The research analysis of using online payment Apps on the basis of satisfaction level and drawback of selected customers in Jalgaon District

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ABSTRACT

Digital payment apps, usually referred to as mobile payment applications, are used for simple purchases and transactions. Customers were introduced to these payment apps because of their advantages. For UPI payments, a number of payment apps are available, including Google Pay, Phone Pe, Paytm, and others. The number of people using online payment apps has grown significantly in recent years, and more payment choices are now available in local markets. Customers find payment apps to be very helpful and satisfying. This study focuses on how people utilize payment apps and how satisfied they are with them. Data from primary sources were gathered for this study, which used a descriptive research approach with a sample size of 120 clients. The outcomes are examined and interpreted using straightforward

INTRODUCTION

The Indian government's main initiative, "Digital India," aims to make the nation technologically capable. One of Digital India's purported functions is "Faceless, Paperless India, Cashless." These days, digital payment methods are more significant, particularly in light of demonetization. To encourage the people to use payment gateway systems, the government is taking important actions. It has announced discounts on the digital purchasing of specific products in order to promote payment gateways. Additionally, UPI (United Payment Interface), an app-based system for transacting between banks, has been implemented. A further enhanced version, known as USSD (Unstructured Supplementary Service Data), will be released by the government soon and allows financial transactions via mobile devices even in the absence of internet access.Digital payment apps, usually referred to as mobile payment applications, are used for simple purchases and transactions. Customers were introduced to these payment apps because of their advantages. For UPI payments, a number of payment apps are available, including Google Pay, Phone Pe, Paytm, and others. The number of people using online payment apps has grown significantly in recent years, and more payment choices are now available in local markets. Customers find payment apps to be very helpful and satisfying. This study focuses on how people utilize payment apps and how satisfied they are with them. Data from primary sources were gathered for this study, which used a descriptive research approach with a sample size of 120 clients. The outcomes are examined and interpreted using straightforward We have all seen firsthand how rapidly technology has advanced in the currentworld. In this instance, online payment apps were also implemented, and users have found them to be successful.The majority of metropolitan residents are accustomed to this digital payment method. Unless a very small percentage of rural

residents are still unaware of the value and benefits of these internet payment apps

Industry Profile

An app called a mobile wallet, e-wallet, or e-wallet app stores your debit and credit card details and enables users to use their mobile devices to make digitalpayments for goods and services. In India, some of the most widely used onlinepayment apps, payment apps, and e-wallet lists are:

Google Pay: Google Pay is a digital wallet platform and online payment system designed to facilitate contactless in-app, online, and in-person transactions on mobile devices. It allows users to utilize their Android phones, tablets, and other devices to make payments.

The present world has witnessed firsthand the rapid advancement oftechnology. Online payment apps were also used in this case, and users have reported success with them.

Most people wh o live in cities are used to using this digital payment option. Unless a very tiny fraction of people living in rural areas continue to be ignorant of the advantages and worth of these online payment apps

Phonepe

Phone money, reload mobile phones, DTH, data cards, pay for utilities, pay at stores, invest in tax-saving funds, liquid funds, purchase insurance, and purchase mutual Pe is an online payment and digital wallet platform based in India. Users can send and receive funds for gold using Phonepe.

Paytm Paytm, which is an acronym for "Pay through mobile," is a worldwide financial technology and e-commerce payment system firm headquartered in Noida, Uttar Pradesh, India.Paytm supports use cases such as mobile recharges, utility bill payments, travel, movie tickets, and in-store payments at grocery stores and educational institutions via the paytm QR code. It is now available in eleven Indian languages.

Bhim app

The National Payments Corporation of India (NPCI) created the mobile payment app Bhim (Bharat interface for money), which is based on the Unified Payments Interface (UPI).Dedicated to B.R. Ambedkar, the platform was introduced on December 30, 2016, withthe goal of promoting cashless transactions and enabling direct e- payments via banks.Axis Bank Limited's fully owned subsidiary Free Charge is one of the e- payment apps with its headquarters located in Gurugram, Haryana.Users can pay utility payments, mobile bills, broadband bills, metro card bills, landline bills, and DTH bills with free charge.

How Mobile Payment/Wallet Apps Operate:

When utilizing online payment apps for the first time

- After entering their phone number, registered customers will receive an SMSfrom the supplier with a PIN.

- To authenticate the number, the user will input the PIN they were given.

- In order to validate the payments, the user must now provide their credit card number

or, if necessary, another payment method (which is not necessaryif the account has already been added).

Regarding Further Payments with E-Wallet Applications:

In order to verify and authenticate the payment procedure, the user will need to enter the PIN again.

1.1   E-WALLET FEATURES

1.2   Quick Payments

Unlike hours or business days in an e-wallet account, the money transfer between the payer and payee wallets will occur in a matter of seconds. The ability to make payments whenever and from anywhere makes financial transactions instantaneous, increasing control over personal and business finances. This capability offers significant advantages.

Handling Both Physical and Virtual Card Functions

The e-wallet software has benefited from the development of new technologies by storing user credit or debit card information, which can be used to make purchases at any time and from any location in the world. The development of the e-wallet enables users conveniently combine all of their cards in one single location and streamline their financial life. Since a mobile wallet or payment software eliminates the need for the user to physically carrytheir credit card, carrying all of their cards with them is safer. Using high-grade security, the program assists the app in encrypting card data without retaining card numbers.

Payment of Bills

One of the most important elements of a mobile wallet is the payments app, since most young people like to pay their bills online for anything from groceries to restaurants, movies to flights, rent, tuition, utilities, loans, and other expenses. As the popularity of digital currency grows, mobile wallets are in fact becoming a standard feature of everyday services.

One of the most important elements of a mobile wallet is an app, since most young people like to pay their bills online for anything from groceries to restaurants to shopping to movie tickets to airline tickets to rent, tuition,

utilities, loans, and so forth. As the popularity of digital currency grows, mobile wallets are in fact becoming a standard feature of everyday services.

Simple and Quick Self-Registration

The advent of e-wallets was primarily done to make transactions easier, faster, and less time-consuming for users. Users find the self-registration method tobe quite helpful, which encourages them to download the app without second thought. These registration procedures typically include the following phases.

