

# A Comparative Study of Customer Satisfaction Between Paytm and Google Pay in Urban Area

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## Abstract -

The rapid shift to digital payment systems has transformed the financial landscape in India, particularly in urban areas with high rates of smartphone use and internet connectivity. This dissertation offers a comparison of user satisfaction between two major digital payment platforms—Paytm and Google Pay. The aim of the study is to evaluate and explore user experiences, preferences, and levels of satisfaction based on criteria such as usability, transaction speed, security, cashback rewards, interface design, and customer support. A structured questionnaire was circulated among urban users to collect quantitative data, and various statistical techniques were applied for analysis. The findings reveal significant disparities in user satisfaction regarding various service elements. While Google Pay is commended for its intuitive design and rapid transactions, Paytm is distinguished by its valuable features such as bill payment options and cashback promotions. The research emphasizes user-centric factors that influence satisfaction and proposes strategies to enhance customer engagement and loyalty for both platforms. This study contributes to the growing field of digital finance by offering insights into consumer behaviors and expectations within a competitive landscape of digital payment services.

**Key Words:** Customer Satisfaction, Digital Payments, Paytm, Google Pay, Urban India, User Experience, Mobile Wallets, Fintech, Comparative Analysis, Consumer Behavior.

## 1.INTRODUCTION

In recent years, India has emerged as one of the largest and most rapidly growing markets for digital payments. The extensive adoption of smartphones, affordable internet connectivity, and proactive governmental initiatives have created a favorable environment for the growth of digital transaction platforms. This opening section sets the stage for a comprehensive comparative analysis of customer satisfaction between two leading

digital payment platforms: Paytm and Google Pay, focusing specifically on urban users. This section is structured into various subheadings to enhance clarity.

### 1.1. Background of the Study

India's journey towards a cashless economy has been significantly shaped by the combination of financial services and modern technology. Cities in India, benefiting from superior infrastructure and higher digital literacy, have spearheaded this change. Over the last decade, fintech services have experienced significant growth, fundamentally altering how urban residents handle their financial transactions. Digital platforms now provide seamless options for tasks such as bill payments, travel bookings, and money transfers across states. The Indian government's "Digital India" initiative, along with programs like the Pradhan Mantri Jan Dhan Yojana, has encouraged citizens to embrace digital solutions. Additionally, the 2016 demonetization event acted as a catalyst, prompting individuals to seek cashless alternatives and enhancing the expansion of digital payment services. As digital transactions become more embedded in daily life, understanding customer satisfaction becomes vital. Satisfied customers not only demonstrate loyalty but also act as promoters for the brand, influencing new users through positive feedback and usage trends.

### 1.2. Emergence of Digital Payments in India

The development of digital payments in India can be divided into several distinct phases:

- **Early Phase (2000–2015):** This stage was primarily marked using credit and debit cards, along with internet banking. However, these methods were often complex and not user-friendly, especially for first-time users engaging with digital platforms.
- **Rise of Wallets (2014–2016):** The launch of digital wallets like Paytm, Freecharge, and Mobikwik allowed users to store money digitally and conduct rapid transactions.
- **UPI Revolution (2016–Present):** The introduction of the Unified Payments Interface (UPI) by the National Payments Corporation of India (NPCI) marked a significant shift. UPI allows users to link their bank

accounts directly for instantaneous money transfers, reducing dependence on wallets.

- **Current Scenario:** Today, India sees billions of digital transactions each month. UPI-based apps such as Google Pay, PhonePe, and Paytm have become vital to everyday financial activities. This rapid digital evolution, especially in urban areas, has created a competitive environment where customer satisfaction plays a key role in differentiating services.

### 1.3. Overview of Paytm and Google Pay

#### Paytm

Founded in 2010 by Vijay Shekhar Sharma, Paytm started as a platform for mobile recharges and bill payments. It later expanded its services to include:

- Wallet features
- UPI-based transactions
- Offline payments through QR code scanning
- Paytm Bank (Payments Bank)
- Ticket bookings
- Offering insurance, gold investment, and various other services

Paytm's wide-ranging ecosystem enables users to conduct almost all financial transactions within a single application. It supports both wallet and UPI transactions, providing versatility but potentially creating complexity for some users.

