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Survey on Consumer Preference: Google Pay V/S Paytm in Ahmedabad City

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A B S T R A C T

Googlepay and paytm are major players of digital payments both are providing platform to customers having their daily transactions and much more. People of Ahmedabad at the age 11-26 using more digital payments, demographic factors play very important role

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INTRODUCTION

UPI (Unified Payments Interface) used by many people of India for many purposes. It is one of the fastest growing digital payments in India. It is used to send or receive money by 24*7, customer is more attract by easy to use, availability and convenient. There are many players but we took mainly two players to survey our research.

Google pay and Paytm are big players in digital payments and they both providing platforms to consumer where consumer can get daily transactions in just minutes. So, we are surveyed Ahmedabad the people are very attracted and daily used to it. The aim of this survey to know the preference of consumer of Ahmedabad what makes them influence to use between these popular application Google pay and Paytm on their daily basis transaction, recharge, tickets booking etc.

People of Ahmedabad ease on using digital payments on their daily transaction for paying goods and services, shopping, ordering food without having physical money which save time and getting lots of benefit.

Both players are providing great features on their particular applications. By our survey we get to know more why people of Ahmedabad choose either Google pay or Paytm and why they choose for, like easy to use, features, policy, security, deals and cashbacks, bill payments, occasional offers, shopping etc.
Digital payments provide security where people of Ahmedabad can easily use without get cheated, they also provide history of transaction where people can know how much they spend entire a day or month and how wisely they have used from the next time, history keep all the transaction of a person safely and its easiest way to keep their income and expense.

For survey we use primary data which is collected directly through people by taking interviews, questionnaires, observations, action research, case studies etc.

Collection of our survey help us to reach out on conclusion of consumer preferences for Google pay and Paytm in Ahmedabad. By(Shekhar, 2021)

Research Objective:

- Comparative study of Paytm v/s Gpay. which are using more by Gen z.
- How rapidly people are adopting digital payments.
- What kind of problems are facing by Gen z.

LITERATURE REVIEW

Prabhat Agrarwal (2022) found there is a good way to transfer money with the help of digital wallets but also there are issues like security, if issues are settled regarding security and trust digital apps will show that they are safe. And money will exchange and transferring only through digital way.

Snehal Shah, Rathod Krunal (2022) said 98% people are aware of digital payments monthly they are spending 1000-3000rs in month. Most of the people of Ahmedabad are using gpay and they are accepting digital payments greatly.
Dr R Mayilsamy and Ms. S Vishmita (June,2021) "A study satisfaction google pay and Paytm in Coimbatore city" the platforms was contingent consumer preference, cost, security, accessibility. They used percentage analysis, ranking

and analysis satisfaction levels. They doing this survey to aims to contributing understanding factors to influencing who people choice this payment system.
Dr. R. Sridevi and Thirumoorthiammal V(May,2021) Their study objective is to identify preference of customer and to know their challenges related to transaction which focus on speedy transaction.

Thirupathi Manickam, Alagappa University, India (January 2022) The use of mobile wallets like Google Pay and PayTm are used in Bengaluru city. The report informs the transformative power of ICTs while the benefits of accountability in mobile wallets and usage of these payment services. This study provides an environment addressing provider issues and consumer preferences. It also highlights a research void in the competition between Google Pay and Paytm and provides insights into post-demonetization patterns in India.

Research Gap:

Previous studies on Ahmedabad consumers' preferences between Google Pay and Paytm do not address this specific area in detail. This is not much research on the experiences and satisfaction levels of Ahmedabad users with the various functionalities of these mobile payment apps. There is a lack of literature when it comes to security and understanding how demographics influence app choices. Finally, there is a lack of research on how the technological understanding and involvement of these apps with services affects the taste of Ahmedabad users. (Biharani & Vidani, 2018)

Hypothesis Testing:

H1: There is a significant association between age and finding Google Pay more user-friendly. (Rejected)
H2: There is a significant association between age and finding Paytm more reliable for digital transactions. (Rejected)
H3: There is a significant association between age and using Google Pay more frequently for online shopping and bill payments. (Accepted)
H4: There is a significant association between age and preferring Paytm for in-store payments and utility bill payments. (Accepted)
H5: There is a significant association between age and opinions on customer support for both Google Pay and Paytm. (Accepted)

METHODOLOGY

Table 1. Demographic Summary

RESEARCH DESIGN	DESCRIPTIVE RESEARCH
METHOD OF SAMPLING	NON-PROBABILITY CONVENIENT
AREA OF SURVEY	AHMEDABAD
NUMBER OF RESPONDENTS	103
TYPE OF RESEARCH	PRIMARY
DATA COLLECTION METHOD	QUESTIONNAIRE- GOOGLE FORM
DATA ANALYSIS	CHARTS & TABLES
TOOLS	MSEXCEL, SPSS
TYPES OF QUESTIONS	CLOSE ENDED

Data Analysis:
Demographic Summary:
The data presents information on the demographic distribution of a sample group based on age, gender and Educational Background
Age:

- 68.9% of the participants fall in the 11-26 age range.
- 24.3% fall in the 27-42 age range.
- 5.8% fall in the 43-58 age range.
- 1.0% fall in the more than 59 age range
- Total sample size 103 participants.