• Installing the app on a smartphone after downloading it

Registering for it and entering the required information; Verifying the registration; Creating a password and logging in; and Connecting with a bank account, debit card, or credit card in accordance with the guidelines

• Associating with a bank account, debit card, or credit card in accordance with regulations

Transfers Between Appropriate Bank Accounts

both a transfer to another person's account held in a separate bank and an account in the same bank. Depending on the situation, the owner of the payment app will have many alternatives for sending and receiving money for personal or professional purposes with only a few clicks, from anywhere at anytime. Prior to using an online payment app, one must download it to their smartphone. The majority of payment apps may be downloaded for phones running iOS and Android operating systems.

Safety

When mobile financial services are introduced, people want the utmost level of protection before using them. Ensuring the safety and security of financial transactions is crucial from beginning to conclusion. Numerous strong methods, including passwords, SMS one-time passwords, point-to-point encryption, security questions, biometrics, out-of-band authentication, and others, can be used to secure payment mobile apps. Although it has been demonstrated that digital wallets are safer than credit cards, the primary barrier to the adoption of payment applications continues to be customers' growing concerns about security.

RESEARCH OBJECTIVES

- ✓ The main goal is to examine how satisfied users are with online payment apps. Secondary purpose:
- ✓ Examine the current state of online payment apps.
- ✓ To investigate the effects of online payment apps by examining the problems that users encounter.
- ✓ To examine the significance, capabilities, benefits, and drawbacks of online payment applications.
- ✓ Examine how clients are using online payment apps.

LITERATURE REVIEW

The primary aim of the literature review was to conduct a survey of prior research on knowledge sharing. The researcher was able to perform the survey more comprehensively and effectively thanks to the review of literature. It ought to aid the researcher in identifying and delving further into the subject.

Amal Nair, Manisha Dahiya, Naman Gupta, and others. (2016). Since ancient times, people have used wallets to store and safeguard valuable personal belongings. Value wallets, also known as satchels, originated from a piece of cloth attached with a length of thread. This allowed a variety of goods, including coins, to be transported to the market. Because we are a nomadic species, humans have always required a safe place to store personal belongings. Humans consume for both pleasure and necessity. Not only do people regularly buy necessities like food and clothing, but they often buy stuff only for their own pleasure.

Hem Shweta Rathore. (2016) The smart phone has become an indispensable tool in today's environment. Thanks to technology, mobile users can now use installed programs on their smartphones to conduct financial transactions or make payments. A "Digital Wallet," also referred to as a "Mobile Wallet," is a smartphone that may be used as a leather wallet.

According to DR. S. Manikandan May (2017), smartphones are becoming increasingly crucial in people's daily lives. The development of technology has led to

the creation of smartphones, which allow users to send and receive money via installed applications. The current study attempts to illustrate how wallet money is used and endorsed by various companies, as well as the numerous elements that influence consumers' decisions to utilize mobile wallets and the risks and obstacles that these users encounter.

K. L. University, et al. (2018). The demonetization caused digital payments to skyrocket in popularity. The use of mobile and internet is increasing, and government initiatives like Digital India are contributing to the exponential development in the use of digital payments. More transaction transparency as a result of the shift to digital payments strengthens the national economy. Thepayment system has undergone numerous modifications recently, includingthe addition of digital wallets, UPI, and BHIM apps to facilitate the transition todigital payments.

Akash D. Dubey, Maindola, Pallavi, and Neetu Singhal.(2018) The landscapeof digital payments is rapidly emerging across the nation. There has been a total change in the payment environment since the demonetization. The emergence of numerous non-banking firms in the payment arena has been made possible by the technological revolution, government initiatives to promote a cashless economy, and the demonetization story.

Kirti R. Swain and Sonal Mishra (2018) Due to rising smartphone adoption, affordable high-speed internet access, and consumer demands for more convenient use and speedier payment settlement, mobile payment systems have become more and more popular in recent years. However, despite significant efforts by our government to promote digital literacy and offer a variety of payment method options, the percentage rise is still unsatisfactory

T. Praiseye September of 2018 In today's environment, mobile phones are used everywhere. With the development of technology, everything is nowpossible with a single touch. Users can pay bills and transfer money to anyone whenever it's convenient for them by using the programs that are loaded on their mobile phones. The primary driver of mobile wallet penetration is an increase in the usage of smartphones and the internet. The purpose of this study was to identify the variables that influence consumers' preferences for mobile wallets.

H. Akhila-Pai (2018) The primary drivers of the exponential rise in the use of digital payments are government initiatives like "Digital India" and rising internet and smartphone usage. Though the idea of digitization was first proposed many years ago, it has only just begun to gain traction. This is caused by people's ignorance and lack of information, their fear of making payments online, security concerns, etc. Only until people have an awareness of the E- Payment system will it be strengthened. However, given the present circumstances, India is gradually transitioning to a cashless economy and has witnessed a significant increase in the quantity of digital wallets available.

Ruchika Gupta, Bhawna Kumar, Gurinder Singh, and them (2018). Digital wallets are becoming increasingly commonplace all around the world as a way to handle loyalty relationships, send and receive money, and make payments.It makes it simple for customers to "pay with your phone." Customers remain doubtful about its acceptance even with its numerous advantages, ease of use,and abundance of applications. The poor

uptake of fully multi-channel "digital wallets" is indicative of this customer hesitancy.

Sheila Eveline Yuvaraj and N. (2018)Money is supposed to be the lifeblood of any economy. Cash transactions have become easier with the introduction of the internet, smartphones, and other digital technology. The majority of transactions in the current situation were cashless, and physical currency will eventually lose its monopoly. Various mediums have been devised to facilitate cashless transactions.

Abhrajyoti Das and colleagues (2018) Digital wallets have been increasingly popular both in India and elsewhere in the recent past. A digital wallet is a platform that enables people to conduct electronic transactions. It is based on an electronic device or an online service. It is a new approach to makingpurchases. It is essentially a paperless payment mechanism that eliminates the inconvenience of always having cash on hand. Numerous services offeringdigital wallets have smartphone apps. Digital wallets are becoming significantlymore popular in India after demonetization. In India, there are numerous digital wallets that are now in use, including Airtel Money, Jio Money, Paytm, and Freecharge.

