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A STUDY ON CUSTOMER SATISFACTION TOWARDS PAYTM WALLET WITH SPECIAL REFERENCE TO TIRUVANNAMALAI

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Abstract—*In this day and age, when people don't have time to sit back and relax, how can they complete their personal tasks like charging their phones, paying their insurance or utility bills, or shopping, among other things? The current era is introducing a new pace in the payment system by using digital wallets filled with coupons and offers. Therefore, Paytm or Pay u Money, a new application, has been launched to help individuals reduce their tension. A bigger percentage of people use this programme on their mobile phones, which has made their lives easier. The current research article is primarily concerned with the effects of these new digital payment systems on customers and any issues that may have arisen.*

Keywords: *Digital Payment System, Paytm, Pay U Money, digital wallets, coupons and offers.*

INTRODUCTION

A nation's economic structure depends heavily on its customers. Without consumer demand, one of the primary drivers behind production and sales to consumers would be absent. Businesses track customer satisfaction to figure out how to grow their revenues, earnings, market share, and customer loyalty in order to thrive. They strive to delight their clients because they are essential to their continued existence and financial success. Principles and tactics for achieving customer satisfaction have been created by high performing businesses

Not always is the customer the customer. Customers receive the products for their own consumption, unlike middlemen, agents, and other customers who may or may not buy the things for their own use. The person who pays money to use products and services produced is the client. There is a link between customer happiness and both products and services. Customer expectations have a big impact on this extremely subjective evaluation. Depending on the circumstance and the service or product, it varies.

NEED OF THE STUDY

A fundamental problem for all businesses, especially in the banking sector, is providing high- quality services. The success or failure of a firm could be influenced by customer satisfaction. Banks must please their customers if they want to compete in the market. A large market share and a sizable return are guaranteed by the provision of the best online payment service quality. It is crucial for banks to offer online services so they can learn which characteristics clients used to judge the overall quality and satisfaction of the services they received and which characteristics are more significant. As a result, in order to improve service quality, online payment systems must be aware of the characteristics that customers use to assess service quality. The goal of this study is to better understand how customers view the value of online payment services.

OBJECTIVES OF THE STUDY

- To study the payments of the using in paytm.
- To track customers satisfaction towards paytm.
- To study the factors, influence the reasons for the customers using the service
- To know about the sales and service offered by paytm customers.
- To find out customer satisfaction with respect to the services offered by paytm.

SCOPE OF THE STUDY

The study has described the preferred methods and issues with improving performance attitudes. to learn what subscribers think about the cost, level of service, coverage, clearance, charges, and availability of the product. This study aids in understanding the paytm service subscriber decision-making process as well as the plans, offers, premiums, etc.

RESEARCH MEHTODOLOGY

Research methodology is a way to systematically solve the research problem. It explains the various steps that are generally adopted by research problem with logic behind them. The researcher studying them. The data was collected by the researcher himself by using questionnaire method.

RESEARCH DESIGN

The research used descriptive research design. Descriptive research design means fact finding one. The researcher used this research design is to find out the fact out the fact of respondents attitude and opinion about stress management.

SAMPLING DESIGN

It is the process of obtaining information about an entire population by examining only a part of it. The item selected form the population is known as the sample. The sampling that is adopted for this study is random sampling.

SAMPLING SIZE

The researcher has taken 120 sample have been taken for the study form the organization.

METHOD OF DATA COLLECTION

There are two types of data, which are used for collecting the information are,

- Primary data
- Secondary data

PRIMARY DATA:

Primary data is original and collected by the researcher freshly. In this study primary data was collected through questionnaire. A questionnaire is a popular means of collecting primary data. A questionnaire is a list of questions for the own. There are two types namely, a well structure questionnaire with rank order scale and graphic rating scale. In this study primary data was collected through questionnaire.

SECONDARY DATA

Secondary data is the data, which is already available. It can be obtained through company records and some data collected from the observation method by the researcher. Secondary data are those which are already collected by someone for some purpose and are available for the present study the secondary data is mainly taken from.

