A STUDY ON CUSTOMER PERCEPTION OF GOOGLE PAY APP - COMPARATIVE ANALYSIS ON RURAL AND URBAN USERS IN ERNAKULAM DISTRICT OF KERALA.

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Abstract

The emergence of E-commerce has created new financial needs that in many cases cannot be effectively fulfilled by the traditional payments systems like cash and cheque..As payment is integral part of mercantile process ,electronic payment is an integral part of E- commerce.So the study focused on the customer perception of GOOGLE PAY APP among rural and urban users in Ernakualm District. 300 samples were taken from 7 taluks of Ernakulam District and Simple Percentage and Garretts ranking method was applied for data analysis. The study reveals that majority of the people uses the GOOGLE PAY APP fund transfer , mobile phone recharge,DTH recharge , making payment for Electicity bill, hotel bill, water bill and shopping.majority of the respondents prefer GOOGLE PAY because of simple to use ,secured, convenient and its fast service.

I.   INTRODUCTION

The mobile phone is the one device that people already carry at all time and service beyond voice and text messaging are booming all over the globe. The main reason that mobile banking scores over internet banking is that it enables 'Anywhere Banking' customer now don't need access to a computer terminal to access their banks. They can now do so on the go when they are waiting for their bus to work, when they are travelling or when they are waiting for their orders to come through in a restaurant.

Mobile banking are supported by these services

a) Account balance inquiry

b) Cheque status inquiry

c) Account statement inquiry

d) Fund transfer between Accounts

e) Cheque book requests

f) Credit/debit alerts

g) Minimum balance alerts

h) Bill payment alerts

i) Recent transaction literacy

j) Bill payment

The rapid growth in users and wider coverage of mobile phone networks have made this medium a platform for extending banking services to customers.

Technology has revolutionized all the aspects of our life and even the banking sector is no execution from computerization to networking, to internet banking and now mobile banking, the banks have advanced with time and are providing more and more new form of services which are not only convenient to customer but also provide competitive edge to the banks. With mobile technology banks can offer a wide range of services to their customer such as doing fund transfers purchasing stocks access to account information etc. This is called mobile banking or M-banking.

Google Pay is a digital wallet platform and online payment system developed by Google to power in-app and tap-to-pay purchases on mobile devices, enabling users to make payments with Android phones, tablets or watches. So the study focused on comparative study of rural and urban consumers regarding the perception of GOOGLE PAY APP in Ernakulam district of Kerala.

II. STATEMENT OF THE PROBLEM

GOOGLE PAY is one of the most important digital payment app used by the common people. people use the GOOGLE PAY APP for various uses like fund transfer, bill payment,shopping,recharge etc. The 24*7 availability of the app helps the people for saving time and ensures security. There is no need to wait for the opening of bank or recharge counter whenever required for them.

Customer perception of GOOGLE PAY among urban and rural peoples may differ. Some users are totally aware about the uses ,but some people have no awareness These reasons made the researcher to take up the research study entitled "A Study on Customer

Perception of GOOGLE PAY APP– Comparative Study of Rural and Urban Users in Ernakulam District".

III.   OBJECTIVES OF THE STUDY

The main objectives of the present study is as follows.

- To analyze the Socio-Economic status of Rural and Urban respondents of Ernakulam District.
- To study the users perception towards GOOGLE PAY APP among rural and urban respondents.

IV.   METHODOLOGY

The study is based on both primary and secondary data. For the collection of primary data ,questionnaire cum interview schedule method were used. Secondary data were collected from books, journals, articles, newspapers and websites.

V.   SAMPLE DESIGN

The Ernakulam District consisted of 7 taluks. From these 7 taluks total of 300 samples were taken. 150 respondents from rural areas and 150 respondents from urban areas. Convenient method of sampling were used to choose samples.

VI.   FRAMEWORK OF ANALYSIS

The collected data were processed with the help of appropriate statistical tools in order to fulfil the objectives of the study. For the present study simple percentage analysis and Garrett's Ranking Technique were adopted.

VII.   ANALYSIS INTERPRETATION

This part analyses the socio-economic profile, level of satisfaction, reasons for the selection of GOOGLE PAY APP digital payment among rural and urban users in Ernakulam District of Kerala in various aspects.

1. GENDER OF THE RESPONDENTS

The following table shows the gender wise distribution of respondents.

Table 1

Gender of the respondents

Gender	Rural		Urban		Total	
	No. of Respondents	Percent	No. of Respondents	Percent	No. of Respondents	Per cost
Male	80	53.33	85	56.67	165	55.00
Female	70	46.67	65	43.33	135	45.00
Total	150	100	150	100	300	100

Source: Primary data.

It is clear from the table that out of 150 rural users 80 (53.33%) are male and 70 (46.67%) users are female. Thus majority of the GOOGLE PAY users are from male in rural area.

Among the 150 urban users 85 (56.67%) users are male and 65 (43.33%) users are female. Thus majority of the GOOGLE PAY users are male in urban area.

