Customer Satisfaction on Google Pay Transactions and Payments**” is hereby submitted to Jain Deemed to be University in partial fulfilment of the requirements for the award of the Bachelor of Vocational (B. Voc) degree under the semester system. This represents a Bonafide research conducted by

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DECLARATION

We hereby declare that the dissertation entitled “ANALYSIS ON CUSTOMER SATISFACTION ON GOOGLE PAY TRANSACTIONS AND PAYMENTS” is a partial record of work done by us under the supervision of Mr. SREEDEV SALIM, and it has not withered wholly or in part since being submitted to Jain Deemed-To-Be University for any degree or diploma course. The empirical findings in the report are based on the data collected by us.

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CHAPTER 1

INTRODUCTION

Financial transactions have experienced significant changes in the age of digital transformation, where speed and ease are crucial. Digital payment platforms, which provide a seamless, secure, and effective way to perform financial operations, are replacing traditional cash exchanges in increasing numbers of transactions. Google Pay is a standout among these platforms, revolutionizing how people and businesses traverse the complex world of payments through its creative application of the Unified Payments Interface (UPI).

The invention of technology giant Google, Google Pay, goes beyond the limits of a straightforward mobile application. It now serves as our go-to financial partner and reliable friend in daily life, providing access to a cashless society. Understanding the dynamics of customer happiness within this ecosystem becomes essential as it picks up pace and changes the payment environment.

In order to understand the complex layers of user experiences, perceptions, and goals within the Google Pay UPI app, the project at hand, "Analysis of Customer Satisfaction on Google Pay as a UPI App," sets out on a journey. It aims to analyse security perception, untangle the strands of transaction success rates, and situate Google Pay within the framework of user expectations and industry benchmarks in the field of digital payments.

OBJECTIVES OF THE STUDY

1. Segment User Satisfaction and Gather Quality Feedback
2. Asses Transaction Success Rate
3. Examine Security Perception
4. Appstore Review and Benchmark
5. Priorities Improvement Areas

SIGNIFICANCE OF THE STUDY

The results of this study have the potential to shed light on the complex web of user experiences present in the Google Pay UPI app and provide useful information for both the platform and the larger digital payment sector.

This project aims to add to the continuing narrative on the transformative impact of UPI platforms like Google Pay and the improvement of user experiences within this dynamic and ever-evolving digital ecosystem as digital payments continue to change the financial landscape.

Google Pay continues to be at the forefront of the digital payment revolution as it continues to gain acceptance as both an app and a representation of the financial future. We hope to shed light on Google Pay's involvement in this change and its tremendous impact on customer happiness in the field of digital payments through in-depth analysis and data-driven insights.

STATEMENT OF THE PROBLEM

Google Pay, a significant player in the digital payments field, offers a user-friendly and intuitive interface, although some users suggest improvements for newcomers. It ensures transaction security through tokenization and requires authentication for access. Despite these features, customer support and issue resolution are areas that could be improved. The platform's perceived value for money and factors influencing adoption and continued usage are also crucial in understanding customer satisfaction. This study aims to analyse these variables to enhance the overall user experience with Google Pay.

SCOPE OF THE STUDY

The scope of this study on customer satisfaction with Google Pay transactions and payments is defined by several parameters. It includes a geographical scope and a focus on specific demographics. The study will be conducted within a set time frame and will consider various types of transactions. User perspectives and feature analysis will be crucial components of the study, along with a comparison with competitors. The study will also delve into issues related to customer support, the perception of value, and will conclude with recommendations for improvement.

RESEARCH METHODOLOGY

DATA COLLECTION: The process of acquiring, measuring, and analysing precise insights for research is known as data collection and is characterized by standard validated techniques. The primary objective of data gathering is to ensure that statistical analysis may be used to generate data-driven research conclusions.

PRIMARY DATA: A specially created questionnaire was utilized to collect the primary data for this study. Additionally, several prior studies were examined for the survey, and the examination was recorded using an electronic questionnaire.

SECONDARY DATA: Additional information is gathered from Google Scholar, Google websites, articles, government websites, business websites, and media.

SAMPLING METHOD

Non-probability convenience sampling is a sampling technique where a sample is taken from an audience that is easy to reach or contact.

TOOLS FOR ANALYSIS

The data collected from the respondents have been classified, tabulated, and analyses systematically. Simple statistical and mathematical tools like percentages and weighted average methods are used

CHAPTERISATION

CHAPTER 1: INTRODUCTION: This chapter serves as an introduction to the subject that is being researched. This chapter also provides an overview of the current study's framework, objectives, problem statement, study scope, limits, and chapter structure.

CHAPTER 2: THEORITICAL NACKGROUND AND FEATURES:

CHAPTER 3: DATA ANALYSIS AND INTERPRETATION: The analysis and interpretation of the information gathered from the respondents are included in this chapter.

CHAPTER 4: FINDINGS, RECOMMENDATIONS, AND CONCLUSION: The study's key findings are summarized in the last chapter, along with some suggestions and a conclusion.

LIMITATIONS OF THE STUDY

The following list includes some of the study's limitations in brief:

The details and feedback from the population are taken as accurate as the core assumption for the entire endeavour.

Because of their hectic schedules, it was challenging to locate respondents, and data collection was particularly challenging. As a result, the survey had to be conducted depending on the respondents' availability.

Some of the respondents weren't ready to complete the survey, while others weren't ready to be completely honest.

Additionally, a sample size of 100 may not accurately reflect the entire population.

REVIEW OF LITERATURE

BabitaSingla, Manish Bansal (2015) in their research found that the shoppers are happy with plastic use, and the non-platinum card clients are fascinated to utilize the card for buys and mean to utilize the card in not so distant future. However, the banks and other financial institutions are motivating the use of plastic card.

KhuramShafiq and Khalil Ahmad (2015) Is plastic Money Matter for Consumer Buying Behaviour? This examination gives the affirming data since buyers feel good in spending through plastic cash as easy access of money, no cash carrying risks and reward shopping are the major factors that plays important role behind it.

Rouibah (2015) showed that poor security, lack of trust, fear of failure, high charges and poor familiarity were the major constraints that affected payments. Besides, security features of internet, banking facilities, privacy and quality of services were also affecting adoption of e-payments. Rathore (2016) stated that digital payment using wallet was highly convenient for consumers in purchasing products through online without physical movements across places.

Dr.Stitch ShewtaRathore (2016) "Appropriation of Cashless transactions 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

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 fulfilment level with respect to advanced wallets in view of an investigation of 52 respondents. It additionally recognizes the hindrances and 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.

K. C. Balaji and K. Balaji (2016)"A Study on Demonetization and Its Impact on Cashless Transactions" considered that the development of the cashless exchange framework is achieving new statures. Individuals tend to move to cashless exchanges. It is on the right track to state that the cashless framework is a prerequisite as well as a requirement for the general public

CHAPTER-2

THEREOTICAL BACKGROUND

The theoretical foundation of the Google Pay Unified Payments Interface (UPI) lies at the intersection of modern financial technology, real-time transaction systems, and digital payments innovation. The National Payments Corporation of India (NPCI) created the revolutionary UPI architecture, which connects many bank accounts to a single smartphone application to enable smooth financial transfers and merchant payments. UPI, at its foundation, is a real-time system that bypasses conventional time and banking restrictions by enabling users to start transactions right away. The user interface for this cutting-edge payment ecosystem is provided by Google Pay, a platform that supports UPI and was created by Google. The software uses UPI technology to interact with different banks, giving users a centralized and secure platform to manage their linked accounts, send money to friends and family, and complete P2P and P2M transactions.

The theoretical foundations of Google Pay UPI include the use of QR code technology to speed up and simplify transactions, as well as strong security procedures, interoperability standards, and mobile wallet capability. With its contribution to financial inclusion, accessibility, and the advancement of cutting-edge payment methods, this theoretical framework puts Google Pay UPI as a major participant in the digital payments industry.

IMPACTS MADE BY GOOGLE PAY UPI

Google Pay UPI has significantly changed the financial transaction scene in India, having a tremendous impact on society. One of its most important achievements has been to increase financial inclusion because mobile access to the platform has made digital financial services available to a wider range of people, including those who have traditionally been underserved by traditional banking. Additionally, Google Pay UPI has helped to move the financial environment toward one that is more open and responsible by dramatically reducing the dependency on cash transactions. Small companies and neighbourhood retailers may easily integrate digital payments into their workflows without the need for pricey point-of-sale systems because of the platform's influence.

Users have seen increased convenience, from urban areas to far away rural villages, since the platform makes peer-to-peer transfers and merchant transactions incredibly simple. By reducing the environmental effect involved with the creation and disposal of physical cash, this shift to digital transactions benefits users by saving time and money while simultaneously promoting environmental sustainability. Through accessible transaction histories and data-driven insights, Google Pay UPI promotes ethical spending habits beyond transactional efficiency.

COMPANY PROFILE

Google Pay, a digital payment platform developed by Google, is an integral part of the tech giant's ecosystem, offering users a seamless and secure way to make transactions. The platform, which was first introduced as Android Pay in 2015 and then changed its name to Google Pay in 2018, uses cutting-edge technologies to make a variety of financial transactions such as peer-to-peer transfers, online purchases, and in-person transactions possible. In India, Google Pay utilizes the Unified Payments Interface (UPI), allowing customers to connect their bank accounts to the system for quick and easy transactions. Google Pay offers a seamless experience to millions of customers worldwide because of its user-friendly interface and connectivity with other Google services.