In addition to enhancing trade and commerce, digitalization made payment transactions quick and easy **Vinitha, K., and S. Vasantha.(2018)** People's daily lives have changed as a result of the digital revolution. The ability to connect and make payments at any time, from any location, is made possible by the power of the internet and digital payments, which also increase user pleasure and foster customer loyalty

RESEARCH METHODOLOGY

The precise steps or methods used to find, pick, process, and evaluatedata on a subject are known as research methodology. The methodology part of a research article gives the reader the opportunity to assess the general validity and reliability of the study. the procedure utilized to gather data and information in order to make business decisions. The methodology could incorporate information from the current as well as the past and involve published research, interviews, surveys, and other research methods.

Research Design: To quantify, assess, and examine the influence of online payment apps among users, the study used the descriptive research methodology. A questionnaire has been used to gather primary data.

Sampling: A sample of 120 individuals was gathered via a Google form.

Data sources: Finding the right type of data is the first step in locating sources of data. Next, a sample of a certain demographic segment is gathered. The data from the selected sample must then be gathered using aspecific instrument.

Descriptive study design: A population, circumstance, or phenomenais to be precisely and methodically described by descriptive research. It canrespond to inquiries about what, where, when, and how, but not why Numerous research techniques can be applied in a descriptive researchdesign to examine one or more variables.

SAMPLE DESIGN: By drawing conclusions based on the features of a small percentage of the population, sample design serves as both the theoretical foundation and the practical mean. It is the process used to choose the sample.

Convenience sampling: This sort of sampling technique involves selecting a sample from a population that is simple to get in touch with or reach.

Primary data: A questionnaire was used to gather the primary data for this study, and a Google Form was used to collect the responses.

Secondary data: Secondary data was gathered through literature reviewsincluding references

Population: This survey took into account Chennai residents who utilize online payment apps as respondents. Data is gathered from 120 users of onlinepayment apps.

TOOLS USED: Planning, designing, gathering data, analyzing, deriving a relevant interpretation, and publishing research findings are all done with statistical tools. Chi-Square tests are the instruments that are employed. From websites and journals, among other external sources.

Research area:

The bulk of the data was gathered from students, and the respondents arefrom Chennai city.

RESULT AND DISCUSSION

Result Analysis Table

Gender of respondents

Gender	No. of responders	Percentage
Male	90	75
Female	30	25
Total	120	100

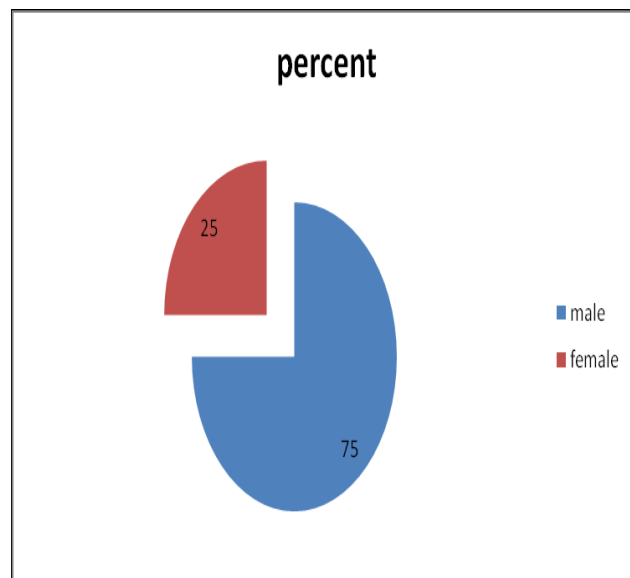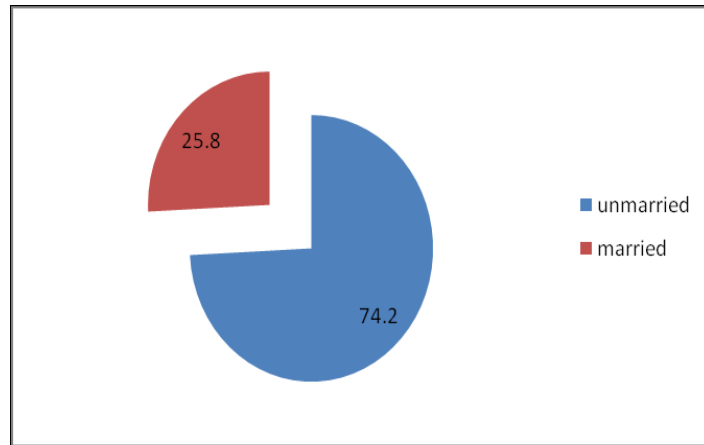
Fig 4.1: Gender of respondents

INTERPRETATION: From the above table it is interpreted that 75% ofrespondents are Male and 25% of respondents are Female.

INFERENCE. : Majority (75%) are Male

Table 4.1:2 Marital status of respondents

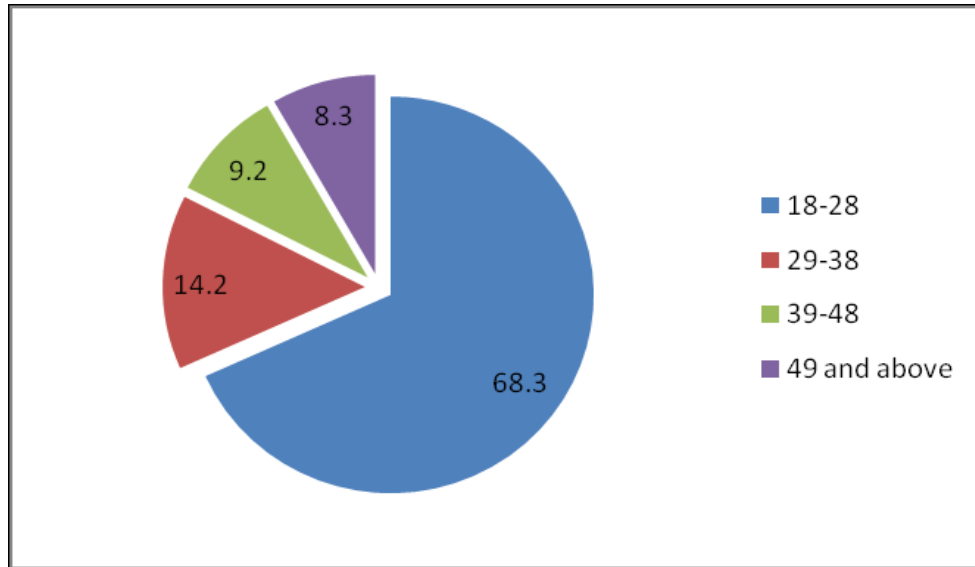| Marital status	No of respondents	Percentage
Unmarried	89	74.2
Married	31	25.8
Total	120	100

fig 4.2: Marital status of respondents

INTERPRETATION: From the above table it is interpreted that 74.2% ofrespondents are unmarried and 25.8% of respondents are married

