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GARDEN CITY UNIVERSITY

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SURVEY REPORT

Title: Digital Payment Refunds Take Longer Than Expected

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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.

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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.