Google Pay benefits from the considerable resources and technological skills of the larger corporation as a division of Alphabet Inc., Google's parent company. The platform places a strong emphasis on security, using multi-factor authentication and powerful encryption to safeguard user data and transactions.



FEATURES

The extensive range of capabilities that Google Pay offers make it a flexible and user-friendly digital payment platform. The platform's fundamental functionality lets users easily link their bank accounts to support different financial activities. The Unified Payments Interface (UPI) in India allows users to carry out peer-to-peer transfers, pay for goods and services both online and in physical stores, and carry out safe and real-time transactions. The platform's user-friendly interface stresses simplicity while enabling users to easily manage their associated accounts and transactions.

To give users a full and intuitive digital payment experience, Google Pay includes a number of features. Google Pay's important attributes include:

1. Peer-to-Peer (P2P) Transfers
2. Contactless Payments
3. Online Payments
4. Bill Payments
5. Integration with Google Services:
6. Rewards and Cashback

CHAPTER-3

ANALYSIS AND INTERPRETATION

A prolonged rising trend in user transactions is revealed by the study of Google Pay UPI data, pointing to sustained platform engagement. User satisfaction indicators and transaction frequency may be related, according to correlation analysis. Comparative analysis against industry benchmarks indicates areas for improvement, while segmentation analysis provides insights into various user groups. User-input sentiment analysis adds qualitative meaning to quantitative measures. Actionable suggestions for improving the user experience, security measures, and platform performance are based on the findings as a whole.

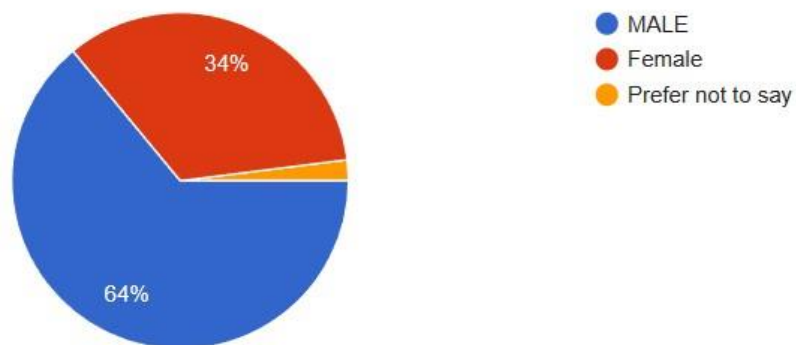
GENDER

GENDER	RESPONSES	PERCENTAGE	CUMULATIVE PERCENTAGE
Male	32	64	64
Female	17	34	94
Prefer not to say	1	2	100
TOTAL	50	100	

TABLE 3.1

FIGURE 3.1

50 responses



INTERPRETATION

From the above table, it is interpreted that Among the respondents, 32 (64%) identified as male, while 17 (34%) identified as female. This data shows that there is a male majority among your survey participants. It's important to note that 1 respondent (2%) preferred not to disclose their gender ("Prefer not to say"). In summary, the data suggests that the majority of your survey participants are male, with a smaller but significant female representation. Additionally, there is a preference for not disclosing gender among a very small portion of respondents.

AGE

AGE	RESPONSES	PERCENTAGE	CUMULATIVE PERCENTAGE
25 or bellow	27	54	54
26-30	10	20	74
31-40	9	18	92
41-50	2	4	96
Above 50	2	4	100
TOTAL	50	100	

TABLE 3.2

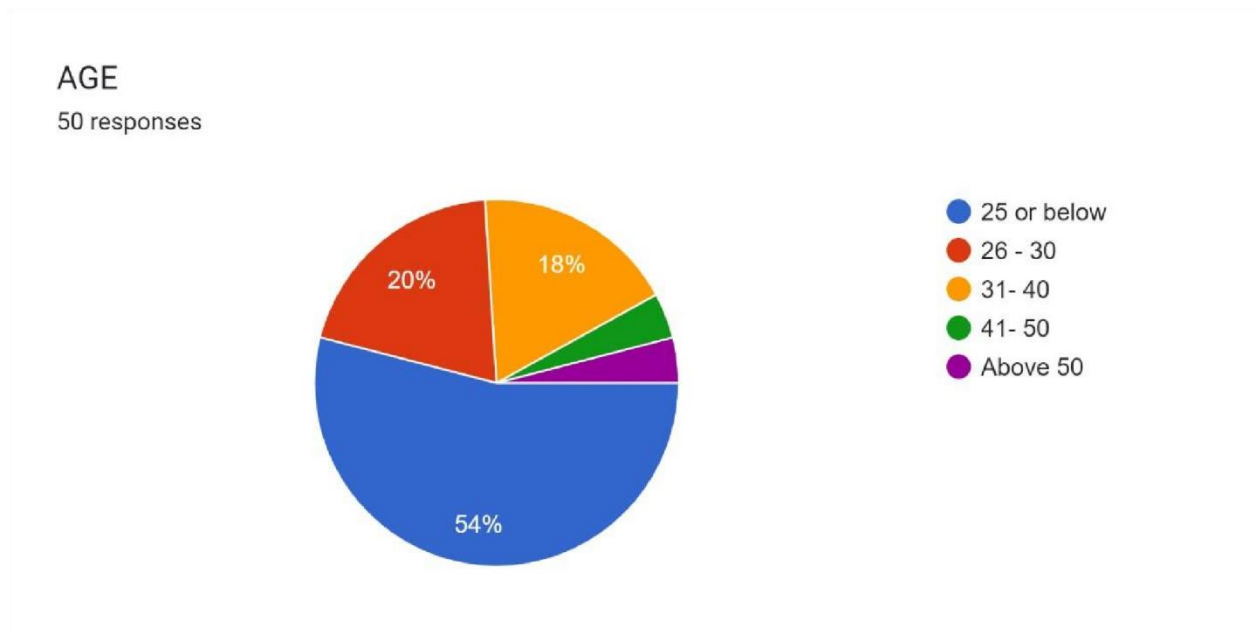


FIGURE 3.2

INTERPRETATION

The survey shows that 54% of the respondents have age have 25 or below, 20% of the respondents have age between 26-30 .18% of the respondents have age between 31-40. 2% of the respondents have age between 41-50 and 2% of the respondents have age above 50. So according to above result, it is observed from the survey that large number of respondents have age 25 or below.

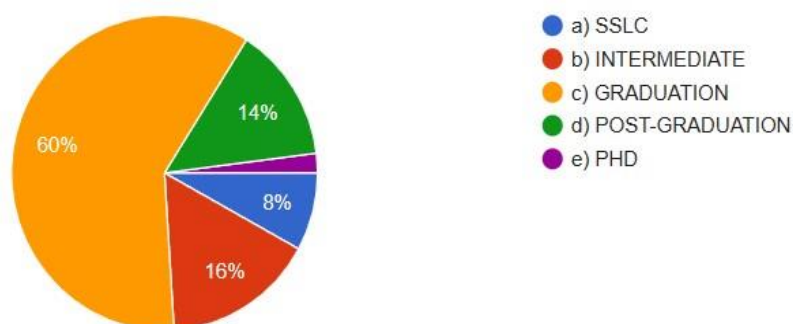
EDUCATION

OCCUPATION	RESPONSES	PERCENTAGE %	CUMULATIVE PERCENTAGE
SSLC	3	8	8
Intermediate	8	16	24
Graduation	30	60	84
Post Graduation	7	14	98
PHD	1	2	100
TOTAL	50	100	

TABLE 3.3

FIGURE 3.3

50 responses



INTERPRETATION

survey includes participants with a diverse range of educational backgrounds, representing different stages of formal education 3 respondents (8%) have completed SSLC indicating a basic level of education. 8 respondents (16%) fall into the "Intermediate" category, which typically represents completion of high school or its equivalent. A significant portion, 30 respondents (60%), have completed their graduation, which suggests a well-educated majority in your survey. 7 respondents (14%) have pursued post-graduation studies, indicating further education beyond the undergraduate level. 1 respondent (2%) has attained a Ph.D., indicating the highest level of academic achievement. Survey participants represent a wide spectrum of educational backgrounds, with a majority having completed graduation.

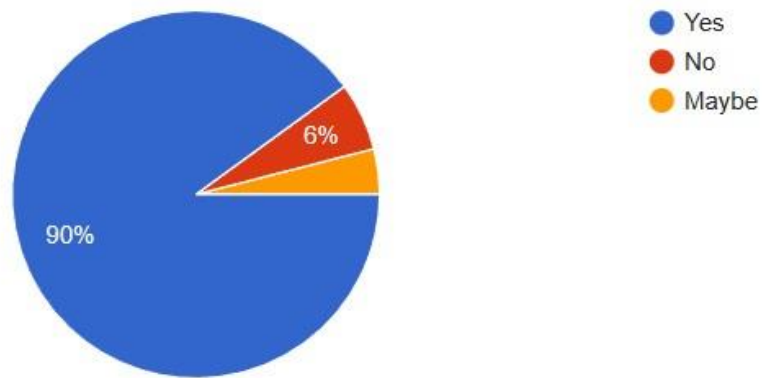
1. ARE YOU A GOOGLE PAY USER?

PARTICULARS	RESPONSES	PERCENTAGE %	CUMULATIVE PRESENTAGE	WEIGHT	WEIGHTED AVERAGE
Yes	48	90	90	0.9	40.5
No	2	6	96	0.06	0.18
TOTAL	50	100		1.0	40.76

TABLE 3.4

FIGURE 3.4

50 responses



INTERPRETATION

The majority of respondents (48 out of 50) are current Google Pay users. This suggests that Google Pay is quite popular among this group. Only 2 respondents out of 50 indicated that they are not Google Pay users. This indicates a relatively small percentage of non-users within this sample. Overall, from this data, it can be inferred that Google Pay has a significant user base among the surveyed individuals, with only a small minority not using the service.

