A STUDY ON WOMEN'S USER OPINION ABOUT GOOGLE PAY

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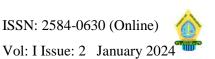
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ABSTRACT

This study examines women's opinions on Google Pay amidst the growing importance of digital payment systems. It highlights Google Pay's role in facilitating secure and user-friendly financial transactions, focusing on women's usage preferences, challenges, and satisfaction levels due to their critical influence in household financial decisions and increasing engagement in the digital economy. Data from 50 female respondents in Sivakasi was gathered using structured questionnaires and analyzed with statistical methods, indicating a general satisfaction with Google Pay, especially its ease of use and security. However, trust issues and socio-cultural factors like digital literacy hinder wider adoption. Statistical analysis shows variances in Google Pay's perceptions of different ages, suggesting a need for targeted communication and educational initiatives to improve inclusivity. Recommendations include partnerships with local enterprises and culturally aware campaigns to address specific challenges faced by women, aiming to enhance the inclusivity of digital financial services. This research provides crucial insights for developing user-focused strategies to inclusively advance the digital financial landscape.

Keywords: Transactions, Convenient, Digital Payments, Financial Transactions, and Physical Cash & Payment Apps.

Introduction

In the ever-evolving landscape of digital finance and payment technologies, the role of electronic payment platforms has become increasingly significant. Among these platforms, Google Pay has emerged as a prominent player, providing users with a convenient and secure means of conducting financial transactions. As technology continues to shape how individuals interact with financial services, examining the user experience and opinions surrounding these platforms is crucial, focusing on diverse user groups.

As women play a pivotal role in shaping household financial decisions and increasingly become active participants in the digital economy, understanding their preferences, challenges, and satisfaction levels with Google Pay can provide actionable insights for both the platform and the broader financial technology industry. By focusing on women users, this research seeks to bridge existing gaps in the literature and contribute to a more comprehensive understanding of the intersection between gender dynamics and digital payment platforms. Through empirical research and analysis, we aim to uncover patterns, identify potential barriers, and propose recommendations to enhance the overall user experience for women engaging with Google Pay. Ultimately, this study endeavors to inform future developments in digital financial services to better cater to the needs and preferences of diverse user groups, fostering a more inclusive and user-friendly financial technology landscape.

Review of Literature

Johnson (2022) "Google Pay has revolutionized how I handle my finances. The user-friendly interface makes transactions a breeze, and the security features put my mind at ease. It's my go-to for splitting bills; the rewards program is a nice bonus. It is a must-have for anyone looking for a seamless digital payment experience." **Smith (2023)** "Google Pay is convenient for everyday transactions, but there are occasional glitches. Sometimes, payments take longer to process than expected, and customer support could be more responsive. Despite these hiccups, I appreciate the versatility it offers. Hoping for more consistent performance in the future." **Martinez (2023)** "Security is my top priority, and Google Pay exceeds expectations. The multi-layered authentication and real-time alerts give me confidence in every transaction. The integration with my accounts is seamless, and I love the added layer of protection. A reliable choice for anyone concerned about the safety of their digital transactions." **Thompson (2021)** "While Google Pay is

great for mainstream transactions, it falls short when dealing with small businesses. Not all merchants accept it, and the lack of widespread adoption limits its utility. It's frustrating when you can't use it everywhere, and until that changes, it won't be my primary payment method."

Statement of the Problem

The rapid proliferation of digital payment platforms has transformed the traditional landscape of financial transactions, offering users unprecedented convenience and efficiency. Within this evolving ecosystem, Google Pay is a prominent player, continually shaping how individuals manage their finances. However, despite the widespread adoption of digital payment technologies, a notable gap exists in understanding women users' nuanced experiences and opinions, specifically within the context of Google Pay.

The problem addressed by this study lies in the limited empirical exploration of how women engage with and perceive Google Pay and the potential implications of these experiences on broader issues of financial inclusivity. Existing literature on digital payment platforms often lacks a gender-sensitive lens, overlooking the unique challenges,

preferences, and barriers that women may encounter in utilizing such services.

This study aims to unravel the complexities surrounding women's engagement with Google Pay, providing valuable insights that can inform platform enhancements, industry practices, and policies. Through a gender-sensitive lens, this research strives to contribute to a more inclusive and user-centric digital financial ecosystem, fostering equitable access and participation for women in the rapidly advancing landscape of digital payments.
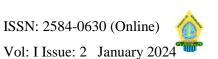
Objectives

➢ To know the socio-economic profile of the respondent.
➢ To study the quality of Google Pay among women.
➢ To identify the problems faced by women using Google Pay.

Research Methodology

The study is based on primary data collected through the issue of the well-structured questionnaire. It contains questions about the socio-economic profile, quality, and problems using Google Pay. A sample of 50 customers in Sivaksi Taluk was selected using snowball sampling. Analysis of Variance and Chi-Square test have been used to analyze the data.

Chi-square Test

Ho: The Quality of Google Pay does not depend on the respondents' age.