Gender:

- 77.7% of the participants are Male.
- 22.3% are Female
- The total sample size 103 participants.

Educational Background:

- 9.7% of the participants are High School
- 38.8% are Bachelor's degree
- 50.5% are Master's degree
- 1.0% are PhD or other degree
- The total sample size 103 participants.

RESULTS

Cronbach Alpha

Table 1. Case Processing Summary

		N	%
Cases	Valid	103	100.0
	Excluded[a]	0	.0
	Total	103	100.0

a. Listwise deletion based on all variables in the procedure.

Tabel 2. Reliability Statistics

Cronbach's Alpha	N of Items
.687	20

Source: SPSS Software

As the alpha value is more than 0.07 i.e 0.687 the data is reliable.

Hypothesis Testing

Chi-Square Analysis

H1: These is significant association between age and Google pay more user-friendly and easier to navigate.

Age*Google pay more user-friendly

H2: These is significant association between age and Paytm more reliable for digital transactions

Age * Paytm more user-friendly

Table 3. Case Processing Summary of Google pay and Paytm

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Age of Respondent * I find Google pay more user-friendly and easier to navigate.	103	100.0%	0	0.0%	103	100.0%
Age of Respondent * I find Paytm more reliable for digital transactions.	103	100.0%	0	0.0%	103	100.0%

Source: SPSS Software

Age of Respondent * I find Google pay more user-friendly and easier to navigate.

Table 4. Crosstab: Age a find Google Pay More User-Friendly and Easier to Navigate

		I find Google pay more user-friendly and easier to navigate.					
		Strongly disagree	Disagree	Neutral	Agree	Strongly agree	Total
Age of Respondent	11-26	5	3	11	40	12	71
	27-42	4	1	4	9	7	25
	43-58	1	1	2	0	2	6
	more than 59	0	0	1	0	0	1
Total		10	5	18	49	21	103

Source: SPSS Software

Table 5. Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	15.767[a]	12	.202
Likelihood Ratio	16.247	12	.180
Linear-by-Linear Association	1.642	1	.200
N of Valid Cases	103		

*Source: SPSS software

a.14 cells (70.0%) have expected count less than 5. The minimum expected count is .05.

Interpretation: AS the P value is greater than 0.05, hence we reject H1. This shows that there is significant association between age and Google pay more user-friendly and easier to navigate.

Table 6. Age of Respondent * I find Paytm More Reliable for Digital Transactions

		I find Paytm more reliable for digital transactions.					
		Strongly disagree	Disagree	Neutral	Agree	Strongly agree	Total
Age of Respondent	11-26	5	23	17	18	8	71
	27-42	5	3	6	8	3	25
	43-58	1	0	1	1	3	6
	more than 59	0	0	1	0	0	1
Total		11	26	25	27	14	103

Source: SPSS Software

Table 7. Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	17.800[a]	12	.122
Likelihood Ratio	16.644	12	.163
Linear-by-Linear Association	1.080	1	.299
N of Valid Cases	103		

Source: SPSS Software

a. 12 cells (60.0%) have expected count less than 5. The minimum expected count is .11.

Interpretation: As the P value is greater than 0.05, hence we reject H2. This shows that there is significant association between age and Paytm more reliable for digital transactions

H3: There is significant association between age of respondent and usage of Google pay more frequently for online shopping and bill payments

Table 8. Age of Respondent * I Use Google Pay More Frequently for Online Shopping and Bill Payments Crosstabulation

		I use Google Pay more frequently for online shopping and bill payments					
		Strongly disagree	Disagree	Neutral	Agree	Strongly agree	Total
Age of Respondent	11-26	6	2	14	34	15	71
	27-42	2	2	3	8	10	25
	43-58	1	1	2	0	2	6
	more than 59	0	1	0	0	0	1
Total		9	6	19	42	27	103

Source: SPSS Software

Table 9. Frequently for Online Shopping and Bill Payments

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	26.912[a]	12	.008
Likelihood Ratio	18.336	12	.106
Linear-by-Linear Association	.822	1	.365
N of Valid Cases	103		

Source: SPSS Software

a. 14 cells (70.0%) have expected count less than 5. The minimum expected count is .06.