Among the total 300 users 165 (55.00%) users are male and 135 (45.00%) users are female. Thus majority of the GOOGLE PAY users are male.

2. AGE OF THE RESPONDENTS

The following table shows the age wise distribution of respondents.

Table 2

Age of the respondents

Particulars	Rural		Urban		Total	
Age (in years)	No. of Respondents	Percent	No. of Respondents	Percent	No. of Respondents	Per cost
Less than 20	24	16.00	35	23.33	59	19.67
21 – 40	73	48.67	64	42.67	137	45.67
41 – 60	40	26.67	36	24.00	76	25.33
61 and above	13	8.67	15	10.00	28	9.33
Total	150	100	150	100	300	100

Source: Primary data

It is clear from the table, among the rural users 24(16.00%) users age is less than 20, 73(48.67%) users age ranges between 21-40,40(26.67%) users age ranges between 41-60and the remaining 13(8.67%) users age is more than 61 and above. most of the rural GOOGLE PAY users age ranges between 21 – 40 years .

The table also shows, among the urban users 35(23.33%) users age is less than 20,65(42.67%) users age ranges between 21-40,36(24.00%) users age ranges between 41-60 and the remaining 15(10.00%) users age is more than 61 and above. Most of the urban GOOGLE PAY APP users' age ranges between 21 – 40 years.

Among the total 300 users, 59 (19.67%) users age ranges less than 20, 137 (45.67%) users age ranges between 21-40, 76 (25.33%) users age ranges between 41-60 and the remaining 28(9.33%) users age ranges more than 61 and above. Thus most of the GOOGLE PAY users' age ranges between 21 – 40 years.

3. OCCUPATION OF THE RESPONDENTS

The following table shows the occupation of respondents.

Table 3
Occupation of the respondents

Occupation	Rural		Urban		Total	
	No. of Respondents	Percent	No. of Respondents	Percent	No. of Respondents	Percent
Government Employee	12	8.00	42	28.00	54	18.00
Private Employee	60	40.00	67	44.67	127	42.33
Businessmen	44	29.33	23	15.00	67	22.33
Farmer	15	10.00	8	5.33	23	7.66
Others	19	12.67	10	6.67	29	9.67
Total	150	100	150	100	300	100

Source: Primary data

It is clear from the table 3, among the rural users 12(8.00%) users have Government job, 60(40.00%) users have private job, 44 (29.33%) users are businessmen, 15(10.00) are farmers and the remaining 19(12.67%) users have other jobs. Thus , most of the rural users are farmers.

Regarding urban users, 42(28.00%) respondents have Government job, 67(44.67%) respondents have private job, 23(15.00%) respondents have own business 8(5.33%) respondents are farmers and the remaining 10(6.67%) respondents have other jobs. Thus, most of the urban users are private employees.

Among the total 300 users, 54(18.00) users have Government job, 127 (42.33) users have private job, 67 (22.33) users have own business, 23 (7.66%) users are farmers and the remaining 29 (9.67%) users have others jobs. Thus most of the GOOGLE PAY user are private employees.

4. MONTHLY INCOME OF THE RESPONDENTS

The following table depicts monthly income of respondents.

Table 4

Monthly Income of the Respondents

Monthly Income	Rural		Urban		Total	
	No. of Respondents	Per cent	No. of Respondents	Per cent	No. of Respondents	Per cent
Below 5000	15	10.00	10	6.67	25	8.33
5001 – 10000	65	43.33	45	30.00	110	36.67
10001 – 15000	40	26.67	49	32.67	89	29.67
15001 – 20000	18	12.00	30	20.00	48	16.00
Above Rs. 20000	12	8.00	16	10.67	28	9.33
Total	150	100	150	100	300	100

Source: Primary data

It is clear from table 4 that, among the rural GOOGLE PAY users 15(10.00%) users have monthly income less than Rs.5000, 65(43.33%) users' income ranges between Rs.5001-10000, 40(26.67%) users have income ranges between10001-15000, 18(12.00%) users have income between Rs. 15001-20000 and the remaining 12(8.00%) users have income more than Rs.20000 per month.

Among the urban GOOGLE PAY users 10(6.67%) users have monthly income less than Rs.5000, 45(30.00%) users' income ranges between Rs. 5001-10000, 49(32.67%) users have income ranges between Rs.10001-15000, 30(20.00%) users have income between Rs.15001-20000 and the remaining 16(10.67%) respondents have income more than Rs.20000 per month.

Among the total GOOGLE PAY users 25(8.33%) users have monthly income less than Rs.5000, 110(36.67%) users' income ranges between Rs. 5001-10000, 89(29.67%) users have income ranges between Rs.10001-15000, 48(16.00%) users have income between Rs.15001-20000 and the remaining 28(9.33%) respondents have income more than Rs.20000 per month. Thus, most of the consumers earns between Rs. 5001 – 10,000.