Table 4.1:3 – Age of respondents

Age	No of responds	Percentage
18-28	82	68.3
29-38	17	14.3
39-48	11	9.2
49 and Above	10	8.3
Total	120	100

INFERENCE: Majority (74.2%) are unmarried
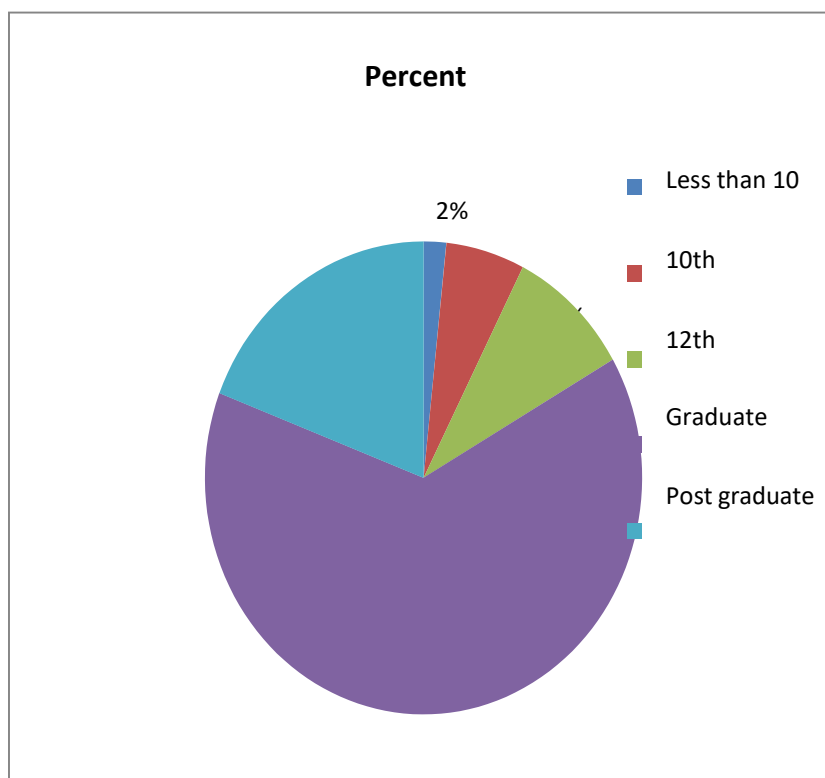
Table 4.1:3 – Age of respondents

Fig 4.3: Age of respondents

INTERPRETATION : From the above table it is interpreted that 68.3% of respondents are 18-28 and 14.2% of respondents are 29-38 and 9.2% of respondents are 39-48 and 8.3% of respondents are 49 and above

INFERENCE: Majority (68.3%) are 18-28 a

| Education	No of respondents	Percentage
Less than 10	2	1.7
10th	7	5.8
12th	11	9.2
Graduate	77	64.2
Post graduate	23	19.2
Total	120	100

- Education of respondents

Education of respondents

INTERPRETATION : From the above table it is interpreted that 64.2% of respondents are graduate and 19.2% of respondents are postgraduate and 9.2% of respondents are 12th and 5.8%of respondents are 10th and 1.7% of respondents are less than10th.

INFERENCE: Majority (64.2%) are graduate.

Table Total Bank accounts of respondents:

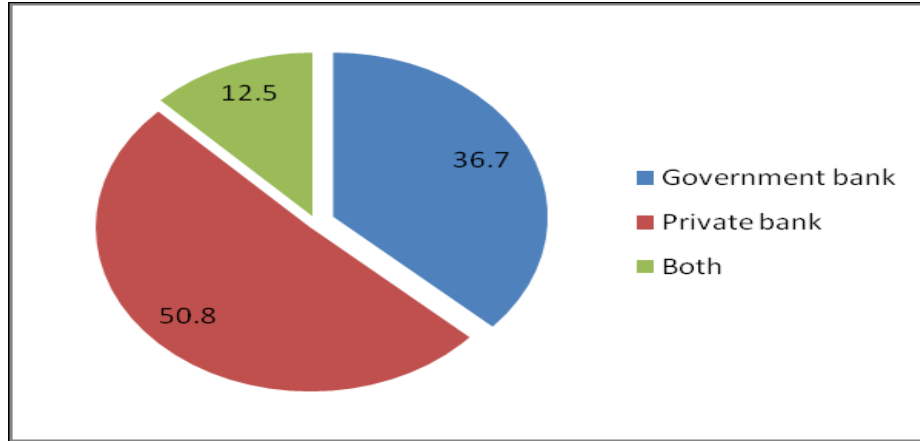| No of banks	No of respondents	Per entage
One	95	79.2
Two	22	18.2
More than two	3	2.5
Total	120	100