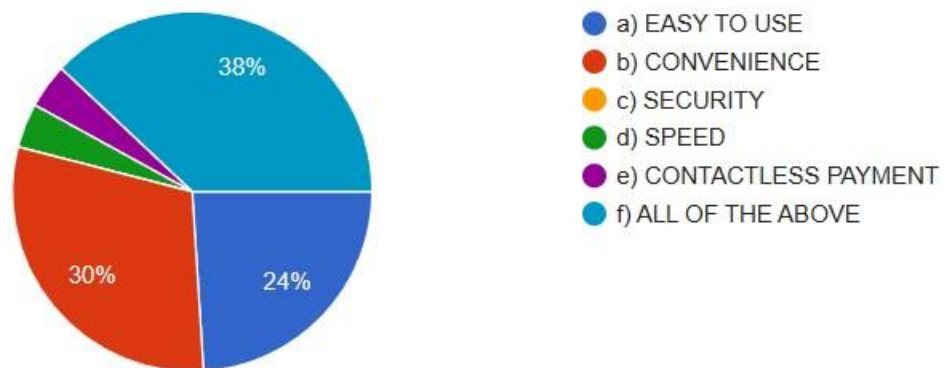
2. WHAT ARE THE REASONS BEHIND USING GOOGLE PAY?

PARTICULARS	RESPONSES	PERCENTAGE %	CUMULATIVE PERCENTAGE
Easy to use	12	24	24
Convenience	15	30	54
Security	0	0	54
Speed	2	4	58
Contactless payments	2	4	62
All of the above	19	38	100
TOTAL	50	100	

TABLE 3.5

FIGURE 3.5

50 responses



INTERPRETATION

The data shows that the primary reasons for using Google Pay among the surveyed users are convenience and ease of use, with 15 respondents citing convenience and 12 mentioning ease of use. Notably, none of the respondents explicitly mentioned security as a factor, which suggests that Google Pay may need to improve its communication regarding security features. Speed and contactless payments were mentioned by a small number of users, while a significant portion (19 out of 50) chose "All of the above," indicating that a combination of factors influences their preference for Google Pay.

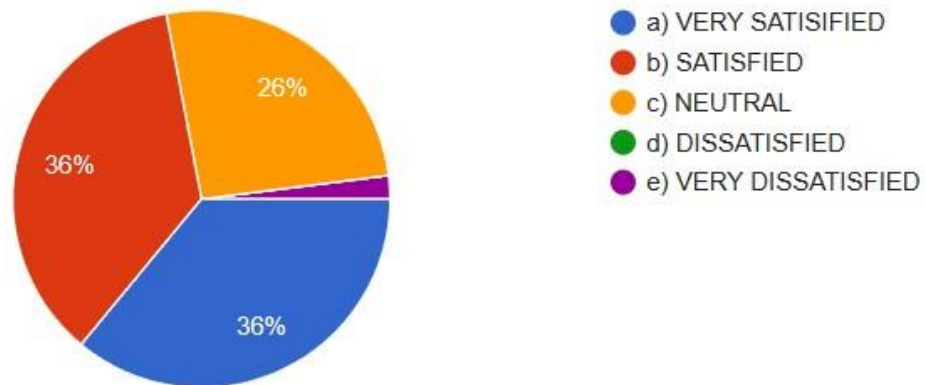
3. HOW SATISFIED ARE YOU WITH G-PAY TRANSACTIONS?

PARTICULARS	NO. OF REPOSSES	PERCENTAGE	CUMULATIVE PERSENTAGE	WEIGHT	WEIGHTED AVERAGE
Very satisfied	18	36	36	0.36	1.8
Satisfied	18	36	72	0.36	1.44
Neutral	13	26	98	0.26	0.78
Dissatisfied	0	0	98	0.0	0
Very Dissatisfied	1	2	100	0.02	0.02
TOTAL	50	100		1.0	4.04

TABLE 3.6

FIGURE 3.6

50 responses



INTERPRETATION

The data indicates that the majority of respondents are highly satisfied with their Google Pay transactions, with 18 respondents expressing that they are "Very satisfied," and an equal number indicating that they are "Satisfied." This overwhelmingly positive sentiment suggests that Google Pay is effectively meeting the expectations of its users when it comes to transactions.

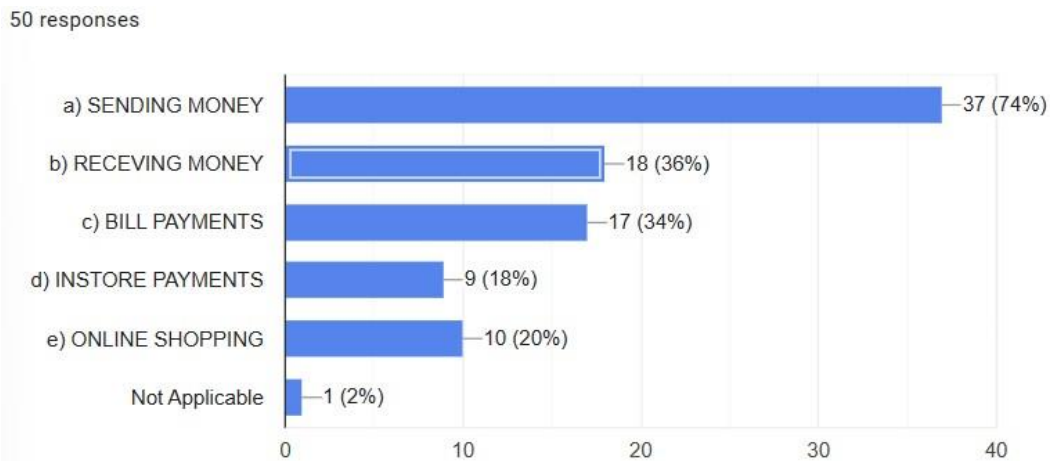
Additionally, 13 respondents chose "Neutral," indicating a group that neither strongly endorses nor criticizes the service, offering an opportunity for further improvement to enhance their satisfaction. Notably, no respondents expressed dissatisfaction, and only one respondent reported being "Very Dissatisfied," emphasizing the generally positive experience with Google Pay transactions. Overall, this data suggests that Google Pay has been successful in maintaining a high level of user satisfaction in this sample.

4. WHAT FEATURES OF GOOGLE PAY DO YOU USE MORE FREQUENTLY?

PARTICULARS	RESPONSES
Sending money	37
Receiving money	18
Bill payments	17
Instore Payments	9
Online shopping	10
TOTAL	1

TABLE 3.7

FIGURE 3.7



INTERPRETATION

The data reveals that among the surveyed users of Google Pay, "Sending money" emerges as the most frequently used feature, with a significant 37 out of 50 respondents utilizing it regularly. Following closely, "Receiving money" and "Bill payments" are also popular functions, with 18 and 17 respondents, respectively, engaging with them frequently. This suggests that Google Pay serves as a preferred platform for both sending and receiving money and facilitates convenient bill payments for a substantial portion of its user base. However, "Instore Payments" and "Online shopping" are less frequently used, with 9 and 10 respondents mentioning them, indicating that while some users utilize these features, they are not as prevalent as the others. This data provides valuable insights for Google Pay to focus on enhancing and promoting the most frequently used features to meet user preferences effectively.

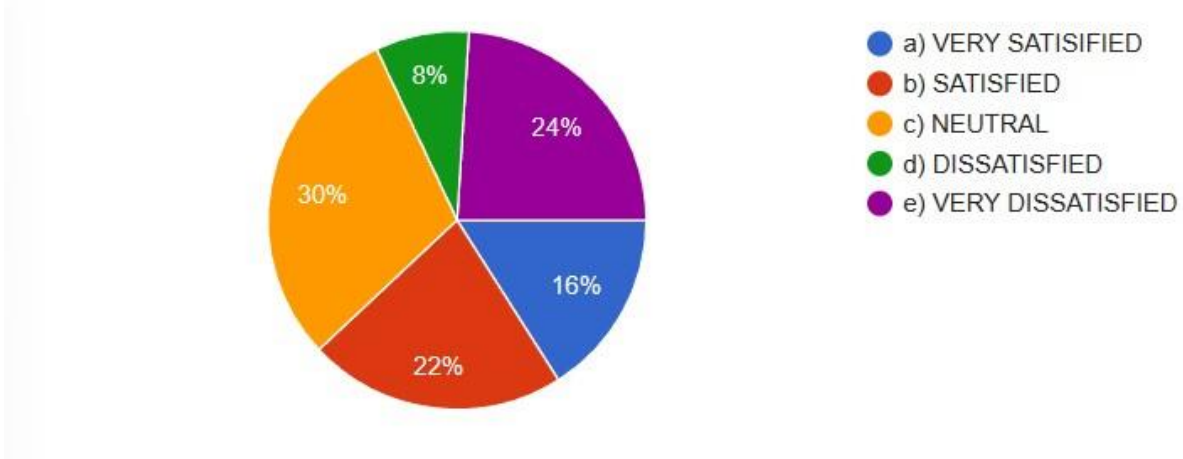
5. ARE YOU SATISFIED WITH CASH BACK OPTIONS PROVIDED BY G-PAY?

