User 1: Mahesh Patel

1. Do you use e-banking apps/websites ?

Yes.

1. How frequently do you use them?

Daily

1. What applications/websites do you use?

Gpay, phone pe, paytm, hdfc bank website

1. For what purposes do you use them (Mobile recharge/ ticket booking..)?

I use them for various purposes such as mobile recharge, policy management, online shopping, Fastag services, and paying bills at malls.

1. Do you prefer online transactions over cheque/cash/ATM ? If No, why?

Yes, I prefer online transactions.

1. Which payment methods have you used, and which one is the most common?

I've used UPI and net banking. Net banking is my most common method as it has a 100% success rate.

1. Do you feel that using these websites/apps is secure?

Yes, I do. I ensure to use only trusted websites and apps by checking their brand and authorization.

1. Have you used Gpay, PayTM, Phonepe apps?

Yes, I have.

1. Which app do you prefer the most and why?

I prefer Gpay the most because of its brand popularity.

[Specific question on the app]

1. What are the features/functionalities that you like the most on the app?

I like the ability to easily send money to friends, individuals, and companies.

1. Is it easy to navigate and complete transactions on the app?

Yes, it is easy to navigate and complete transactions.

1. Do you find that making transactions on the app is quicker compared to other platforms ? or it’s same ?

It's almost the same in terms of transaction speed.

1. Are you aware of any rewards/offers offered by the app? Which type of rewards/offers do you like?

Yes, I am aware of them, but I don't use them.

1. Have you ever experienced any issues with transactions, such as delays or failures?

Yes, I have faced technical issues.

1. Do you have any concerns about the privacy of your data when using the app?

No, I don't have any concerns.

1. Is there anything annoying about this app?

Yes, searching for contacts can be cumbersome. Contact names saved in my phone don't always appear in the app's search function.

1. Any improvements you would like to see in the app?

I would like the option to search for contacts by their name as saved in my phone's contact list.

1. On a scale of 1 to 10, how would you rate your overall satisfaction?

9

1. Any thing/event which you have remember?

Once, I was without cash and used Gpay to make a payment, which I found very convenient.

User 2: Jay Vakhariya

1. Do you use e-banking apps/websites ?

Yes

1. How frequently do you use them?

Daily

1. What applications/websites do you use?

I use Gpay, Paytm, PhonePe, and PNP.

1. For what purposes do you use them (Mobile recharge/ ticket booking..)?

I use them for various purposes such as paying fees, transferring money to contacts, making purchases at malls/shops, and sending money to friends.

1. Do you prefer online transactions over cheque/cash/ATM ? If No, why?

Yes, I prefer online transactions.

1. Which payment methods have you used, and which one is the most common?

I've used UPI and net banking, with UPI being my preferred method.

1. Do you feel that using these websites/apps is secure?

Yes, I feel they are secure.

1. Have you used Gpay, PayTM, Phonepe apps?

Yes, I have.

1. Which app do you prefer the most and why?

I prefer Gpay.

[Specific question on the app]

1. What are the features/functionalities that you like the most on the app?

I appreciate its speed.

1. Is it easy to navigate and complete transactions on the app?

Yes, it is.

1. Do you find that making transactions on the app is quicker compared to other platforms ? or it’s same ?

It's about the same.

1. Are you aware of any rewards/offers offered by the app? Which type of rewards/offers do you like?

Yes, I am aware of them. Merchant cashback rewards are especially appealing to me.

1. Have you ever experienced any issues with transactions, such as delays or failures?

Yes, I have.

1. Do you have any concerns about the privacy of your data when using the app?

No, I don't.

1. Is there anything annoying about this app?

I find most of the rewards/offers to be irrelevant or not useful to me, which I don't appreciate.

1. Any improvements you would like to see in the app?

No

1. On a scale of 1 to 10, how would you rate your overall satisfaction?

9

1. Anything memorable or noteworthy about using the app?

I recall an incident when both servers of the bank linked to the app were down. I was at a restaurant and couldn't pay through the app, and I didn't have cash on me at that time.

User 3: Rajesh Patel

1. Do you use e-banking apps/websites?

Yes, I do.