Interpretation: AS the P value is less than 0.05 hence, we accept H3. This shows that there is significant association between age and Google Pay more frequently for online shopping and bill payments Crosstabulation

H4: There is Significant Association Between Age of Respondent and Paytm For in-Store Payments and Utility Bill Payments

Table 10. Age of Respondent * I Prefer Paytm for In-Store Payments and Utility Bill Payments Crosstabulation

		I prefer Paytm for in-store payments and utility bill payments					
		Strongly disagree	Disagree	Neutral	Agree	Strongly agree	Total
Age of Respondent	11-26	6	8	15	37	5	71
	27-42	3	5	4	6	7	25
	43-58	0	1	2	0	3	6
	more than 59	0	0	1	0	0	1
Total		9	14	22	43	15	103

Source: SPSS Software

Table 11. Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	23.586[a]	12	.023
Likelihood Ratio	24.055	12	.020
Linear-by-Linear Association	.166	1	.683
N of Valid Cases	103		

Source: SPSS software

a. 13 cells (65.0%) have expected count less than 5. The minimum expected count is .09.

Interpretation: AS the P value is less than 0.05 hence, we accept H4. This shows that there is significant association between age and Paytm for in-store payments and utility bill payments Crosstabulation

H5: There is significant association between age of respondent and Google pay and Paytm both app is offering better customer support and problem resolution

Table 12. Age of Respondent * Which App is Offers Better Customer Support and Problem Resolution, in Your Opinion? Crosstabulation

		Which app is offers better customer support and problem resolution, in your opinion?				
		Google pay	Paytm	Both are equally good	Neither is good	Total
Age of Respondent	11-26	24	8	37	2	71
	27-42	5	8	8	4	25
	43-58	1	1	4	0	6
	more than 59	0	1	0	0	1
Total		30	18	49	6	103

Source: SPSS Software

Table 13. Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	18.813[a]	9	.027
Likelihood Ratio	16.599	9	.055
Linear-by-Linear Association	.631	1	.427
N of Valid Cases	103		

*Source: SPSS software

a. 11 cells (68.8%) have expected count less than 5. The minimum expected count is .06.

Interpretation: AS the P value is less than 0.05 hence, we accept H5. This shows that there is significant association between age and Which app is offers better customer support and problem resolution in Google pay and Paytm

DISCUSSION

Consumer Preference Survey in Ahmedabad City: Google Pay Vs Paytm

Demographic analysis of the survey data reveals essential characteristics of the respondents, with 83.4% of the respondents falling in the 18-25 age group. The percentages for the other age groups, which are 26-35 and 36-50, are lower at 5.9% and 9.8% respectively. Gender distribution is fairly equal, with 41.2% of respondents being male and 58.8% being female. According to marital status data, 87.3% of participants are single, 11.8% are married, and 1% belong to another category. The results of the reliability test show that Cronbach's alpha is moderate at 0.687. (Vidani, 2018)

Chi-square analysis, used in hypothesis testing, provides insight into the relationship between age and several characteristics of consumer preferences for digital payment apps.

H1, which states that there is a significant relationship between increasing age and perceiving Google Pay as more convenient, is rejected ($p = 0.202$). The findings show that consumers' perception of Google Pay's user-friendliness does not change significantly by age.

H2, which suggests a significant relationship between age and whether Paytm is a more trusted app for online transactions, is again rejected ($p = 0.122$). According to the analysis, age has no significant impact on users' perception of Paytm's dependability for digital transactions.H3, examining the association between age and using Google Pay more frequently for online shopping and bill payments, is rejected ($p = 0.008$). The findings suggest a significant association between age and the frequency of using Google Pay for online transactions.

H3, which suggested a significant relationship ($p = 0.008$) between age and frequency of use of Google Pay for online shopping and bill payments, was accepted.

H4, which suggested a significant relationship between age and preference of Paytm for in-store and utility bill payments, was accepted ($p = 0.023$).

H5 was accepted ($p = 0.027$) indicating that there is a significant relationship between age and perceptions of better customer service and problem-solving in both Google Pay and Paytm.

A summary of the research findings, reflecting the impact of demographic characteristics and age on various preferences, concludes the research discussion. To provide relevant information about customer behavior, the study “Survey on Consumer Preference: Google Pay V/S Paytm in Ahmedabad City” carefully reviewed and interpreted the data. (Bhatt, Patel, & Vidani, 2017)

CONCLUSIONS AND RECOMMENDATIONS

This finding suggest As total participants are 103, 68.9% of the participants are from 11-26 Age which is largest from others and most of them are male. Demographic of age play important role. Most of the participants are using Google pay more than paytm

FURTHER STUDY

This research still has limitations, so it is necessary to carry out further research related to the topic of Survey on Consumer Preference: Google Pay V/S Paytm in order to improve this research and add insight to readers.

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