PARTICULARS	RESPONSES	PERCENTAGE (%)	CUMULATIVE PERCENTAGE	WEIGHT	WEIGHTED AVERAGE
Very satisfied	8	16	16	0.16	0.8
Satisfied	11	22	38	0.22	0.88
Neutral	15	30	68	0.3	0.9
Dissatisfied	4	8	76	0.08	0.16
Very dissatisfied	12	24	100	0.24	0.24
TOTAL	50	100		1.0	3.08

TABLE 3.8

FIGURE 3.8

50 responses



INTERPRETATION

The data reveals a mixed level of satisfaction among the surveyed users with the cashback options offered by Google Pay. A small proportion of respondents (8 out of 50) reported being "Very satisfied," while a slightly larger group (11 out of 50) expressed being "Satisfied." However, the most significant portion of respondents (15 out of 50) indicated a "Neutral" stance, suggesting that many users neither strongly endorse nor criticize the cashback options. Notably, there are users who are dissatisfied, with 4 respondents marking "Dissatisfied" and the largest group (12 out of 50) expressing being "Very Dissatisfied." This feedback underscores the need for Google Pay to assess and potentially improve its cashback offerings to better align with the expectations and preferences of its user base, particularly those who are dissatisfied or very dissatisfied.

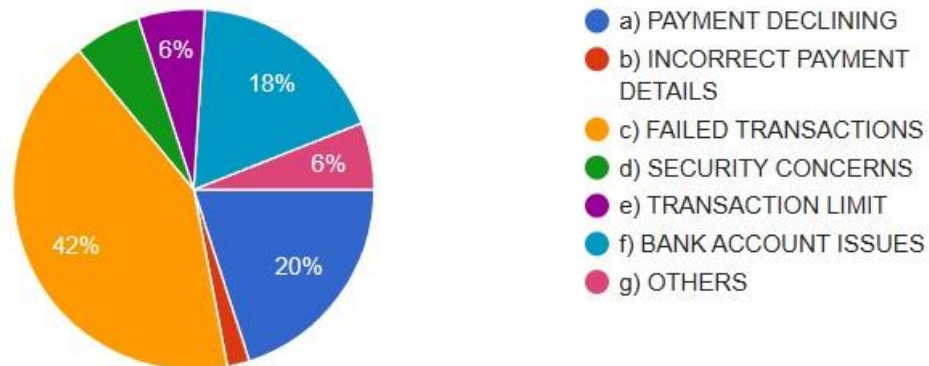
6. WHAT ARE THE PROBLEMS THAT YOU FACE WHILE TRANSFERRING AMOUNT THROUGH G-PAY?

PARTICULARS	RESPONSES	PERCENTAGE (%)	CUMULATIVE PERCENTAGE
Payment declining	10	20	20
Incorrect payment details	1	2	22
Failed transactions	21	42	64
Security concerns	3	6	70
Transaction limit	3	6	76
Bank account issues	9	18	94
Others	3	6	100
TOTAL	50	100	

TABLE 3.9

FIGURE 3.9

50 responses



INTERPRETATION

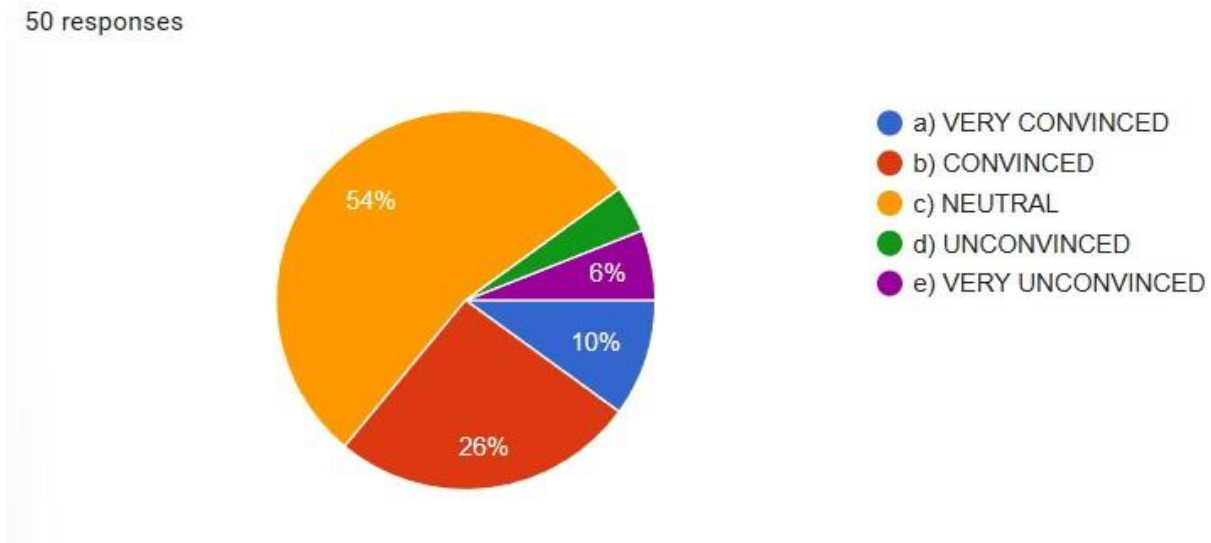
The data illustrates several challenges faced by users while transferring through Google Pay. a substantial portion of respondents (21 out of 50) reported issues with failed transactions, indicating a significant problem that needs attention. Additionally, payment declining, bank account issues, and security concerns were mentioned by a smaller number of users, highlighting the importance of addressing these issues to improve user confidence and satisfaction. Presence of transaction limit-related problems suggests that users may need clearer communication about limits. It's also noteworthy that only one respondent mentioned incorrect payment details, suggesting users are generally accurate in providing payment information. Addressing these challenges, improving transaction success rates, and enhancing security measures are essential for optimizing the Google Pay experience and smooth transactions.

7. ARE YOU CONVINCED WITH GOOGLE PAY CUSTOMER SUPPORT?

PARTICULARS	RESPONSES	PERCENTAGE (%)	CUMULATIVE PERCENTAGE	WEIGHT	WEIGHTED AVERAGE
Very convinced	5	10	10	0.1	0.5
Convinced	13	26	36	0.26	1.04
Neutral	27	54	90	0.54	1.62
Unconvinced	2	4	94	0.04	0.08
Very Unconvinced	3	6	100	0.06	0.06
TOTAL	50	100		1.0	3.3

TABLE 3.10

FIGURE 3.10



INTERPRETATION

The data reveals a diverse range of opinions regarding Google Pay's customer support services among the surveyed users. While a small group (5 out of 50) expressed being "Very convinced," and a slightly larger group (13 out of 50) reported being "Convinced," indicating some level of satisfaction, the most significant portion of respondents (27 out of 50) selected "Neutral." This suggests that a substantial number of users neither strongly endorse nor criticize Google Pay's customer support, potentially indicating room for improvement or a lack of strong opinions. However, it's important to note that there are users who are "Unconvinced" (2 out of 50) and "Very Unconvinced" (3 out of 50), indicating dissatisfaction or reservations with the support services provided. Addressing the concerns of these users and making improvements to enhance overall customer support satisfaction could be valuable for Google Pay.

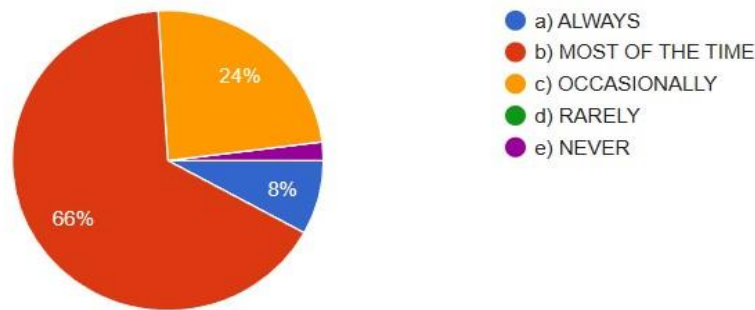
8. IN YOUR RECENT USE OF GOOGLE PAY HOW OFTEN DID YOUR TRANACTIONS SUCCEED WITHOUT ANY ISSUES?

FACTORS	RESPONSES	PERCENATA GE	CUMULATIVE PERCENTAGE	WEIGHT	WEIGHTED AVERAGE
Always	4	8	8	0.08	0.4
Most of the time	33	66	74	0.66	2.64
Occasionally	12	24	98	0.24	0.72
Rarely	0	0	98	0.0	0
Never	1	2	100	0.02	0.02
TOTAL	50	100		1.0	3.78

TABLE 3.11

FIGURE 3.11

50 responses



INTERPRETATION

The data illustrates that the majority of respondents have experienced successful transactions on Google Pay, with 33 out of 50 reporting that their transactions succeeded "Most of the time" without issues. This suggests a high level of reliability and efficiency in the platform's functionality for the majority of users. Additionally, a smaller group of users (12 out of 50) mentioned that their transactions occasionally faced issues, indicating that while Google Pay generally works well, there are sporadic challenges. Notably, no respondents reported "Rarely" experiencing successful transactions, highlighting that such occurrences are relatively uncommon. However, it's important to address the concerns of the one respondent who stated that their transactions "Never" succeeded without issues, as this represents a rare but critical area for improvement to ensure a seamless experience for all users.