#### Google Pay

Launched in India in 2017 (originally named Tez), Google Pay is a payment application that functions solely on UPI, developed by Google. Its simple, user-friendly design and fast transaction capabilities quickly won over users. Key features include:

- Direct transfers between bank accounts
- Payments through QR codes
- Bill payments and mobile top-ups
- Rewards such as cashback and scratch cards

Unlike Paytm, Google Pay does not have a wallet component, focusing instead on efficiency, ease of use, and incentives.

### 1.4. Importance of Customer Satisfaction in Digital Payment Platforms

In today's digital economy, customer satisfaction goes beyond being just a business metric—it reflects a platform's usability, reliability, and customer-centric approach. The main reasons customer satisfaction is vital in this sector include:

- **Retention and Loyalty:** A satisfied customer is more likely to continue using the platform and recommend it to others.
- **Feedback and Improvement:** Both pleased and dissatisfied users provide valuable feedback, helping companies enhance their offerings.
- **Decreased Churn Rate:** High satisfaction levels lower the likelihood of users switching to competitors.

- **Trust Building:** Since digital payments involve sensitive financial data, satisfaction is closely related to perceived security and trustworthiness.

- **Brand Value:** In a competitive market, customer satisfaction affects the overall brand reputation and market presence.

Urban consumers have heightened expectations. They look for instant transactions, minimal technical disruptions, quick customer service, attractive rewards, and user-friendly interfaces. Meeting these expectations is essential for long-term success.

### 1.5. Urban User Behavior and Expectations

India's urban population comprises a varied mix of users, including professionals, students, entrepreneurs, and homemakers. Their behaviors are shaped by several factors:

- **Technical Skills:** A large segment of urban users is skilled in navigating smartphones and applications.
- **Busy Lifestyles:** They seek quick and efficient solutions for everyday transactions.
- **Security Concerns:** With an increasing awareness of fraud risks, urban users emphasize the importance of platforms that offer robust security features.
- **Incentive-Driven:** Cashback rewards and promotional offers greatly influence their satisfaction levels and their choice of platforms.

Urban consumers have a wide range of options available to them, making their loyalty adaptable and based on ongoing satisfaction. If a service fails to meet their expectations just once, users may choose to uninstall the app or opt for an alternative. Consequently, digital payment providers must continually innovate and enhance the user experience.

### 1.6. Rationale for the Study

While India has a multitude of digital payment applications, Paytm and Google Pay rank among the most popular in urban settings. Both platforms share similar core features but differ in their ecosystems, user interfaces, and the additional services they provide. The reasons for conducting this comparative analysis include:

- **Contrasting Operational Models:** Paytm integrates wallet functionalities with UPI, whereas Google Pay functions solely with UPI, influencing user engagement with both platforms.
- **Variety of Services:** Paytm presents a wider range of financial services, while Google Pay emphasizes simplicity.
- **Urban User Preference Trends:** Urban users may lean towards one platform over another, motivated by convenience, rewards, or peer recommendations.
- **Lack of Focused Research:** Despite numerous studies on digital payments, there is a noticeable gap in research that evaluates user satisfaction between these two platforms in urban India.

- Importance to Policy and Business: The outcomes can assist fintech companies, policymakers, and researchers in gaining a deeper understanding of user preferences and developing effective strategies.

### 1.7. Objectives of the Study

This research is intended to:

- Assess the level of customer satisfaction among users of Paytm and Google Pay in urban areas.
- Identify the main factors influencing satisfaction (e.g., usability, transaction speed, security, customer support).
- Compare the performance of both platforms based on various metrics.
- Offer suggestions for improving customer experience.

## 2. LITERATURE REVIEW

### Goyal, V., & Goyal, S. (2016).

This research investigates customer satisfaction with digital payment systems in India after the demonetization initiative. It highlights that elements like cashback incentives, user-friendliness, and mobile design are critical in influencing user choices. Utilizing data from a survey involving 250 individuals in urban settings, the study concludes that Paytm's proactive marketing tactics and extensive service offerings have significantly contributed to its rising customer base. However, user satisfaction was related to the reliability of app performance, which sometimes lagged behind competitors like Google Pay.

### Sharma, P. (2018).

Sharma's objective was to assess user satisfaction levels with mobile payment services in Indian cities, comparing the success of transactions and security perceptions between Google Pay and Paytm. A structured survey was conducted with 300 participants. The results reveal that while Paytm offers a wider range of services, Google Pay is favored for its swift UPI processing and simplicity, resulting in higher satisfaction among urban youth. Moreover, the study underscores the importance of low transaction failure rates and immediate customer notifications for building trust.