DATA ANALYSIS AND INTERPRETATION

CHI SQUARE TEST

NULL HYPOTHESIS

HO: There is no significance relationship between Age of the respondents and Purpose of using Paytm**.**

ALTERNATIVE HYPOTHESIS

H1: There is a significance relationship between Age of the respondents and Purpose of using Paytm**.**

Age * Using Paytm payment Crosstabulation

			Using Paytm payment		Total
			Yes	No	
Age	Below 18 years	Count	17	0	17
		Expected Count	13.6	3.4	17.0
	18-25 years	Count	36	0	36
		Expected Count	28.8	7.2	36.0
	26-40 years	Count	43	5	48
		Expected Count	38.4	9.6	48.0
	Above 40 years	Count	0	19	19
		Expected Count	15.2	3.8	19.0
Total		Count	96	24	120
		Expected Count	96.0	24.0	120.0

Chi-Square Tests

	Value	Df	Asymptotic Significance (2-sided)
Pearson Chi-Square	92.005[a]	3	.000
Likelihood Ratio	88.019	3	.000
Linear-by-Linear Association	52.155	1	.000
N of Valid Cases	120		

a. 2 cells (25.0%) have expected count less than 5. The minimum expected count is 3.40.

Symmetric Measures

		Value	Approximate Significance
Nominal by Nominal	Phi	.876	.000
	Cramer's V	.876	.000
N of Valid Cases		120	

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

RESULT

The significant value **(3.40)** is> greater than the P value **(0.000).** Hence null hypothesis in accepted so there in no significant relationship Age of the respondents and Purpose of using Paytm**.**

FINDINGS

1. The Majority 76.7% of the respondents are male.
2. The Majority 40% of the respondents are 26 to 40 yrs.
3. The Majority 55% of the respondents are married.
4. The majority 45% of the respondents are Post graduate qualified.
5. The majority 29.2% of the respondent's occupation are self-employed.
6. The Majority 36.7 % of the respondent are income based on Rs 5,001 to Rs 10,000.
7. The Majority 80% of the respondents are said paytm is useful mode for payment.
8. The Majority 50.8% of the respondents are using Paytm for Money Transfer.
9. The Majority 39.2% of the respondents think online payment app provide wider range of banking services and payment option.
10. The Majority 36.7% of the respondents are use Paytm.
11. The Majority 35% of the respondents are utilized for last one year paytm.
12. The Majority 30.8% of the respondents are Agree for the service of paytm**.**
13. The Majority 40% of the respondents not think paytm is risk for using.
14. The Majority 34.2% of the respondents are strongly agree for the app is comfortable and user friendly.
15. The Majority 56.7% of the respondents 1 year using Paytm.
16. The Majority 45% of the respondents are Daily using paytm.
17. The Majority 40% of the respondents are satisfied for the service provided by Paytm.
18. The Majority 35.8% of the respondents are spend 101 to 1000.
19. The Majority 43.3% of the respondents are Highly Satisfied for the speed of transaction.
20. The Majority 30.8% of the respondents are said the important criteria to choose Paytm wallet is Secured.
21. Majority 35.8% of the respondents are Satisfied with Recharge.
22. Majority 36.7% of the respondents are Satisfied with Transaction Speed.
23. Majority 35.8% of the respondents are Satisfied with Fund transfer.
24. Majority 75% of the respondents are recommend Paytm to friends and family.

SUGGESTIONS

1. Private app companies should keep on adding good features to the app.
2. Government payment app company should provide better services like private app companies
3. Payment app companies should add safety and security features so that it minimizes its risk
4. Payment app companies should promote their services through various media
5. Payment app companies should use discount and offers to make customer use their services
6. Payment app companies should address issues like privacy and misuse of the customer personal details through payment app services.

7. Linking Aadhar card with the payment app should not be mandatory to gain maximum customers.

CONCLUSION

Most of payment systems described above offer a secure means directly related to transfer credit/debit details for settlement in the existing financial systems. This also suffers from transaction processing costs, ensuring that low value transactions cannot be cost-effective. Well known institutions are able to aid in EPS (electronic payment system) adoption through the provision of a large installed base of customers.

This study has also found that these institutions play other crucial roles in online payment system adoption. Large vital role is able to provide Electronic paytm system with association with trusted brand names and marketing boom. These result in the system gaining credibility and public awareness. Once this has been achieved the system is assessed by users on factors such as simplicity, security and mutuality of customer benefits.

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