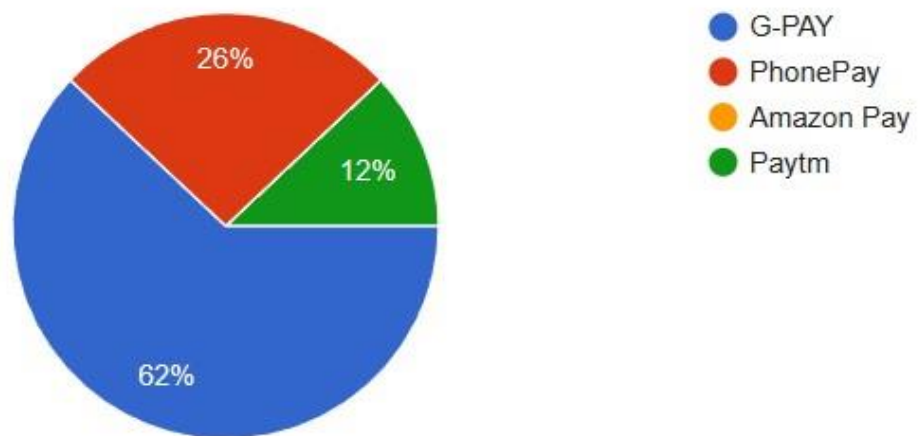
9. WHICH IS BEST & FASTEST APP IN UPI?

FACTORS	RESPONSES	PERCENATAGE	CUMULATIVE PERCENTAGE
G pay	31	62	62
Phone pay	13	26	88
Amazon pay	0	0	88
Paytm	6	12	100
TOTAL	50	100	

TABLE 3.12

FIGURE 3.12

50 responses



INTERPRETATION

According to the data, Google Pay emerges as the top choice for the best and fastest UPI app, with a substantial majority of respondents (31 out of 50) favouring it. PhonePe is the second most preferred option, chosen by 13 respondents, followed by Amazon Pay with 6 selections. Notably, Paytm did not receive any votes in this survey, indicating that among this group of users, it is not perceived as the best or fastest UPI app. This data underscores the strong preference for Google Pay in terms of speed and quality in UPI transactions among the surveyed individuals.

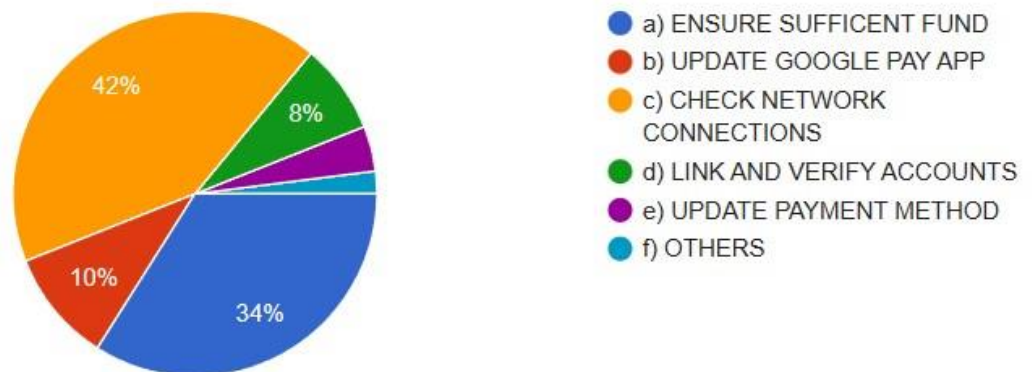
10. WHAT ARE THE MEASURES DID YOU TAKEN TO AVOID PROBLEM BEFORE MAKING GOOGLE PAY TRANSACTIONS?

FACTORS	RESPONSES	PERCENATAGE	CUMULATIVE PERCENTAGE
Ensure sufficient fund	17	34	34
Update google pay app	5	10	44
Check network connections	21	42	86
Link and verify accounts	4	8	94
Update payment method	2	4	98
Others	1	2	100
TOTAL	50	100	

TABLE 3.13

FIGURE 3.13

50 responses



INTERPRETATION

The data reveals that users take several precautions before making Google Pay transactions to avoid potential problems. The most frequently adopted measure is ensuring that they have sufficient funds in their accounts, with 17 out of 50 respondents choosing this option. Checking network connections is another widely practiced precaution, with 21 respondents highlighting the importance of a stable internet connection for successful transactions. A smaller number of users focus on updating the Google Pay app, verifying linked accounts, and updating payment methods. These actions indicate that users are aware of the significance of app maintenance, security, and financial preparedness in ensuring smooth and problem-free transactions. These measures contribute to a more reliable and secure transaction experience for users.

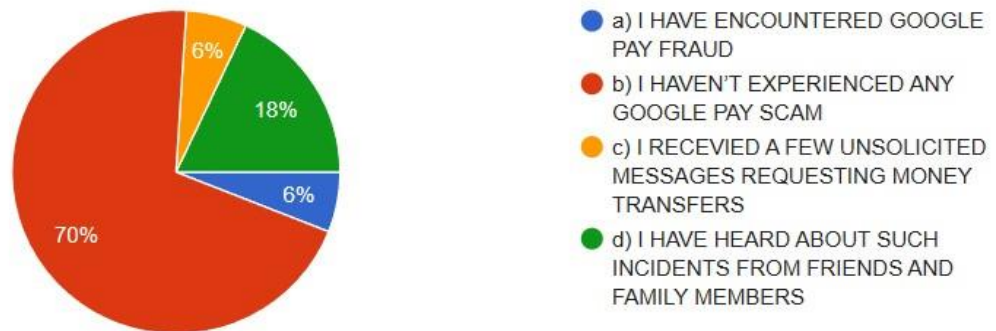
11. HAVE YOU EVER COME ACROSS ANY GOOGLE PAY SCAMS OR FRAUDS?

FACTORS	RESPONSES	PERCENATAGE	CUMULATIVE PERCENTAGE
I have encountered google pay fraud	3	6	6
I haven't experienced any google pay scam	35	70	76
I received a few unsolicited messages requesting money transfers	3	6	82
I have heard about such incidents from friends and family members	9	18	100
TOTAL	50	100	

TABLE 3.14

FIGURE 3.14

50 responses



INTERPRETATION

The data reflects varying degrees of exposure and awareness among users regarding Google Pay scams or frauds. A majority of respondents (35 out of 50) reported that they have not personally experienced any Google Pay scams or frauds, suggesting a generally secure and reliable experience with the platform. However, a small number (3 out of 50) encountering fraud directly, indicating that fraudulent activities do occur. A few respondents (3 out of 50) mentioned receiving unsolicited messages requesting money transfers, which could be indicative of potentially suspicious messages. nine respondents stated that they have heard about such incidents from friends and family members, underlining the importance of awareness and education about online security and fraud prevention in the digital payment realm. The data highlights a mix of experiences and awareness levels among users when it comes to Google Pay scams and frauds.

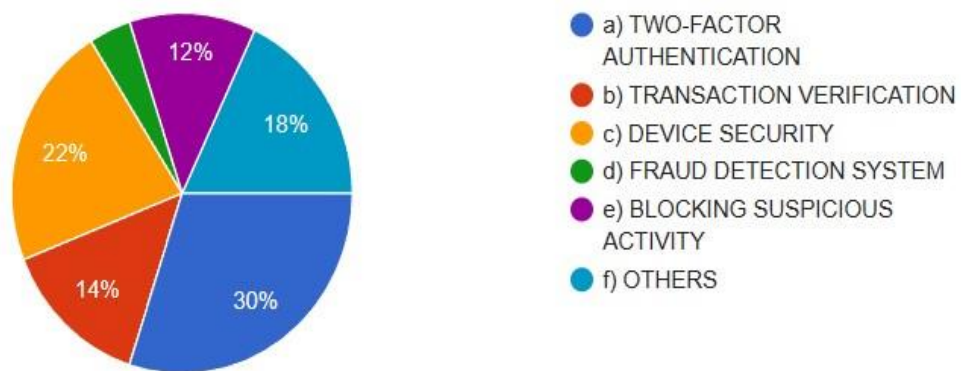
12. TO IMPROVE SECURITY, DID GOOGLE PAY TAKE ANY MEASURES TO PREVENT FRAUD?

FACTORS	RESPONSES	PERCENATAGE	CUMULATIVE PERCENTAGE
App lock	15	30	30
Transaction verification	7	14	44
Device security	11	22	66
Fraud detection system	2	4	70
Blocking suspicious activity	6	12	82
Others	9	18	100
TOTAL	50	100	

TABLE 3.15

FIGURE 3.15

50 responses



INTERPRETATION

The data reflects users' perceptions of the security measures implemented to prevent fraud. The most commonly cited measure is the use of an app lock, with 15 respondents highlighting this security feature. Additionally, respondents believe that Google Pay employs transaction verification, device security, and mechanisms for blocking suspicious activities, as indicated by 7, 11, and 6 responses, respectively. Users also believe that Google Pay utilizes a fraud detection system, although this was mentioned by only 2 respondents. The "Others" category, with 9 responses, suggests that there are diverse perceptions of additional security measures or practices unique to Google Pay. The data showcases users' awareness and belief in the existence of various security measures aimed at safeguarding their Google Pay transactions and preventing fraud.

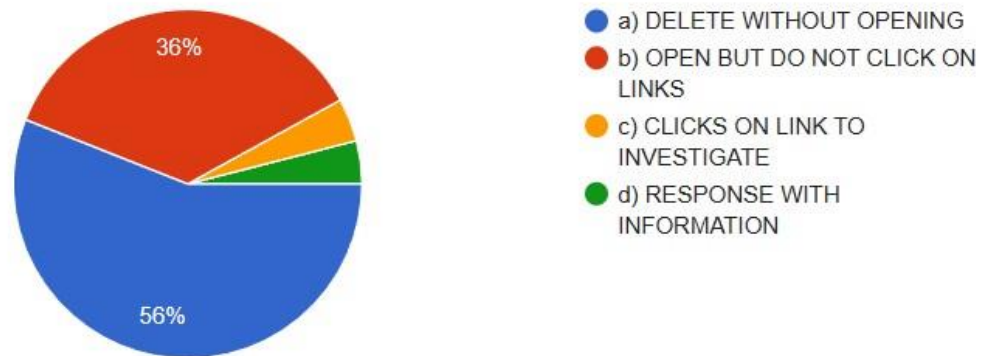
13. WHEN YOU RECEIE UNSOLICITED EMAILS OR MESSAGES RELATED TO GOOGLE PAY WHAT IS YOUR USUAL RESPONSE?

