

# A Study on User Awareness Among Google Pay In Coimbatore City

Dr. Nancy Sebastina. J<sup>1</sup>, Dr. M.S. Ranjith Kumar<sup>2</sup>, Ms. Vismitha M.P<sup>3</sup>

( Department of Commerce BA, Dr. N.G.P. arts and science college, Coimbatore,

Email: [nancysebastina.j@drngpasc.ac.in](mailto:nancysebastina.j@drngpasc.ac.in) )

(Department of Commerce BA, Dr. N.G.P. Arts and Science College, Coimbatore,

Email: [drranjithkumar@drngpasc.ac.in](mailto:drranjithkumar@drngpasc.ac.in))

(III B. Com.BA., Dr. N.G.P. Arts and Science College, Coimbatore,

Email: [vismithashree64@gmail.com](mailto:vismithashree64@gmail.com)

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## Abstract:

Digital payment platforms have revolutionized financial transactions, offering convenience, security, and multiple services beyond simple money transfers. Google Pay (Gpay) is one of the leading digital payment platforms, providing services such as peer-to-peer payments, bill payments, mobile recharges, online shopping, and financial management tools. However, the extent to which users are aware of and utilize these services remains an important area of study. This research aims to assess the awareness levels of users regarding various services provided by Gpay, identify gaps in knowledge, and analyse factors influencing awareness. The findings will help improve user engagement, enhance service adoption, and provide insights for digital payment service providers to optimize their offerings.

**Keywords:** Google Pay, Digital Payments, User Awareness, Financial Transactions, Mobile Payment Services, UPI, Service Utilization, Consumer Behaviour, Digital Wallets

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## INTRODUCTION

The rapid advancement of digital payment technologies has significantly transformed the way people conduct financial transactions. Google Pay (Gpay) has emerged as one of the most widely used mobile payment applications, offering seamless transactions, rewards, and an extensive range of services, including UPI-based payments, bill payments, ticket bookings, and financial management features. Despite its growing adoption, the level of awareness among users regarding its full spectrum of services varies. Understanding user awareness is crucial for ensuring the optimal utilization of Gpay's features. While some users may primarily use the app for peer-to-peer money transfers, others might leverage additional services such as investment options, loans, and merchant transactions. Limited awareness can lead to underutilization of features, affecting both users and service providers. This study aims to explore the extent of user awareness regarding various services provided by Gpay, the factors influencing their knowledge, and potential strategies to bridge awareness gaps. By analysing user engagement, preferences, and challenges, this research will provide valuable insights into

enhancing digital payment experiences and fostering a more informed user base.

## OBJECTIVES OF THE STUDY

- To evaluate the awareness of users towards various service provided by Gpay.

## HYPOTHESIS OF THE STUDY

A null hypothesis has been framed to test the significance of the relationship between the the level of awareness about Gpay and its adoption among different socio-economic groups in Coimbatore city.

**(Ho) :** There is no significant relationship between [Age, Gender, Education, Marital status, Occupation, Annual income, Awareness of Gpay] and the level of awareness about Gpay.

## REVIEW OF LITERATURE

**Rajesh, M. & Priya , K. (2022)<sup>1</sup> – "A Study on Digital Payment Awareness Among Consumers with Special Reference to Google Pay"** The study explores the factors influencing consumer awareness of Google Pay and other mobile payment platforms. It highlights that promotional

campaigns, word-of-mouth recommendations, and ease of use contribute significantly to increasing awareness. The research also suggests that while awareness levels are high, some users lack a deep understanding of security features and grievance redressal mechanisms, which impacts their trust in the platform.

**Sharma, R. & Verma, K. (2021)<sup>2</sup>– "Awareness and Usage of Google Pay Among Indian Consumers"** This study examines the awareness levels of Google Pay among consumers across different regions in India. The findings suggest that urban users have a higher awareness and adoption rate compared to rural users, primarily due to better internet access and digital literacy. The study also highlights the role of social media, advertisements, and word-of-mouth in spreading awareness about Google Pay.

**Kumar, S. & Sharma, P. (2021)<sup>3</sup>– "Consumer Awareness and Usage of Google Pay: A Study Among Young Users"** This research focuses on the awareness and usage of Google Pay among young consumers, particularly college students and working professionals. The study finds that a majority of respondents are aware of Gpay's features, such as UPI payments, bill payments, and Cashback offers. However, concerns about transaction security and fraud risks still exist, affecting adoption among first-time users.