### Mishra, R. (2019).

This study evaluates how the quality of customer service impacts overall satisfaction for users of digital wallets. Insights gathered from user interviews indicate that effective complaint resolution is a key differentiator. Respondents remarked that despite Paytm's larger user community, its slow customer support response times negatively affected satisfaction levels. In contrast, Google Pay's quick issue resolution and user-friendly interface improved the overall user experience,

especially in urban areas where prompt assistance is essential.

### Singh, A. (2020).

Singh's research concentrated on the influence of brand reputation and user experience on the uptake and satisfaction of digital payment platforms among working professionals. Including 400 urban users, the study found that Google Pay's association with the reputable global entity Google significantly boosted user confidence, while Paytm was perceived as more business-centric. The findings reveal a direct link between brand image and user satisfaction within the realm of digital payment services.

### Verma, S., & Patel, D. (2020).

Verma and Patel examined the preferences for digital payment options among college students in urban locales. Their study, based on 320 online surveys, indicated that Google Pay was favored for everyday transactions due to its minimal advertising and lack of distractions. In contrast, while Paytm provides a multitude of features, it was viewed as jumbled. The findings suggest that satisfaction is influenced not only by the features available but also by the level of app navigation quality and overall design.

### Rao, K. (2021).

This study aimed to explore how gamification affects user engagement and satisfaction within digital payment apps. It specifically looked into the psychological effects of Google Pay's scratch card rewards on repeat usage. Survey answers from 280 users indicated that such gamified features greatly enhance user satisfaction by making transactions more enjoyable. Paytm's conventional cashback approach, while beneficial, did not foster the same level of engagement as observed with Google Pay.

### Choudhury, S. (2021).

This study investigates consumer behavior towards digital wallets during the COVID-19 pandemic in urban areas of India. The analysis of longitudinal data indicated that users favored platforms with fewer transaction steps and faster processing times—like Google Pay—during the crisis. Conversely, Paytm experienced a decline in user satisfaction due to the numerous steps needed for basic payments. The research underscores the importance of speed and simplicity in enhancing the digital customer experience.

### Mehta, R. (2022).

Mehta performed a sentiment analysis on over 1,000 reviews from the Google Play Store for both Paytm and Google Pay. The objective was to evaluate customer satisfaction using natural language processing tools. The results revealed that users encountered more frequent

technical problems and excessive promotions with Paytm. In contrast, Google Pay was recognized for its user-friendly interface and minimal failure rate. The study concludes that app reliability and aesthetic appeal are key factors affecting satisfaction.

#### **Kapoor, A. (2023).**

Kapoor's comparative study explored the use of digital wallets in Mumbai, Delhi, and Bangalore. Through statistical analysis of data from 450 urban users, the research found that satisfaction is notably affected by service personalization and loyalty programs. Paytm's alignment with e-commerce was more appealing to older users, whereas younger users preferred the simplicity of peer-to-peer transactions offered by Google Pay. The study illustrates that age and the purpose of usage are significant mediators of satisfaction.

#### **Rani, M., & Saxena, N. (2023).**

This research aimed to identify the elements that drive users to switch between digital payment applications. Analyzing responses from 370 participants, it was discovered that users were inclined to transition from Paytm to Google Pay due to interface difficulties and the frequency of advertisements. The study emphasizes that negative experiences, even if they are rare, can significantly impact satisfaction and loyalty. It also reinforces the idea that simplicity and functionality are critical components in strategies for retaining users.

### **3. RESEARCH METHODOLOGY**

#### **3.1. Research Design**

The study employs a descriptive and comparative framework, which helps in comprehending and assessing user satisfaction across both platforms. It compares the features, performance, and customer experience provided by Paytm and Google Pay from the perspective of users.

Descriptive research elucidates “what” is happening, while comparative analysis investigates “which” platform users prefer and “why.” This approach is particularly suitable as it allows for the collection of both quantitative and qualitative feedback from real users.

#### **3.2. Research Objectives**

- To assess levels of customer satisfaction with both Paytm and Google Pay.
- To identify the factors that affect user satisfaction in urban environments.
- To compare the effectiveness of both platforms in terms of reliability, usability, interface, security, and rewards.
- To reveal user preferences between the two applications.