Fig4.5 Total Bank accounts of respondents
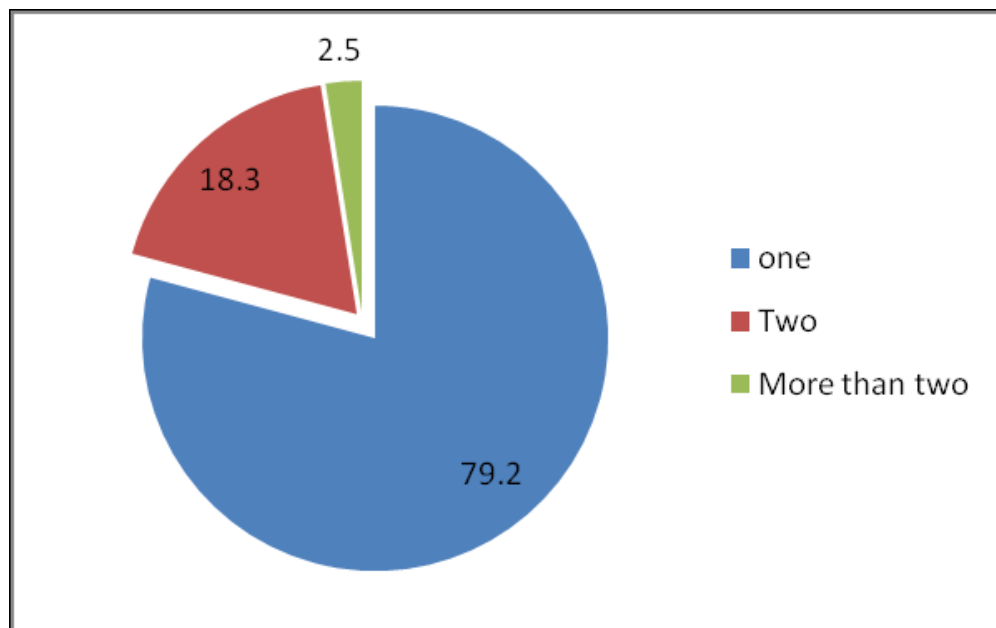
INTERPRETATION: From the above table it is interpreted that 79.2% of respondents have only one account and 18.3% of respondents have two accounts and 2.5% of respondents have more than two accounts inbank.

INFERENCE: Majority (79.2%) are using one bank account.

Table Various banks of respondents:

Bank	No of respondents	Percentage
Government bank	44	36.7
Private bank	61	50.8
Both	15	12.5
Total	120	100

Total Bank accounts of respondents

INTERPRETATION: From the above table it is interpreted that 50.8% of respondents are from private bank and 36.7% of respondents are from government bank and remaining 12.5% of respondents who have both government and private bank account.

INFERENCE: Majority (50.8%) are from private bank.

      table plat forms often used by respondents:

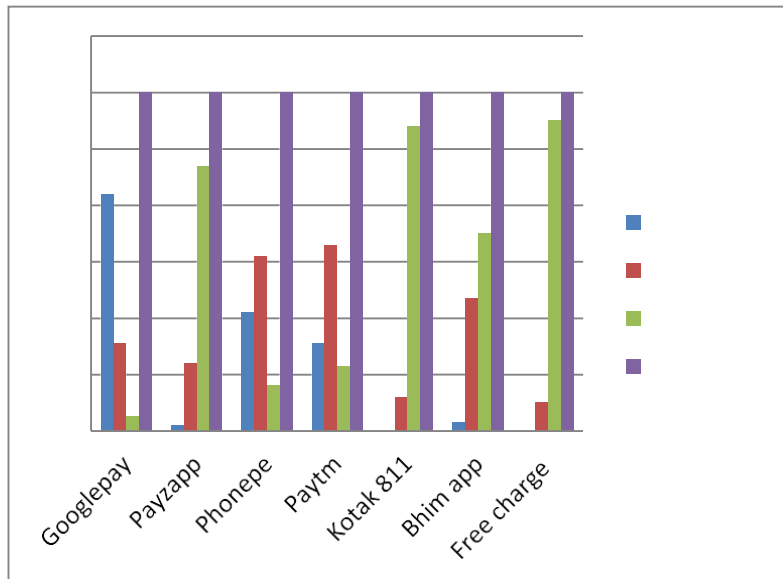| Online payment apps	Always	Sometimes	Never	Total
Googlepay	84	31	5	120
Payzapp	2	24	94	120
Phonepe	42	62	16	120
Paytm	31	66	23	120
Kotak 811	0	12	108	120
Bhim app	3	47	70	120
Free charge	0	10	110	120

Fig Often used by respondents

INTERPRETATION: From the above table it is interpreted that 84% of respondents always use Google pay and 42% of respondents always use phone pe and 31% of respondents always use paytm.

INFERENCE: Majority (84%) of respondents always use Google pay.

Table Mode of transaction respondents choose

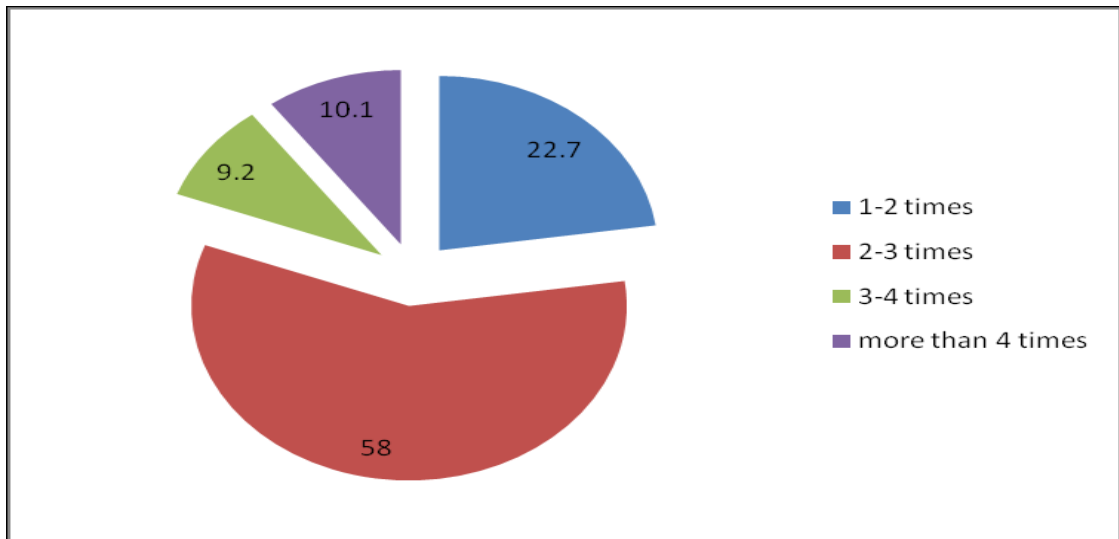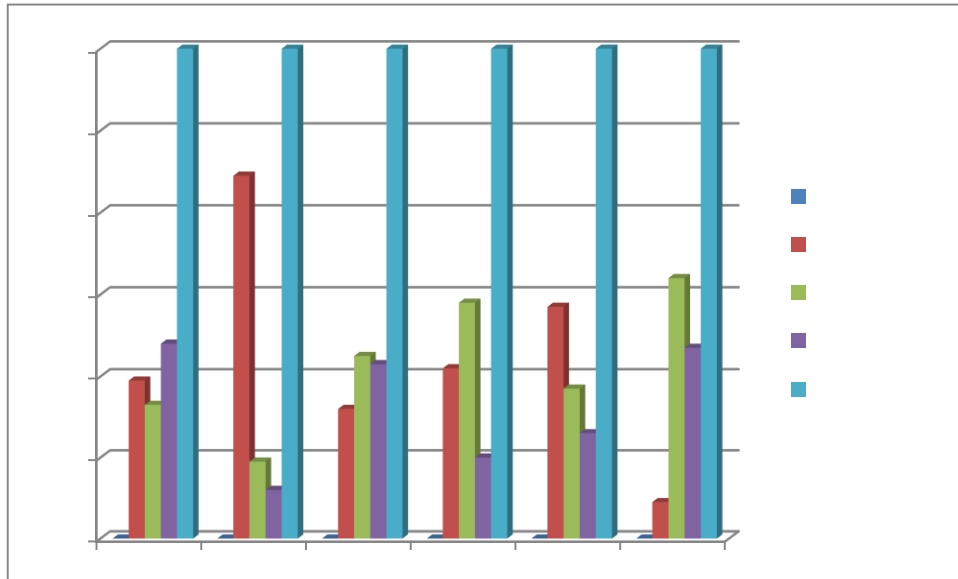| Necessities	Cash	Card	Online apps	Total
Mobile phone bill paymen	39	33	48	120
Rent	89	19	12	120
Cable	32	45	43	120
Petrol	42	58	20	120
Daily Necessities for home	57	37	26	120
Entertainment (restaurant, theatreetc)	9	64	47	120
Other shopping	**52**	**28**	**40**	**120**