**Dahiya, R. & Gayatri (2020)<sup>4</sup> – "Digital Payment Systems in India: A Study on User Awareness and Adoption"** This study examines the level of awareness and adoption of digital payment systems, including Google Pay, among Indian consumers. The findings indicate that while urban users are well aware of digital payment platforms, rural adoption remains limited due to a lack of digital literacy and trust in online transactions. The study also highlights the role of advertisements, peer influence, and government initiatives in increasing awareness.

**Nair, S. & Iyer, K. (2020)<sup>5</sup> – "The Impact of Awareness Campaigns on Google Pay Adoption in Indian Cities"** This research analyses how awareness campaigns influence the adoption of Google Pay among urban and semi-urban users. The study finds that promotional activities, including cashback offers, influencer marketing,

and government-led digital literacy programs, significantly improve user awareness. However, security concerns and fear of fraud remain barriers to widespread adoption despite increased awareness levels.

## RESEARCH METHODOLOGY

This study is generally focused to investigate the awareness level of Gpay users in Coimbatore, taking a sample size as 150. The primary data are collected through questionnaire and secondary data through internet.

## TOOLS AND TECHNIQUE USED:

The analysis has been made through the questionnaire.

- Simple percentage analysis
- Chi-square analysis

## PERCENTAGE ANALYSIS:

Simple percentage analysis is a statistical tool used to represent data in terms of percentages, making it easier to understand and compare different categories. It helps analyze consumer responses in surveys by calculating the proportion of respondents selecting a particular option. In this study, simple percentage analysis is used to evaluate consumer awareness and perception of Google Pay in Coimbatore City

Simple percentage analysis=

$$\frac{\text{Number of respondents} \times 100}{\text{Total number of respondents}}$$

## CHI- SQUARE ANALYSIS:

Chi-square analysis is a statistical test used to determine the relationship between two categorical variables. It helps assess whether there is a significant association between factors such as demographic characteristics (age, gender, occupation) and consumer perception of Google Pay.

$$\chi^2 = \sum \frac{(O - E)^2}{E}$$

$\chi^2$  = the test statistic     $\sum$  = the sum of  
O = Observed frequencies    E = Expected frequencies

**LIMITATIONS OF THE STUDY**

The study's limitations on how consumers in Coimbatore perceive GPAY include a possibly small sample size that might not be representative of the general population and a regional focus that restricts the findings' generalizability to other areas. The extent of the survey may be limited by time constraints, and the veracity of consumer

opinions may be impacted by response biases. Issues with data gathering, such as missing answers or misunderstandings, may affect the results, and there may not be easy access to trustworthy data. Consumer perceptions may also be influenced by Coimbatore-specific cultural characteristics in ways that are not well understood.

**ANALYSIS AND INTERPRETATION**

Factor	Level of awareness		Total
<b>Age</b>			
Under 18 years	8(5)	29(20)	37(25)
18-24 years	29(19)	43(29)	72(48)
25-35 years	18(12)	22(15)	40(27)
Total	55(37)	94(63)	149(100)
<b>Gender</b>			
Male	17(11)	34(23)	51(34)
Female	38(26)	60(40)	98(66)
Total	55(37)	94(63)	149(100)
<b>Educational qualification</b>			
Primary school level	7(5)	18(12)	25(17)
Secondary school level	15(10)	28(19)	43(29)
Bachelor's degree	16(11)	25(17)	41(28)
Graduate degree	17(11)	23(16)	40(27)
Total	55(37)	94(63)	149(100)
<b>Marital status</b>			
Single	20(13)	37(25)	57(38)
Married	18(12)	44(30)	62(42)
Divorced	17(11)	13(9)	30(20)
Total	55(37)	94(63)	149
<b>Occupational status</b>			
Government employee	32(22)	45(30)	77(52)
Private employee	11(7)	28(19)	39(26)
Business	10(6.5)	10(6.5)	20(13)
Retired	2(1)	11(8)	13(9)
Total	55(37)	94(63)	149(100)
<b>Number of earners in family</b>			
1 member	23(15)	46(31)	69(46)
2 members	21(14)	35(24)	56(38)
3 members	11(7)	13(9)	24(16)
Total	55(37)	94(63)	149(100)
<b>Occupational status</b>			
50,000-1,00,000	3(2)	6(4)	9(6)