#### **3.3. Research Approach**

This study employs a quantitative approach, focusing on survey responses collected through a structured questionnaire. Quantitative data facilitates statistical analysis, pattern recognition, and objective comparison of the two platforms.

#### **3.4. Data Collection Method**

Primary data was collected using a structured questionnaire distributed both online and offline to users living in urban areas. The questionnaire included multiple-choice questions, Likert scale assessments, and ranking methods to measure satisfaction across various aspects such as speed, interface, customer service, offers, and security.

#### **3.5. Sample Size and Sampling Technique**

The research involved a sample of 51 urban users of digital payment applications. Non-probability convenience sampling was the method used, meaning participants were selected based on their accessibility, availability, and usage of either or both applications. While the sample size was limited, efforts were made to include respondents from various age groups, professions, and income levels to ensure a comprehensive representation.

#### **3.6. Target Population**

The target population comprised urban residents who actively use mobile payment applications like Paytm and Google Pay for daily transactions. This includes working professionals, students, and homemakers from metropolitan and Tier-1 cities in India.

#### **3.7. Data Analysis Tools and Techniques**

The gathered data was organized and analyzed using Microsoft Excel and basic statistical techniques. Graphs, pie charts, and bar charts were generated to visually present the responses, while frequency distribution and percentage analysis were utilized to interpret the results. Additionally, comparative tables were created to assess the relative performance of Paytm and Google Pay based on user feedback.

#### **3.8. Research Instrument (Questionnaire Design)**

The questionnaire was divided into three sections:

- Section A: Demographic and Usage Profile
- Section B: Satisfaction Metrics (Rated on a scale from 1 to 5)
- Section C: Behavioral Insights

#### **3.9. Limitations of the Study**

- The sample size was limited to 51 participants, which may not accurately represent the larger urban Indian population.
- The study relies on self-reported data, which can be susceptible to response bias.



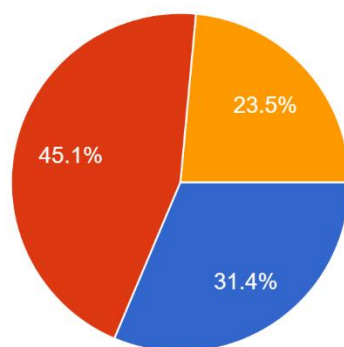
- Only two platforms (Paytm and Google Pay) were examined, excluding other popular applications like PhonePe or BHIM.
- The research focused on urban areas and did not consider the behaviors of rural users.

## 4. DATA ANALYSIS AND INTERPRETATION

### 4.1. Section A: Demographic and Usage Profile

1. Which digital payment platform do you use most frequently?

51 responses



- 45.1% most frequently use Google Pay.
- 31.4% most frequently use Paytm.
- 23.5% use both equally.

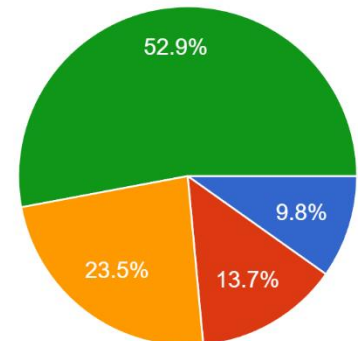
This shows Google Pay is the most preferred, but Paytm still has strong usage.

A notable share uses both apps, indicating flexible usage habits.

The data highlights high competition and the need to compare satisfaction factors in detail.

2. How long have you been using this platform?

51 responses



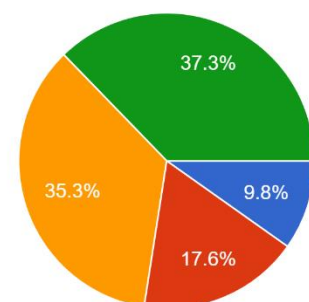
- 52.9% have used digital payment apps for over 2 years
- 23.5% for 1–2 years
- 13.7% for 6 months to 1 year
- 9.8% for less than 6 months

Majority are long-term users, indicating strong experience and trust in the platforms.

Their feedback is reliable for comparing customer satisfaction between Paytm and Google Pay.