Age * Quality Cross tabulation			Quality				Total
			Excellent	Good	Average	Poor	
Age	18-30	Count	10	1	4	3	18
		% within Age	55.6%	5.6%	22.2%	16.7%	100.0%
	31-50	Count	0	6	0	9	15
		% within Age	0.0%	40.0%	0.0%	60.0%	100.0%
	51-60	Count	7	0	0	0	7
		% within Age	100.0%	0.0%	0.0%	0.0%	100.0%
	Above 60	Count	1	1	8	0	10
		% within Age	10.0%	10.0%	80.0%	0.0%	100.0%
Total		Count	18	8	12	12	50
		% within Age	36.0%	16.0%	24.0%	24.0%	100.0%

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	56.080	9	.000
Likelihood Ratio	61.312	9	.000
Linear-by-Linear Association	.469	1	.493
N of Valid Cases	50		

The Pearson's chi-square value of the above table is 56.080 at a 5% significance level. If the p-value is less than 0.01, the null hypothesis is rejected. It concluded that the quality of Google Pay depends on the respondents' age.

Transactions, Convenient, Digital Payments, Financial Transactions, and Physical Cash & Payment Apps.

ANOVA

Ho: There is no significant difference between the age and problems faced by women on Google Pay.

ANOVA		Sum of Squares	Df	Mean Square	F	Sig.
Security Concerns	Between Groups	12.885	3	4.295	2.354	.084
	Within Groups	83.935	46	1.825		
	Total	96.820	49			
Transaction Failure	Between Groups	50.276	3	16.759	14.030	.000
	Within Groups	54.944	46	1.194		
	Total	105.220	49			
Limited Customer Support	Between Groups	19.987	3	6.662	5.440	.003
	Within Groups	56.333	46	1.225		
	Total	76.320	49			
Technical Glitches	Between Groups	54.258	3	18.086	10.603	.000
	Within Groups	78.462	46	1.706		
	Total	132.720	49			
Digital Literacy and Accessibility	Between Groups	60.936	3	20.312	27.771	.000
	Within Groups	33.644	46	.731		
	Total	94.580	49			

The P value of variables, namely Transaction Failure, Limited Customer Support, Technical Glitches, and Digital Literacy & Accessibility, are less than 0.01 at the 1% significance level. Hence, the null hypothesis is rejected for these variables. It concludes that there is a significant difference between these variables and the age of the respondents.

The P value of the variable, namely Security Concerns, is more than 0.05 at the 5% significance level. Hence, the null hypothesis is accepted for the variable. It concludes that there is no significant difference between the variable and the age of the respondents.

Findings

➢ Most women are satisfied with the quality of Google Pay.

➢ Youngsters are mostly using Google Pay when compared with other aged people.

➢ Security features such as multi-layered authentication and real-time alerts contribute significantly to positive user experience perceptions.

➢ Most women users express satisfaction with the user-friendly interface of Google Pay, highlighting its ease of navigation and simplicity in conducting transactions.

➢ A subset of women users identifies trust issues as a primary barrier to adopting Google Pay, citing data privacy and security concerns.

➢ Socio-cultural factors, including a lack of awareness and familiarity with digital payment technologies, emerge as additional obstacles for some women in adopting the platform.

➢ However, disparities exist, as some women face limitations due to the platform's acceptance in certain regions and among specific merchants.

➢ Overall satisfaction levels among women users are high, with a significant percentage expressing a preference for Google Pay in their day-to-day transactions.

➢ The rewards program is a key driver of satisfaction, offering tangible benefits that enhance user loyalty.

Suggestions

➢ Implement targeted communication strategies to address trust concerns among women users, emphasizing robust security measures and providing educational resources on data protection.

➢ Conduct awareness campaigns and outreach programs that are culturally sensitive to address socio-cultural barriers, fostering a greater

understanding and acceptance of digital payment technologies among women.

➢ Collaborate with local businesses and merchants to expand Google Pay's acceptance, particularly in regions where limited merchant partnerships may hinder financial inclusivity for women.
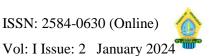
Conclusion

In conclusion, this research has delved into the nuanced landscape of women's opinions and experiences with Google Pay, shedding light on critical aspects that impact their adoption and satisfaction within the digital payment ecosystem. The findings reveal a generally positive outlook, with many women expressing satisfaction regarding the user-friendly interface, robust security features, and the platform's contribution to financial inclusivity. In light of these findings, several suggestions are proposed to enhance the Google Pay experience for women users. Initiatives such as targeted security communication, culturally sensitive outreach, and collaborations with local businesses can address barriers and promote a more inclusive environment. Continuous user education remains paramount in bridging the digital literacy gap and empowering women to make the most of the platform's features.

As digital financial services continue to evolve, it is imperative for stakeholders, including Google Pay, to prioritize these insights in shaping future developments. By doing so, the industry can contribute to a more equitable and user-centric landscape, ensuring that women, active participants in the digital economy, can leverage technology to its fullest potential. This research is a valuable contribution to the ongoing dialogue on gender dynamics in digital finance, providing a foundation for future studies and initiatives to foster a more inclusive and responsive financial technology ecosystem.

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