Fig Mode of transaction respondents choose

INTERPRETATION: From the above table it is interpreted that 48% ofrespondents often use online payment apps for mobile phone bill payment and 47% of respondents use online payment apps forentertainment (restaurant, theatre, etc.)

INFERENCE: Majority (48%) use online payment app for mobilephone bill payment

Table 4.1:9 - often used by respondents:

| No of times	No of respondents	Percentage
1-2 times	27	22.7
2-3 times	69	58
3-4 times	11	9.2
More than 4 times	12	10.1
Total	120	100

Fig 4.9: Often used by respondents

INTERPRETATION: From the above table it is interpreted that 58% of respondents often use online payment apps 2-3 times
and 22.7% of respondents often use 1-2 times.

INFERENCE: Majority 58% often use 2-3 times

Table 4.1:10- Major barriers of respondents

Online payment apps	No barrier	Don't trust Bank security	inconvenient	Improper	Total
Google pay	89	6	15	10	120
Payzapp	8	32	65	15	120
Phone pe	66	20	24	10	120
Paytm	59	19	27	15	120
Kotak 811	9	25	65	21	120
Bhim app	11	25	44	40	120
Free charge	9	22	63	26	120

Fig Barriers of respondents
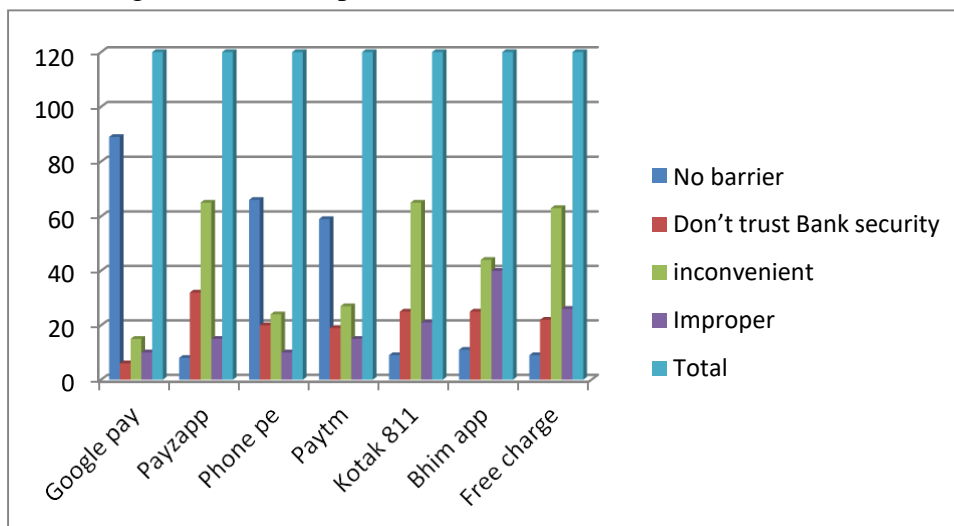
INTERPRETATION: From the above table it is interpreted that 89% of respondents have no barriers on google pay and 66% of respondents haveno barrier on phone pe and 59% of respondents have no barriers on paytm.

INFERENCE: Majority (89%) have no barriers on google pay.

Table 4.1:11 – Time and money saved by respondents

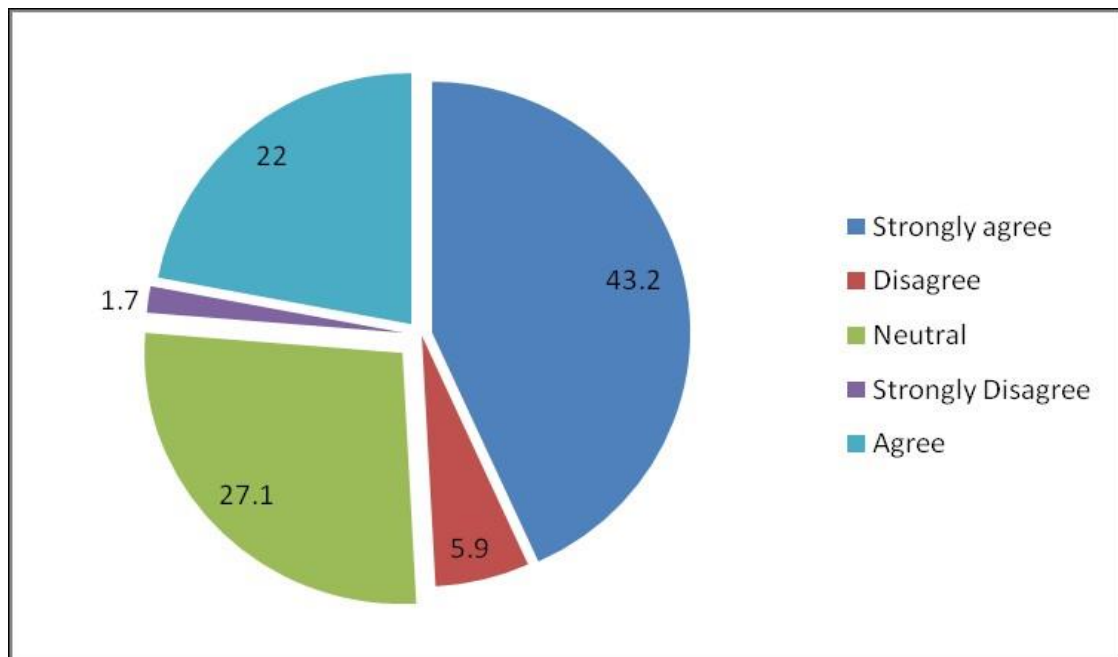| Satisfaction level	No of respondents	Percentage
Strongly agree	51	43
Disagree	7	5.9
Neutral	32	27.9
Strongly disagree	2	1.7
Agree	26	22
Total	120	100