FACTORS	RESPONSES	PERCENATAGE	CUMULATIVE PERCENTAGE
Delete without opening	28	56	56
Open but do not click on links	18	36	92
Clicks on link to investigate	2	4	96
Response with information	2	4	100
TOTAL	50	100	

TABLE 3.16

FIGURE 3.16

50 responses



INTERPRETATION

The data reveals that users exhibit a range of responses when confronted with unsolicited emails or messages related to Google Pay. A predominant and prudent approach is to delete these messages without opening them, followed by users who choose to open them cautiously without clicking on embedded links to minimize potential risks. A smaller subset of users takes a more investigative approach by clicking on the links within these unsolicited messages, potentially exposing themselves to risks associated with fraud or phishing. Additionally, some users respond with information, the nature of which can vary widely. This diversity in responses underscores the importance of user education and awareness regarding safe practices to avoid falling victim to potential scams or phishing attempts in the digital realm.

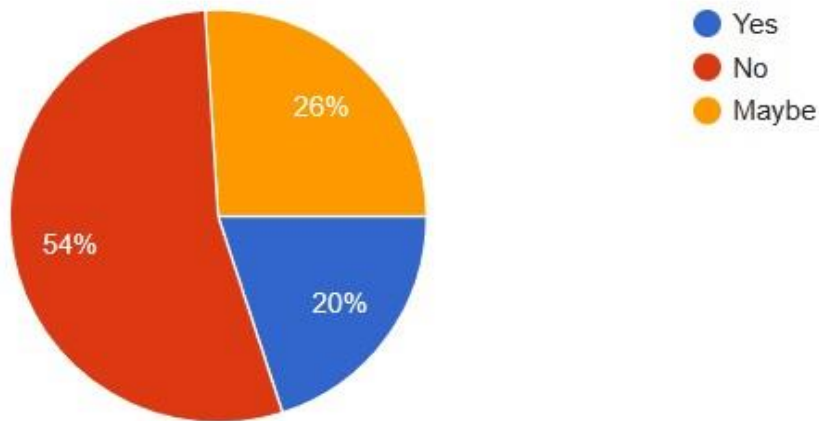
14. HAVE YOU LEFT A REVIEW OR RATING FOR GOOGLE PAY ON APPSTORE?

FACTORS	RESPONSES	PERCENATAGE	CUMULATIVE PERCENTAGE	WEIGHT	WEIGHTED AVERAGE
Yes	10	20	20	0.2	0.2
No	27	54	74	0.54	0
May be	13	26	100	0.26	0
Total	50	100		1.0	0.2

TABLE 3.17

FIGURE 3.17

50 responses



INTERPRETATION

The data reveals that a minority of respondents (10 out of 50) have taken the time to leave reviews or ratings for Google Pay on the app store, indicating their willingness to provide feedback and share their experiences with the application. However, the majority (27 out of 50) have not engaged in reviewing the app, choosing not to provide feedback or perhaps not actively considering leaving a review. Additionally, a significant number of respondents (13 out of 50) are uncertain or have not explicitly stated whether they have left a review or rating for Google Pay, suggesting some variability in user engagement with app store reviews. Encouraging more users to share their feedback through reviews and ratings can be valuable in gaining insights and enhancing the overall user experience of Google Pay.

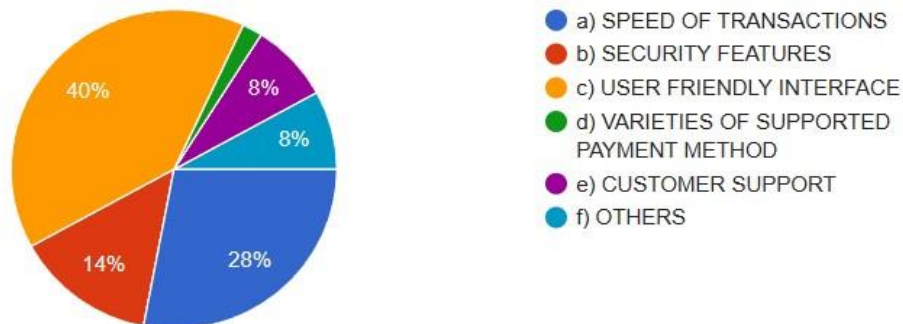
15. WHAT FEATURES OR ASPECTS OF GOOGLE PAY DO YOU THINK MAKE IT STAND OUT COMPARED TO ITS COMPETITORS?

FACTORS	RESPONSES	PERCENATAGE	CUMULATIVE PERCENTAGE
Speed of transactions	14	28	28
Security features	7	14	42
User friendly interface	20	40	82
Varieties of supported payment method	1	2	84
Customer support	4	8	92
Others	14	8	100
TOTAL	50	100	

TABLE 3.18

FIGURE 3.18

50 responses



INTERPRETATION

According to the data, users believe that several key features make Google Pay stand out in comparison to its competitors. Most notably, a user-friendly interface, appreciated by 20 respondents, contributes to its appeal. The speed of transactions is another standout aspect, cited by 14 users, highlighting the platform's efficiency. A smaller but still significant group values the security features and customer support provided by Google Pay. Additionally, one user mentioned the variety of supported payment methods. The "Others" category, with 14 responses, indicates that there are various other factors contributing to Google Pay's competitive advantage, reflecting the platform's versatility and ability to cater to diverse user preferences.

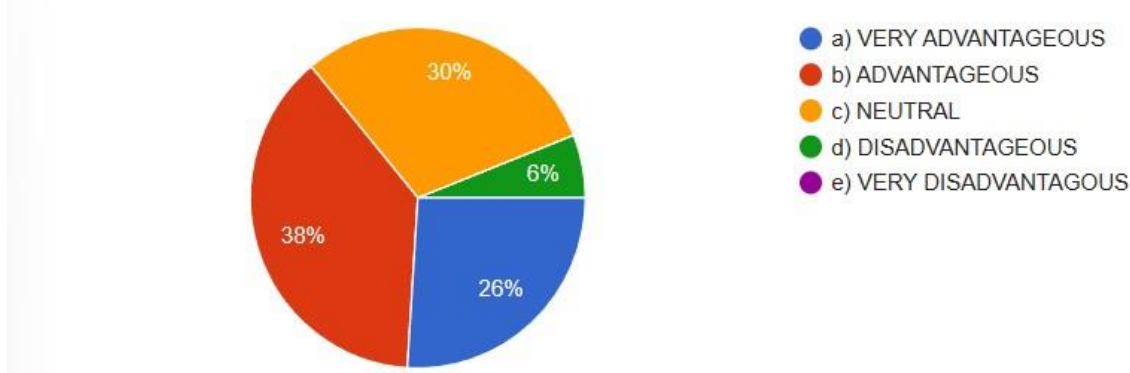
16. HOW ADVANTAGEOUS WAS GOOGLE PAY WHEN COMPARED TO OTHER PAYMENT APPS YOU HAVE USED?

FACTORS	RESPONSES	PERCENATAGE	CUMULATIVE PERCENTAGE	WEIGHT	WEIGHTED AVERAGE
Very advantageous	13	26	26	0.26	1.3
Advantageous	19	38	64	0.38	1.52
Neutral	15	30	94	0.3	0.9
Disadvantageous	3	6	100	0.06	0.12
Very disadvantageous	0	0	100	0.0	0
TOTAL	50	100		1.0	3.84

TABLE 3.19

FIGURE 3.19

50 responses



INTERPRETATION

The data reveals that a significant number of users find Google Pay to be advantageous when compared to other payment apps they have used. Specifically, 13 respondents regard it as "very advantageous," and 19 consider it "advantageous," indicating a substantial majority of users perceiving clear benefits in using Google Pay. An additional 15 respondents expressed a neutral stance, suggesting that they may not discern significant differences in advantages between various payment apps. However, only a small minority of 3 respondents find Google Pay to be disadvantageous, and no one reported it as "very disadvantageous." This overall positive perception emphasizes that Google Pay is widely seen as a favourable choice among the surveyed users, with most acknowledging its advantages over other payment apps.

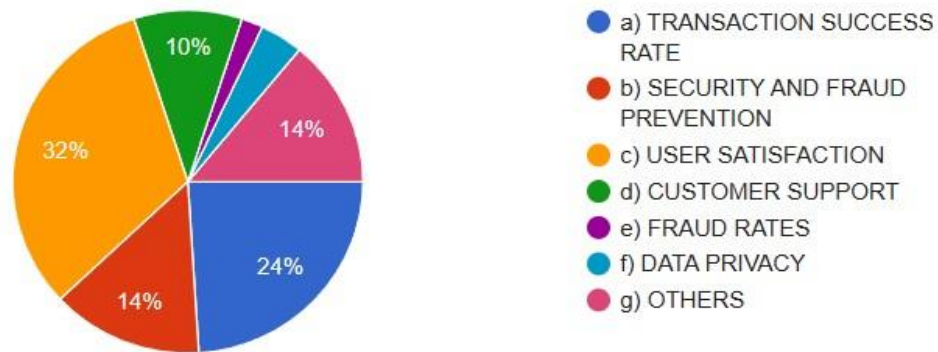
17. WHAT ARE EXCEPTIONAL FEATURES OF GOOGLE PAY WHEN COMPARING TO OTHER PAYMENT APPS?