2. How frequently do you use them?

I use them a few times a week.

3. What applications/websites do you use?

I primarily use Gpay and Paytm.

4. For what purposes do you use them (Mobile recharge/ ticket booking..)?

I use them mostly for mobile recharges, bill payments, and online shopping.

5. Do you prefer online transactions over cheque/cash/ATM? If No, why?

Yes, I prefer online transactions.

6. Which payment methods have you used, and which one is the most common?

I've used UPI and net banking. UPI is my go-to method.

7. Do you feel that using these websites/apps is secure?

Generally, yes. I ensure to use reputable apps and websites.

8. Have you used Gpay, PayTM, Phonepe apps?

Yes, I have used Gpay and Paytm.

9. Which app do you prefer the most and why?

I prefer Gpay for its user-friendly interface.

[Specific question on the app]

10. What are the features/functionalities that you like the most on the app?

I like the ease of sending money to contacts and the speed of transactions.

11. Is it easy to navigate and complete transactions on the app?

Yes, it's quite intuitive.

12. Do you find that making transactions on the app is quicker compared to other platforms, or is it the same?

It's generally quick, comparable to other platforms.

13. Are you aware of any rewards/offers offered by the app? Which type of rewards/offers do you like?

Yes, I'm aware. I particularly like cashback offers on certain transactions.

14. Have you ever experienced any issues with transactions, such as delays or failures?

Occasionally, yes.

15. Do you have any concerns about the privacy of your data when using the app?

Not particularly, but I do exercise caution.

16. Is there anything annoying about this app?

Sometimes, the app can be slow to load during peak hours.

17. Any improvements you would like to see in the app?

Better customer support would be appreciated.

18. On a scale of 1 to 10, how would you rate your overall satisfaction?

8.

19. Anything memorable or noteworthy about using the app?

Once, I was able to split bills easily with friends using the app, which was very convenient.

User 4: Sagar Timba

1. Do you use e-banking apps/websites?

Yes, I do.

2. How frequently do you use them?

I use them almost daily.

3. What applications/websites do you use?

I mainly use Gpay, PhonePe, and the SBI net banking website.

4. For what purposes do you use them (Mobile recharge/ ticket booking..)?

I use them for various purposes including bill payments, fund transfers, and online shopping.

5. Do you prefer online transactions over cheque/cash/ATM? If No, why?

Yes, I prefer online transactions due to their convenience.

6. Which payment methods have you used, and which one is the most common?

I've used UPI and net banking. UPI is my preferred method.

7. Do you feel that using these websites/apps is secure?

Yes, I do. I ensure to use secure connections and trusted apps.

8. Have you used Gpay, PayTM, Phonepe apps?

Yes, I have used all three.

9. Which app do you prefer the most and why?

I prefer Gpay for its simplicity.

[Specific question on the app]

10. What are the features/functionalities that you like the most on the app?

I like the ease of sending money to contacts and the instant payment notifications.

11. Is it easy to navigate and complete transactions on the app?

Yes, the interface is user-friendly.

12. Do you find that making transactions on the app is quicker compared to other platforms, or is it the same?

I think It is generally quick compare to other platforms.

13. Are you aware of any rewards/offers offered by the app? Which type of rewards/offers do you like?

Yes, I've availed cashback offers and find them rewarding.

14. Have you ever experienced any issues with transactions, such as delays or failures?

Occasionally, yes.

15. Do you have any concerns about the privacy of your data when using the app?

Not really, but I do keep an eye on security measures.

16. Is there anything annoying about this app?

Sometimes, technical glitches can be annoying.

17. Any improvements you would like to see in the app?

More personalized offers based on sending patterns would be great.

18. On a scale of 1 to 10, how would you rate your overall satisfaction?

8.

19. Anything memorable or noteworthy about using the app?

One day, I forgot my wallet at home and managed to pay for groceries using Gpay, which saved the day.

* Paytm takes time to open
* User interface is good on phonepe
* Gpay has screen lock… security!!!
* There are ads on phonepe and paytm
* For checking the bank balance we have to scroll down on Gpay. While on phonepe/paytm the option is clearly visible