Fig Time and money saved by respondents   Total

INTERPRETATION: From the above table it is interpreted that 43.2% of respondents strongly agree and 22% of respondents agree for the following statement.

INFERENCE: Majority 43.2% strongly agree.

Table 4.1:12services of mobile payment apps:

Statements	Strongly agree	Somewhate agree	Neither agree nor disagree	disagree	Total

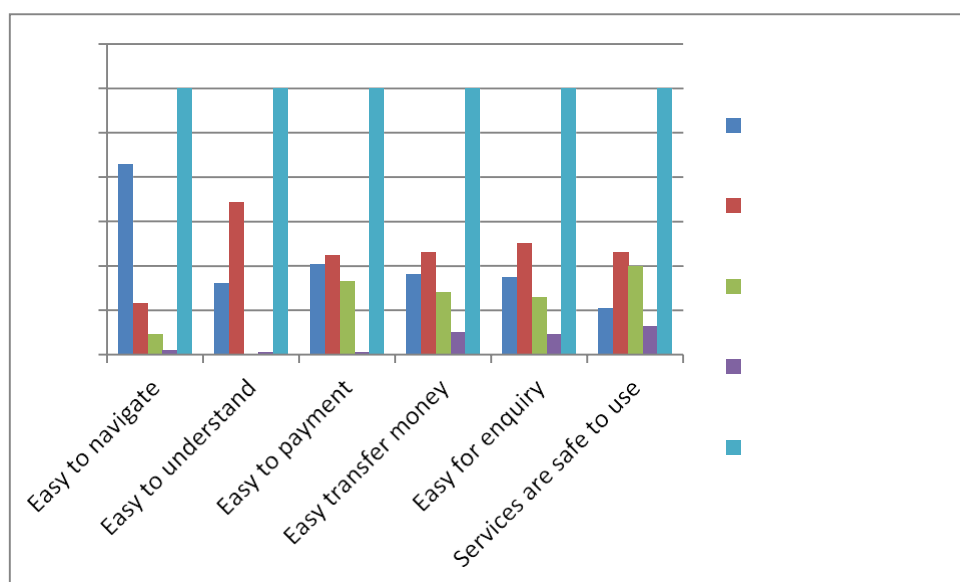|					
Easy to navigate	86	23	9	2	120
Easy to understand	32	69	0	1	120
Easy to payment	41	45	33	1	120
Easy transfer money	36	46	28	10	120
Easy for enquiry	35	50	26	9	120
Services are safeto use	21	46	40	13	120

Fig services of mobile payment apps

INTERPRETATION: From the above table it is interpreted that 86% of respondents strongly agree easy to navigate and 69% of respondentssomewhat agree that easy to understand.

INFERENCE: Majority (86%) of respondents strongly agree that easy to navigate.

Table 4.1:13 Network issues of respondents

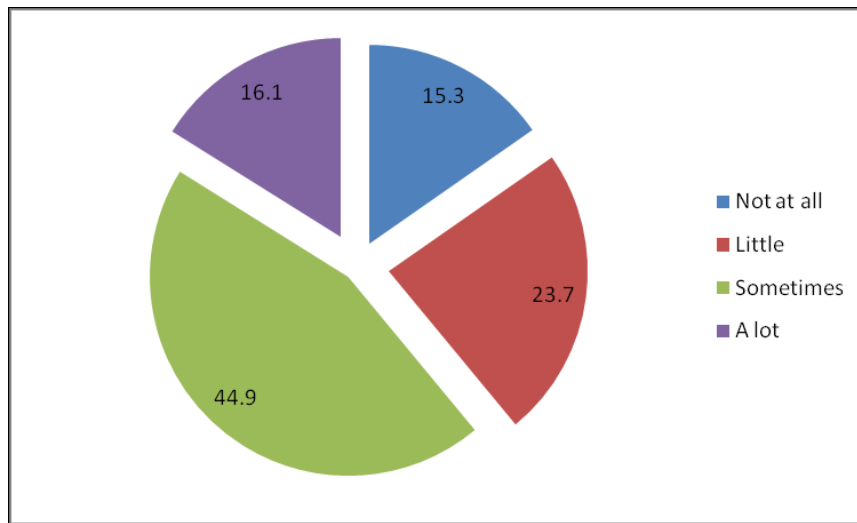| Differences	No of response	percentage
Not at all	18	15.3
Little	28	23.7
Sometimes	53	44.9
A lot	19	16.1