5. PURPOSE OF USING GOOGLE PAY

Table 5

PURPOSE OF USING GOOGLE PAY APP

PURPOSE	Rural		Urban		Total	
	No. of Respondents	Percent	No. of Respondents	Percent	No. of Respondents	Per cent
RECHARGE	27	18.00	30	20.00	57	19.00
BILL PAYMENT	39	26.00	20	13.33	59	19.67
SHOPPING	26	17.33	38	25.33	64	21.33
FUND TRANSFER	54	36.00	59	39.33	113	37.67
OTHERS	4	2.67	3	2.00	7	2.33
Total	150	100	150	100	300	100

Source: Primary data

It is clear from the Table No. 5, among the rural users twenty seven (18.00%) users are choose for recharge , 39 (26.00%) users use for make bill payment ,26 (17.33%) users use for shopping purpose ,54(36.00) users use for Fund transfer and the remaining 4(2.67%) users use for other purposes. Thus, majority of the rural respondents use GOOGLE PAY APP for Fund transfer purpose.

Among the urban users Thirty (20.00%) users are choose GOOGLE PAY for recharge, 20 (26.00%) users use for make bill payment ,38 (25.33%) users use for shopping purpose and, 59(39.33%) users use for Fund transfer and the remaining 3(2.00%) users use for other purposes. Thus, majority of the urban respondents use GOOGLE PAY for recharge purpose.

Among the total 300 users Fifty seven (19.00%) users are choose GOOGLE PAY for recharge, 59 (19.67%) users use for make bill payment, 64 (21.33%) users use for shopping, 113(37.67%) users use for fund transfer and the remaining 7(2.33%) users use for other purposes. Thus, majority of the users use GOOGLE PAY for other purposes.

6. RESONS FOR CHOOSING GOOGLE PAY AMONG RURAL USERS.

Table 7
Reasons for choosing GOOGLE PAY among Rural Users.

Sl. No.	Reasons	Garrett's Mean score	Rank
1	Fast service	52.45	III
2	Convenience	60.78	II
3	Simple to use	72.14	I
4	Secured	41.25	V
5	Multiple purpose	49.33	IV
6	Promotional offers	38.48	VI
7	Any time available	30.47	VII

Source: Primary data

It is clear from the table number 7, that majority of the rural respondents prefer GOOGLE PAY because of simple to use with mean score 72.14(ranked first), followed by convenience with mean score 60.78 (ranked 2nd), fast service with mean score 52.45 (ranked 3rd), multiple purpose with mean score 49.33 (ranked 4th), secured transaction with mean score 41.25 (ranked 5 th),promotional offers with mean score 38.48 (ranked 6th) and any time availability with mean score of 30.47 (ranked 7 th).

Thus, majority of the rural users prefer GOOGLE PAY APP because of its simple to use feature.

7. REASONS FOR CHOOSING GOOGLE PAY AMONG URBAN USERS.

Table 7
Reasons for choosing GOOGLE PAY among Urban users

Sl. No.	Reasons	Garrett's Mean score	Rank
1	Fast service	64.78	I
2	convenience	57.47	III
3	Simple to use	47.43	V
4	secured	56.43	IV
5	Multiple purpose	58.84	II
6	Promotional offers	33.80	VII
7	Any time available	40.84	VI

Source: Primary data

It is clear from Table No. 8 most of the urban respondents prefer GOOGLE PAY because of fast service with a mean score of 64.78 (rank 1st) followed by Multiple purpose 58.84 (ranked 2nd), convenience with a mean score 57.47(ranked 3rd), Secured transaction with mean score 56.43 (ranked 4th), Simple to use with a mean score 47.43 (ranked 5th) any time available with a mean score 40.84 (ranked 6th) and Promotional offers with a mean score 33.80 (ranked 7th).

Thus, majority of the urban consumers choose GOOGLE PAY because of its Fast service, Multiple purposes,Convenience.

VIII. FINDINGS

Following are the results of the study.

1. Thus majority of the consumers are male.
2. Most of the respondentss age ranges between 21 – 40 years.
3. Most of the respondents are private employees.
4. Most of the respondents earns between 5001 – 10,000.
5. Majority of the rural respondents use GOOGLE PAY for fund transfer, recharge and bill payment purposes.
6. Majority of the urban respondents use GOOGLE PAY for fund transfer purpose.
7. Majority of the rural respondents prefer GOOGLE PAY because of simple to use , convenience and fast service.
8. Majority of the urban consumers choose GOOGLE PAY because of its fast service,multiple purposes and convenience.

IX. SUGGESTIONS

Following are the suggestions.

1. The digital payment companies should create awareness among their users regarding the multiple uses of apps through various promotion techniques and advertisements.
2. Provide more facilities and add more features will enhance the utilization of GOOGLE PAY APP among more peoples.

X.   CONCLUSION

GOOGLE PAY makes their users to transfer their payments with the help of mobile phone. The study reveals that majority of the people uses the GOOGLE PAY APP fund transfer, mobile phone recharge, DTH recharge, making payment for Electicity bill, hotel bill, water bill and shopping.majority of the respondents prefer GOOGLE PAY because of simple to use, secured, convenient and its fast service.

XI.   REFERENCE

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