FACTORS	RESPONSES	PERCENATAGE	CUMULATIVE PERCENTAGE
Transaction success rate	12	24	24
Security and fraud prevention	7	14	38
User satisfaction	16	32	70
Customer support	5	10	80
Fraud rates	1	2	82
Data privacy	2	4	86
Others	7	14	100
TOTAL	50	100	

TABLE 3.20

FIGURE 3.20

50 responses



INTERPRETATION

According to the data, users perceive several exceptional features in Google Pay when compared to other payment apps. Foremost among these is high user satisfaction, as 16 respondents expressed contentment with the platform's services. Additionally, the platform's reliability, reflected in a high transaction success rate, is a standout feature, appreciated by 12 users. Security and fraud prevention measures were also noted as exceptional by 7 users, underscoring the trust in Google Pay's security features. A smaller group acknowledged the quality of customer support, and a few users mentioned data privacy and fraud prevention efforts. The "Others" category, with 7 responses, suggests there may be additional unique qualities that make Google Pay stand out in users' eyes. Overall, these exceptional features collectively contribute to Google Pay's competitive advantage among payment apps.

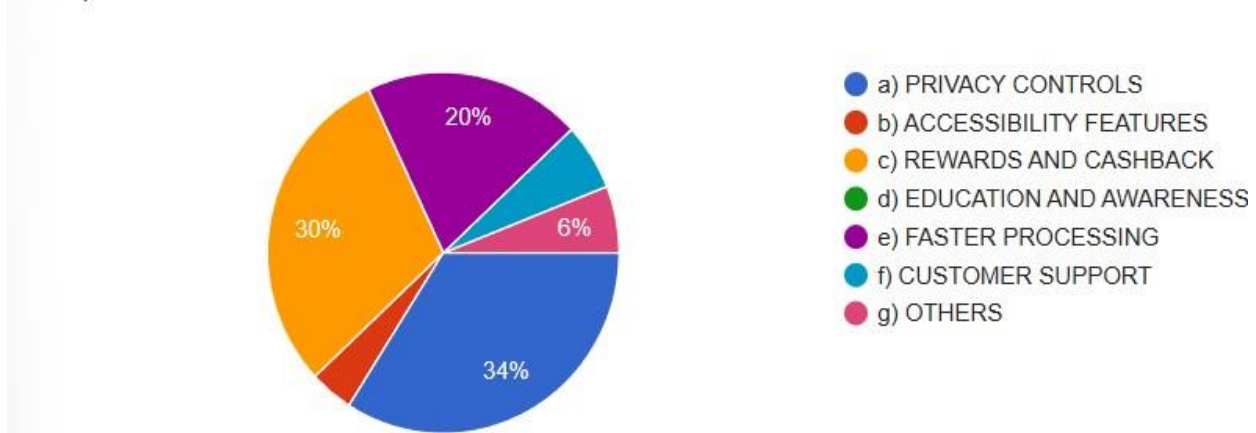
18. WHICH OF THE FOLLOWING AREAS DO YOU BELIEVE SHOULD BE THE HIGHEST PRIORITY FOR IMPROVEMENT IN GOOGLE PAY?

FACTORS	RESPONSES	PERCENATAGE	CUMULATIVE PERCENTAGE
Privacy controls	17	34	34
Accessibility features	2	4	38
Rewards and cashback	15	30	68
Education and awareness	0	0	68
Faster processing	10	20	88
Customer support	3	6	94
Others	3	6	100
TOTAL	50	100	

TABLE 3.21

FIGURE 3.21

50 responses



INTERPRETATION

According to the data, users believe that the highest priority for improvement in Google Pay should be privacy controls, with 17 respondents expressing concern about their personal data protection. Rewards and cashback feature closely follow as a priority for 15 users, highlighting their desire for more incentives. Faster processing is also a key area, with 10 respondents seeking quicker and more efficient transactions. Accessibility features and customer support are of lesser concern but still mentioned by some users. Notably, "Education and awareness" did not emerge as a priority for improvement, suggesting that users feel adequately informed about Google Pay's usage. Overall, the data indicates that users prioritize privacy, rewards, and transaction efficiency as key areas for Google Pay's enhancement.

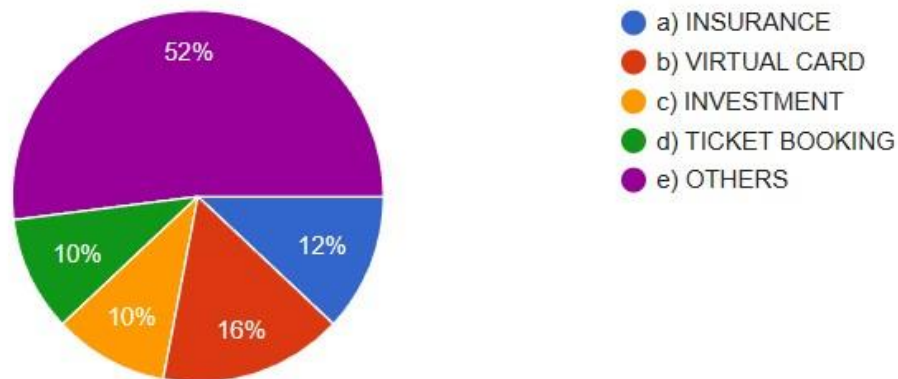
19. WHAT ARE THE AREAS WHERE GOOGLE PAY NEED TO IMPROVE?

FACTORS	RESPONSES	PERCENATAGE	CUMULATIVE PERCENTAGE
Insurance	6	12	12
Virtual card	8	16	28
Investment	5	10	38
Ticket booking	5	10	48
Others	26	52	100
TOTAL	50	100	

TABLE 3.22

FIGURE 3.22

50 responses



INTERPRETATION

The data highlights several areas where users believe Google Pay should improve. Specifically, some users expressed the need for enhancements in insurance-related services, with 6 respondents indicating this as a priority. Additionally, virtual card services received attention, with 8 respondents wanting improvements or additional features in this domain. Investment related services and ticket booking also garnered user attention, with 5 respondents each indicating a desire for improvements in these areas. However, the majority of respondents, comprising 26 out of 50, provided miscellaneous responses under "Others," suggesting a wide spectrum of potential areas for improvement within Google Pay. This diverse feedback reflects users' varying expectations and interests in potential enhancements, highlighting the multifaceted nature of user preferences and areas for development within the platform.

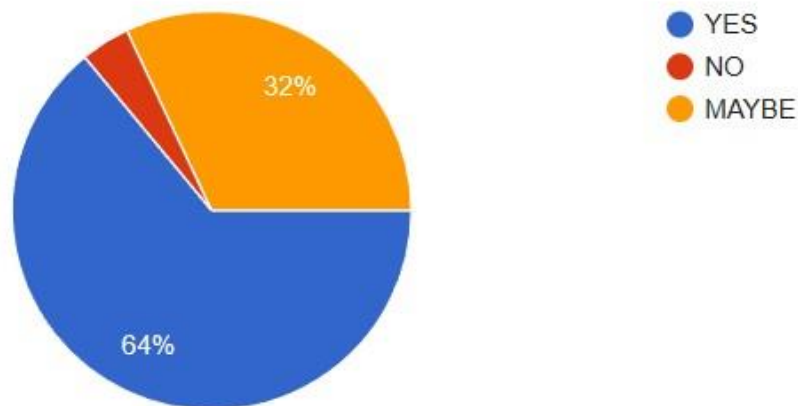
20. WOULD YOU RECOMMEND GOOGLE PAY TO OTHER USERS?

FACTORS	RESPONSES	PERCENATAGE	CUMULATIVE PERCENTAGE	WEIGHT	WEIGHTED AVERAGE
Yes	32	64	64	0.64	0.64
No	2	4	68	0.04	0
Maybe	16	32	100	0.32	0
TOTAL	50	100		1.0	0.64

TABLE 3.23

FIGURE 3.23

50 responses



INTERPRETATION

The data reveals that a substantial majority of users (32 out of 50) would recommend Google Pay to others. This reflects a high level of satisfaction and positive experiences among these users, indicating that they are enthusiastic advocates for the platform. However, a very small minority (2 out of 50) would not recommend Google Pay, suggesting that there may be isolated issues or concerns that have deterred these users from endorsing the service. Notably, a significant number of users (16 out of 50) expressed uncertainty, responding with "Maybe," indicating that they may have mixed experiences or are undecided about recommending Google Pay to others. Overall, the data suggests a generally favourable perception of Google Pay among users, with some room for improvement to address specific concerns and enhance user confidence in recommending the platform.

CHAPTER 4- FINDINGS, SUGGESTION & CONCLUSION

Findings

- The majority of Google Pay users are young, with 54% aged 25 or below, and the user base is predominantly male, with 64% identifying as male. Furthermore, 60% have completed their undergraduate degrees, while 14% hold post-graduate degrees.
- Students dominate our user base, accounting for 78% of our users, while businesspeople make up 12%. This data underscores our platform's appeal to those pursuing education and professional development. It reflects our diverse user demographics, serving the needs of both students and professionals.
- Google Pay sees robust usage, with 90% of respondents utilizing it, half of whom employ it daily. The platform's popularity stems from its user-friendly interface, convenience, and swift transactions (38%), while its security and contactless payment capabilities also play a pivotal role in its adoption.
- User satisfaction with Google Pay transactions stands at 62%, with 24% expressing neutrality, suggesting opportunities for enhancement.
- The most commonly used features on Google Pay are sending and receiving money, with 74% of users engaging in these activities. Additionally, users make use of various other functions such as bill payments and online shopping within the platform.
- Cashback and rewards satisfaction shows room for improvement, with 30% of users expressing neutrality and 24% reporting very dissatisfactory experiences.
- Transaction failures have affected 42% of respondents, raising concerns about user confidence. Furthermore, 54% have reached out to Google Pay support, highlighting the demand for improved user guidance and assistance.
- In comparison to rivals such as PhonePe and Paytm, Google Pay stands out as the preferred choice, with 62% of respondents perceiving it as the best and fastest payment app.