Total	120	100

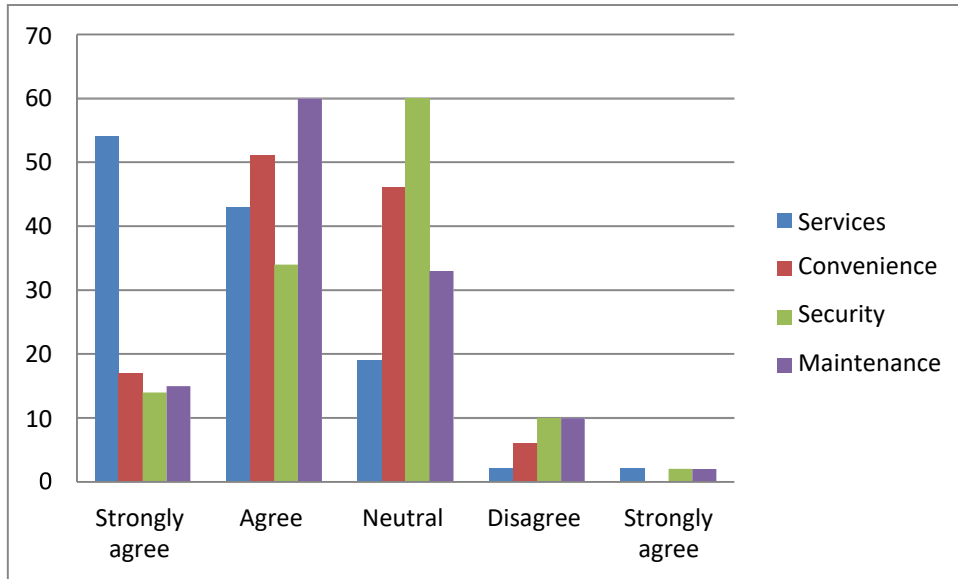**Fig 4.13: Network issues of respondents**

INTERPRETATION: From the above table it is interpreted that 53% of respondents have network issues sometimes while 28% of respondents have little.

INFERENCE: Majority (53%) have network issues sometimes

Table Satisfaction levels of respondents

Variable	Strongly agree	Agree	Neutral	Disagree	Strongly agree	Total
Services	54	43	19	2	2	120
Convenience	17	51	46	6	0	120
Security	14	34	60	10	2	120
Maintenance	15	60	33	10	2	120

Fig Satisfaction level of respondents

INTERPRETATION: From the above table it is interpreted that 60% of respondents have rate security neutral and 60% of respondents agree for maintenance

INFERENCE: Majority (60%) of security neutral and (60%) of maintenance agree`

Table Experience of respondents

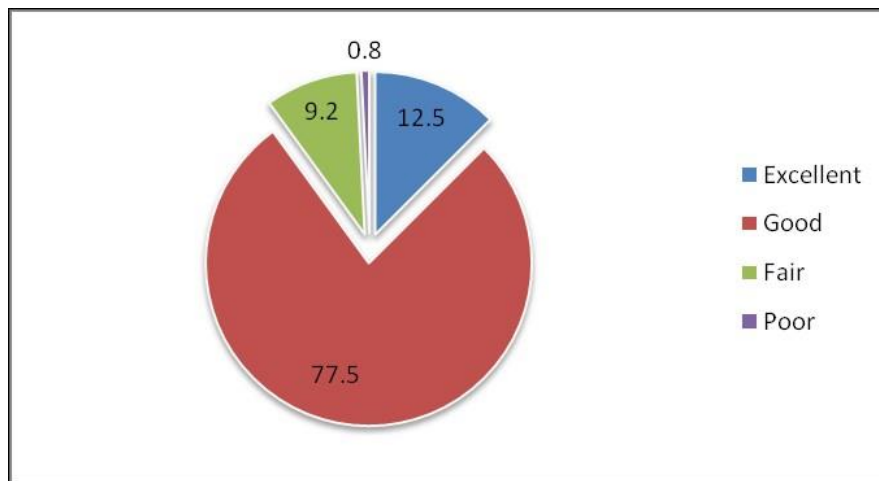| Satisfaction level	No of friends	Percentage
Excellent	15	12.5
Good	93	77.5
Fair	11	9.2
Poor	1	0.8
Total	120	100

Figure Experience of respondents

INTERPRETATION: From the above table it is interpreted that 77.5% of respondents rated good and 12.5% of respondents rated excellent.

INFERENCE: Majority (77.5%) rated good using online payment apps.

CHI SQUARE TEST

Table showing the association between Gender andoften use online payment apps

Null hypothesis (H0): There is no significance difference between Gender and respondents often using online payment apps.

Alternative hypothesis (H1): There is a significance differencebetween Gender of the respondents and respondents often using payment apps.

Chi-Square Tests

	value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	127.147a	10	.000
Likelihood Ratio	20.703	10	.023
N of Valid Cases		121	

12 cells (66.7%) have expected count less than 5. The minimumexpected count is .01.Source: Primary data

Interpretation:

Since p value is lesser than 0.05, we accept Alternate hypothesis and reject Null hypothesis. Therefore, there is significance difference between Gender of the respondents and the respondents often using online payment apps

CONCLUSION AND RECOMMENDATION

Payment methods have evolved from cash to online payment apps (such as Google Pay, Phone Pe, Paytm, and Bhim App), and now they are moving toward electronic commerce and mobile banking. This article examines the growing trend of daily online and in-person purchases being made through online payment methods. This article has addressed the problems with online payments as well as the use of electronic commerce by consumers to make payments. Customers who are growing accustomed to using this paymentmethod are also becoming more trusting of the technological developments that facilitate mobile transactions and make them easier and more transparent. Customers' behavior in retail and banking, as well as with almost all mobile devices on the market, is changing, indicating a shift from traditional to sophisticated online payment methods. The study's findings indicate that an increasing number of consumers are using online payment methods and doing transactions online, which suggests that online payment systems will always beaccepted. But the uptake and application of a number of

emerging technologies present both new possibilities and difficulties for the development and design of safe online payment systems both now and in the near future.

FINDINGS

The majority of replies, or 75%, are men.

- Of the respondents, 74.2 percent are single.
- The majority of responders (68.3%) are in the 18–28 age range.
- The majority of responders—64.2%—are graduates.
- The majority of responders (47.1%) are not students.
- Of the respondents, the majority (79.2%) have only one bank account.
- The majority of responders (50.8%) are clients of private banks.
- The majority of respondents (84%) said they always use Google Pay.
- The majority of respondents (48%) pay their mobile phone bills usingonline payment apps.
- Two to three times a week, the majority of responders (58%) use onlinepayment apps.

Why The majority of respondents (89%) don't see any obstacles withGoogle Pay.

- The majority of respondents (43.2%) firmly concur that using onlinepayment apps can save money and time.
- The majority of responders (86%) firmly concur that navigating around issimple.
- The majority of responders (53%) occasionally experience networkproblems.
- The majority of responders (60%) believe that maintenance is good butalso have security concerns.
- The majority of respondents (77.5%) gave online payment apps apositive rating.

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