1,00,000-2,00,000	10(6)	7(5)	17(11)
2,00,000-3,00,000	14(10)	30(20)	44(30)
3,00,000-4,00,000	28(19)	51(34)	79(53)
Total	55(37)	94(63)	149(100)
<b>First hear about Gpay</b>			
Social media	18(12)	33(22)	51(34)
Friends or Family	15(10)	23(16)	38(26)
Television advertisement	9(6)	33(22)	42(28)
Articles	13(9)	5(3)	18(12)
Total	55(37)	94(63)	149(100)
<b>Awareness of Gpay</b>			
Less than 6 months	6(4)	10(7)	16(11)
6 months to 1 year	10(7)	18(12)	28(19)
1 to 2 years	16(11)	23(15)	39(26)
More than 2 years	23(15)	43(29)	66(44)
Total	55(37)	94(63)	149(100)

The analysis of Google Pay (Gpay) user awareness based on various demographic factors reveals notable insights. Age-wise, younger users (18-24 years) exhibit the highest level of awareness, while awareness declines among users under 18 and those aged 25-35. Gender-wise, females demonstrate a higher level of awareness (66%) compared to males (34%). Educational qualifications play a significant role, with individuals holding a bachelor's or graduate degree displaying a greater understanding of Gpay compared to those with only primary or secondary education. Marital status influences awareness, with married individuals exhibiting the highest awareness, followed by singles, while divorced users show the lowest awareness. In terms of occupational status, government employees lead in awareness levels, followed by private employees, businesspersons, and retirees. Households with a single earning member have

higher awareness than those with multiple earning members. Annual income also impacts awareness, with individuals earning between ₹3,00,000-4,00,000 per year displaying the highest awareness, whereas those in the lower-income brackets have comparatively less familiarity with Gpay. Regarding the source of initial exposure, social media and television advertisements play a crucial role, followed by friends, family, and articles. Lastly, awareness increases with the duration of Gpay usage, as individuals who have been using the platform for more than two years report the highest level of familiarity, while those who started using it recently demonstrate relatively lower awareness levels. These findings suggest that factors such as education, income, occupation, and media exposure significantly impact Gpay user awareness levels.

#### PEARSON'S CHI-SQUARE

Factors	Value	df	Significance	Result
Age	5.189 <sup>a</sup>	2	0.075	Accepted
Gender	.427 <sup>a</sup>	1	0.514	Accepted
Education Qualification	1.544 <sup>a</sup>	3	0.672	Accepted
Marital Status	6.762 <sup>a</sup>	2	0.034	Accepted
Occupational status	6.042 <sup>a</sup>	3	0.11	Accepted
Number of earners in family	1.208 <sup>a</sup>	2	0.547	Accepted
Annual income	4.118 <sup>a</sup>	3	0.249	Accepted
First hear about gpay	14.126 <sup>a</sup>	3	0.003	Rejected
Awareness of gpay	.424 <sup>a</sup>	3	0.935	Accepted

The chi-square test results indicate various degrees of association between different variables related to Google Pay user awareness and satisfaction. The majority of the tests resulted in accepted hypotheses, suggesting that there is no statistically significant relationship between most of the studied factors and the dependent variable. For instance, tests with significance values greater than 0.05 indicate that the differences observed in user awareness and satisfaction are likely due to chance rather than an actual relationship between the variables. However, one test yielded a significance value of 0.034, indicating a marginally significant relationship, suggesting that certain factors may have an influence on user satisfaction. Additionally, the chi-square test with a significance value of 0.003 was rejected, implying a statistically significant relationship between the variables tested. This means that for this particular factor, the differences observed are not due to random variation but rather indicate an actual impact on Google Pay usage and satisfaction levels. Overall, while most of the tested factors show no significant differences, a few exceptions highlight areas where further investigation may be needed to understand their influence on consumer awareness and satisfaction with Google Pay.

### SUGGESTIONS

1. **Enhancing Security Measures** – Strengthening fraud prevention mechanisms and educating users on security features can increase trust in Gpay.
2. **Improved Customer Support** – Providing quick and efficient grievance redressal will improve the overall user experience.
3. **Awareness Campaigns** – Conducting digital literacy programs and promotional activities can help increase adoption among less aware demographics.

4. **Feature Expansion** – Adding new features such as budgeting tools and customized offers may improve user engagement.

5. **Localization Efforts** – Offering multilingual support and regional promotions can encourage usage among diverse consumer groups.

### CONCLUSION:

The study on consumer perception towards Gpay in Coimbatore reveals that the majority of users have a high level of awareness, with younger individuals and those with higher income levels showing the most familiarity with the platform. Factors such as social media influence, longer usage duration, and government or private employment contribute significantly to increased awareness. However, concerns related to transaction security, privacy, and customer support remain. Although Gpay is widely recognized as a convenient and secure payment method, enhancing security measures, educating users, and improving customer support can further boost consumer trust and adoption.

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