



Established under Karnataka State Act 47 of 2013 and Approved by UGC, Govt of India

SURVEY REPORT

Title: Digital Payment Refunds Take Longer Than Expected

Submitted By : Rohith Kumar M G

Register Number: 24BTCE259

College: Garden City University

Faculty: Swathika mam

Date of Submission: 27-01-2026

STEP 1: OBSERVATION POINTS

- * Most users experience refund delays often or very often.
- * UPI is the most commonly used payment method during delayed refunds.
- * Many refunds arrive within 1–3 days, but some take longer.
- * Users are often not clearly informed about refund timelines.
- * Most had to contact customer support.
- * Satisfaction is mostly neutral.
- * App issues and merchant delays are common causes.
- * Trust is affected due to delays.
- * Faster refunds are considered very important.
- * Faster processing is the top requested improvement.

STEP 2: USER IDENTIFICATION

Customers / Users:

Role: Digital payment users.

Expectations: Fast refunds, transparency, reliability.

Merchants: Role: Initiate refunds.

Expectations: Smooth systems, fewer disputes.

Payment Platforms / Banks:

Role: Process settlements.

Expectations: Security and efficiency.

STEP 3: SURVEY QUESTIONS

1. How often do you experience refund delays?
2. Which payment method was used?
3. How long did the refund take?
4. Were timelines communicated clearly?
5. Did you contact support?
6. Satisfaction level?
7. Causes of delay?
8. Trust impact?
9. Importance of faster refunds?
10. Desired improvements?

SURVEY SUMMARY

Refund delays are common. UPI is widely used. Many refunds take several days and lack proper communication. Payment app issues and merchant delays are major reasons. Trust is affected, and users demand faster processing and transparency.

From: Response	1. How often do you experience delays in digital payment methods when you can?	2. How long did the refund usually take to receive?	3. Were you informed clearly about the refund?	4. Did you have to contact customer support?	5. How satisfied are you with the refund price?	6. What is the main reason you believe causes?	7. How delayed refunds affected your travel?	8. How important is faster refund processing?	9. What improvements would you like?
1/3/2024 11:18:01	Often	1-7 days	No	Yes	Neutral	Merchant delay	Very slightly	Important	Faster processing
1/3/2024 11:18:01	Never	1-7 days	Yes	Yes	Neutral	Merchant delay	Very slightly	Important	Faster processing
1/3/2024 11:18:01	Very often	1-7 days	Yes	Yes	Satisfied	Payment app issues	Very slightly	Very important	Faster processing
1/3/2024 11:18:01	Often	1-7 days	No	Yes	Neutral	Merchant delay	Very slightly	Somewhat important	Faster processing
1/3/2024 11:18:01	Never	1-7 days	Yes	Yes	Neutral	Payment app issues	Very slightly	Very important	Faster processing
1/3/2024 11:18:01	Very often	1-7 days	Partially	Yes	Neutral	Payment app issues	Very significantly	Very important	Faster processing
1/3/2024 11:18:01	Often	1-7 days	Yes	Yes	Very satisfied	Payment app issues	Very significantly	Very important	Faster processing
1/3/2024 11:18:01	Never	1-7 days	Yes	Yes	Neutral	Payment app issues	Very significantly	Very important	Faster processing
1/3/2024 11:18:01	Very often	1-7 days	Yes	Yes	Neutral	Payment app issues	Very slightly	Important	Faster processing
1/3/2024 11:18:01	Often	1-7 days	Yes	Yes	Satisfied	Payment app issues	Very slightly	Very important	Faster processing
1/3/2024 11:18:01	Never	1-7 days	Yes	Yes	Neutral	Merchant delay	Very slightly	Important	Faster processing
1/3/2024 11:18:01	Very often	1-7 days	Partially	Yes	Neutral	Merchant delay	Very slightly	Somewhat important	Faster processing
1/3/2024 11:18:01	Often	1-7 days	Yes	Yes	Neutral	Merchant delay	Very slightly	Very important	Faster processing
1/3/2024 11:18:01	Never	1-7 days	Yes	Yes	Neutral	Merchant delay	Very slightly	Very important	Faster processing
1/3/2024 11:18:01	Very often	1-7 days	Partially	Yes	Neutral	Merchant delay	Very slightly	Very important	Faster processing
1/3/2024 11:18:01	Often	1-7 days	Yes	Yes	Neutral	Merchant delay	Very slightly	Very important	Faster processing
1/3/2024 11:18:01	Never	1-7 days	Yes	Yes	Satisfied	Merchant delay	Very slightly	Very important	Faster processing
1/3/2024 11:18:01	Very often	1-7 days	Partially	Yes	Satisfied	Merchant delay	Very slightly	Very important	Faster processing
1/3/2024 11:18:01	Often	1-7 days	Yes	Yes	Very satisfied	Merchant delay	Very slightly	Very important	Faster processing
1/3/2024 11:18:01	Never	1-7 days	Yes	Yes	Neutral	Bank processing	Very slightly	Important	Better tracking
1/3/2024 11:18:01	Very often	1-7 days	Yes	Yes	Neutral	Bank processing	Very significantly	Very important	Faster processing
1/3/2024 11:18:01	Often	1-7 days	Yes	Yes	Satisfied	Bank processing	Very slightly	Important	Better tracking
1/3/2024 11:18:01	Never	1-7 days	Yes	Yes	Neutral	Bank processing	Very significantly	Somewhat important	Better tracking
1/3/2024 11:18:01	Very often	1-7 days	Partially	Yes	Neutral	Bank processing	Very slightly	Very important	Better tracking
1/3/2024 11:18:01	Often	1-7 days	Yes	Yes	Satisfied	Bank processing	Very slightly	Very important	Better tracking
1/3/2024 11:18:01	Never	1-7 days	Yes	Yes	Neutral	Bank processing	Very significantly	Very important	Better tracking
1/3/2024 11:18:01	Very often	1-7 days	Partially	Yes	Satisfied	Bank processing	Very significantly	Very important	Better tracking
1/3/2024 11:18:01	Often	1-7 days	Yes	Yes	Very satisfied	Bank processing	Very significantly	Very important	Better tracking

SUGGESTIONS

Instant refund mechanisms.

Refund tracking.

Clear timelines.

Notifications.

Better merchant coordination.

Improved support systems.

STEP 4: PAIN POINT ANALYSIS

Category	Identified Pain Points
Functional	Slow refund processing and delayed status updates.
Emotional	Anxiety, stress, and frustration during waiting time.
Communication	Poor clarity in refund messages and instructions
Trust	Reduced confidence in digital payment platforms
Support	Frequent follow-ups required with customer care.

STEP 5: ROOT CAUSE ANALYSIS

- *Manual approvals.
- *Merchant delays.
- *Banking settlement cycles.
- *Technical errors.
- *Legacy systems.

STEP 6: WICKED PROBLEM

Refund delays involve banks, apps, merchants, and regulators. Speed, fraud prevention, and compliance must balance, making the issue complex.

STEP 7: REFLECTION

The survey highlights that refund processing is a weak point in digital payments. User-centered systems and transparency are essential to improve trust.