- Approximately 30% of respondents employ two-factor authentication, while 22% prioritize device security in their Google Pay usage. Encouragingly, 72% have never shared their Google Pay PIN and UPI PIN, reflecting a strong adherence to security measures.
- A notable 50% of users have not provided ratings or reviews on app stores, indicating an untapped opportunity for user feedback and engagement.
- A substantial 68% of respondents perceive Google Pay as advantageous compared to other payment apps. While 38% of users highlight the need for improvement in cashback and rewards, 34% emphasize the importance of enhancing privacy controls. Furthermore, a significant majority of 64% express a high likelihood to recommend Google Pay to others, underscoring user satisfaction and the app's potential for growth.

Suggestions

- Google pay should improve its rewards program to address user dissatisfaction with cashback options, attracting and retaining users by offering more enticing incentives and enhancing the overall user experience, making it a more competitive and user-centric platform.
- Google pay should enhance customer support and self-help resources, while also addressing transaction reliability issues to ensure a smooth and reliable user experience.
- Google pay should encourage users to leave ratings and reviews on app stores to improve visibility, trust, and gather valuable feedback.
- Google pay should promote security measures like two-factor authentication and device security to enhance user trust and protect their accounts and transactions effectively.

Conclusion

The survey results reveal that Google Pay has a strong foothold among the younger demographic in Kochi, particularly students. This could be attributed to the platform's user-friendly interface and the speed and convenience it offers for transactions. However, it's important to note that users have expressed a desire for improvements in certain areas.

One such area is cashback options. Users seem to be neutral or dissatisfied with the current offerings, indicating that there is potential for Google Pay to enhance user satisfaction by revising its cashback and rewards system. This could involve offering more lucrative or frequent cashback opportunities, or tailoring rewards to individual user preferences.

Customer support is another area where users would like to see improvements. Over half of the respondents have reached out to Google Pay support, suggesting that users may encounter issues that they cannot resolve independently. Enhancing customer support could involve providing more comprehensive self-help resources, improving response times, or offering more personalized assistance.

Transaction reliability and security are key concerns for users. While Google Pay employs measures such as two-factor authentication and device security, transaction failures have been experienced by 42% of respondents. This could impact user confidence in the platform and suggests a need for ongoing efforts to enhance transaction success rates and reassure users about the security of their transactions.

Despite these concerns, Google Pay enjoys a favourable reputation compared to its competitors. The majority of users perceive it as the best and fastest payment app, and are likely to recommend it to others. This positive word-of-mouth could be a powerful tool for user acquisition and retention.

To maintain its popularity and expand its user base, Google Pay should focus on addressing these areas of concern while continuing to enhance its features and security measures. By doing so, it can ensure that it remains a preferred choice for digital payments among its target demographic.

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APPENDIX

MCQ QUESTIONS

1.NAME OF STUDENT

2.GENDER

(MALE, FEMALE, TRANSGENDER)

3. AGE

- BELOW 18 YRS
- 19-25
- 26-35
- 46-55
- MORE THAN 55 YRS

4. EDUCATION

- SSLC
- INTERMEDIATE
- GRADUATION
- POST-GRADUATION
- PHD

5. ARE YOU A GOOGLE PAY USER?

- YES
- NO

6. WHAT ARE THE REASONS BEHIND USING GOOGLE PAY?

- EASY TO USE
- CONVENIENCE
- SECURITY
- SPEED
- CONTACTLESS PAYMENT

7.HOW SATISFIED ARE YOU WITH G-PAY TRANSACTIONS?

- VERY SATISFIED
- SATISFIED
- NEUTRAL
- DISSATISFIED
- VERY DISSATISFIED
- MAYBE

8. ARE YOU SATISFIED WITH CASH BACK OPTIONS PROVIDED BY G-PAY?

- VERY SATISFIED
 - SATISFIED
 - NEUTRAL
 - DISSATISFIED
 - VERY DISSATISFIED
9. WHAT ARE THE PROBLEMS THAT YOU FACE WHILE TRANSFERING AMOUNT THROUGH G-PAY?
- PAYMENT DECLINING
 - INCORRECT PAYMENT DETAILS
 - FAILED TRANSACTIONS
 - SECURITY CONCERNS
 - TRANSACTION LIMIT
 - BANK ACCOUNT ISSUES
 - OTHERS
10. ARE YOU CONVINCED WITH GOOGLE PAY CUSTOMER SUPPORT?
- VERY CONVINCED
 - CONVINCED
 - NEUTRAL
 - UNCONVINCED
 - VERY UNCONVINCED
11. IN YOUR RECENT USE OF GOOGLE PAY HOW OFTEN DID YOUR TRANACTIONS SUCCEED WITHOUT ANY ISSUES?
- ALWAYS
 - MOST OF THE TIME
 - OCCASIONALLY
 - RARELY
 - NEVER
12. WHICH IS THE BEST AND FASTEST APP IN UPI?
- G-PAY
 - PHONE PAY
 - AMAZON PAY
 - PAYTM
13. WHAT ARE THE MEASURES DID YOU TAKEN TO AVOID PROBLEM BEFORE MAKING GOOGLE PAY TRANSACTIONS?
- ENSURE SUFFICIENT FUND
 - UPDATE GOOGLE PAY APP
 - CHECK NETWORK CONNECTIONS
 - LINK AND VERIFY ACCOUNTS
 - UPDATE PAYMENT METHOD

- OTHERS
- 14.HAVE YOU EVER COME ACROSS ANY GOOGLE PAY SCAMS OR FRAUDS?
- I HAVE ENCOUNTERED GOOGLE PAY FRAUD
 - I HAVEN'T EXPERIENCED ANY GOOGLE PAY SCAM
 - I RECEIVED A FEW UNSOLICITED MESSAGES REQUESTING MONEY TRANSFERS
 - I HAVE HEARD ABOUT SUCH INCIDENTS FROM FRIENDS AND FAMILY MEMBERS
15. TO IMPROVE SECURITY, DID GOOGLE PAY TAKE ANY MEASURES TO PREVENT FRAUD?
- APP LOCK
 - TRANSACTION VERIFICATION
 - DEVICE SECURITY
 - FRAUD DETECTION SYSTEM
 - BLOCKING SUSPICIOUS ACTIVITY
 - OTHERS
- 16.WHEN YOU RECEIVE UNSOLICITED EMAILS OR MESSAGES RELATED TO GOOGLE PAY WHAT IS YOUR USUAL RESPONSE?
- DELETE WITHOUT OPENING
 - OPEN BUT DO NOT CLICK ON LINKS
 - CLICKS ON LINK TO INVESTIGATE
 - RESPONSE WITH INFORMATION
- 17.HAVE YOU LEFT A REVIEW OR RATING FOR GOOGLE PAY ON APPSTORE?
- YES
 - NO
 - MAYBE
18. WHAT FEATURES OR ASPECTS OF GOOGLE PAY DO YOU THINK MAKE IT STAND OUT COMPARED TO ITS COMPETITORS?
- SPEED OF TRANSACTIONS
 - SECURITY FEATURES
 - USER FRIENDLY INTERFACE
 - VARIETIES OF SUPPORTED PAYMENT METHOD
 - CUSTOMER SUPPORT
 - OTHERS
19. HOW ADVANTAGEOUS WAS GOOGLE PAY WHEN COMPARED TO OTHER PAYMENT APPS YOU HAVE USED?
- VERY ADVANTAGEOUS
 - ADVANTAGEOUS
 - NEUTRAL

- DISADVANTAGEOUS
- VERY DISADVANTAGOUS

20. WHAT ARE EXCEPTIONAL FEATURES OF GOOGLE PAY WHEN COMPARING TO OTHER PAYMENT APPS?

- TRANSACTION SUCCESS RATE
- SECURITY AND FRAUD PREVENTION
- USER SATISFACTION
- CUSTOMER SUPPORT
- FRAUD RATES
- DATA PRIVACY
- OTHERS

21. WHICH OF THE FOLLOWING AREAS DO YOU BELIEVE SHOULD BE THE HIGHEST PRIORITY FOR IMPROVEMENT IN GOOGLE PAY?

- PRIVACY CONTROLS
- ACCESSIBILITY FEATURES
- REWARDS AND CASHBACK
- EDUCATION AND AWARENESS
- FASTER PROCESSING
- CUSTOMER SUPPORT
- OTHERS

22. WHAT ARE THE AREAS WHERE GOOGLE PAY NEED TO IMPROVE?

- INSURANCE
- VIRTUAL CARD
- INVESTMENT
- TICKET BOOKING
- OTHERS

23. WOULD YOU RECOMMEND GOOGLE PAY TO OTHER USERS

- YES
- NO

Checklist Question

24. WHAT FEATURES OF GOOGLE PAY DO YOU USE MORE FREQUENTLY?

- SENDING MONEY
- RECEIVING MONEY
- BILL PAYMENTS
- INSTORE PAYMENTS
- ONLINE SHOPPING
- OTHERS