3. How often do you use digital payment apps?

51 responses

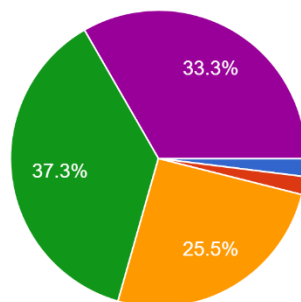


- 72.6% use digital payment apps daily or multiple times a day
- 17.6% use them 2–3 times a week
- 9.8% use them once a week

Digital payments are used very frequently, showing strong reliance in urban areas — ideal for studying user satisfaction.

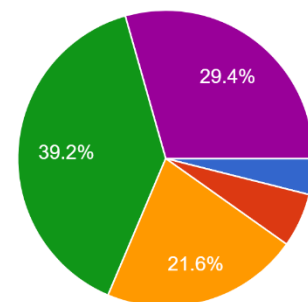
### 4.2. Section B: Satisfaction Metrics (Rate on a scale of 1 to 5)

1. How satisfied are you with the ease of use of the platf  
 51 responses



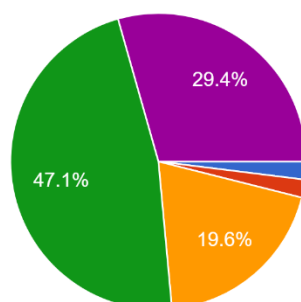
- 37.3% rated ease of use as 4
  - 33.3% gave it a perfect 5
  - 25.5% rated it 3
  - Very few rated it 1 (2%) or 2 (2%)
- Majority (70.6%) are highly satisfied with the ease of use of digital payment platforms, indicating user-friendly design and functionality.

3. How secure do you feel while making transactions on this a  
 51 responses



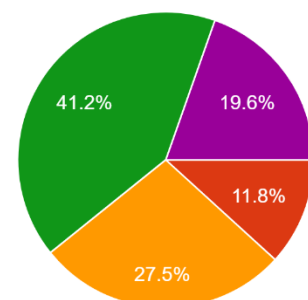
- 39.2% rated the security as 4.
  - 29.4% gave it a perfect 5.
  - 21.6% rated it 3.
  - A small percentage rated it 1 or 2 (9.8% combined).
- The majority (68.6%) feel secure using the app, suggesting users have a good level of trust in its security features.

2. How would you rate the speed of transactions on  
 51 responses



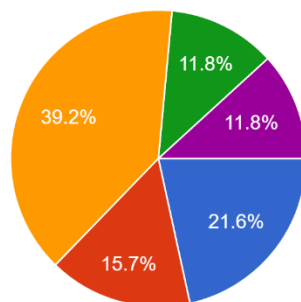
- 47.1% rated transaction speed as 4.
  - 29.4% gave it a perfect 5.
  - 19.6% rated it 3.
  - Very few rated it 1 (approx. 2%) or 2 (approx. 2%).
- The vast majority (76.5%) are highly satisfied with the speed of transactions, suggesting the platform performs efficiently.

4. How satisfied are you with the customer support services o  
 51 responses



- 41.2% rated customer support as 4.
  - 27.5% rated it 3.
  - 19.6% gave it a perfect 5.
  - 11.8% rated it 2.
  - No respondents gave the lowest rating of 1.
- A majority (60.8%) are satisfied with customer support. However, with a significant portion (39.3%) being neutral or dissatisfied, there is clear potential for improvement in the platform's support services.

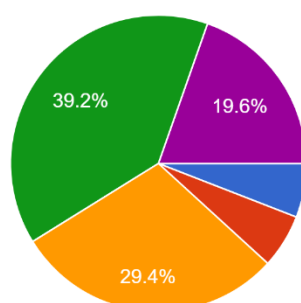
5. Are you satisfied with the rewards, cashback, and offer?  
51 responses



- 39.2% rated their satisfaction as 3, representing a neutral stance.
- 21.6% were highly dissatisfied, giving a rating of 1.
- 15.7% rated it 2.
- Ratings 4 and 5 were equally given by 11.8% of respondents each.

Overall satisfaction is low. A large portion of users are neutral (39.2%), while more users are dissatisfied (37.3% combined) than satisfied (23.6% combined). This is a key area needing significant improvement.

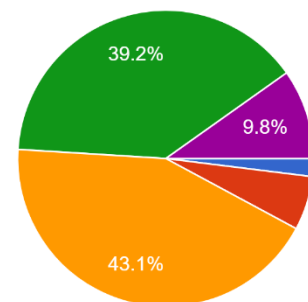
6. How would you rate the user interface design and navigation?  
51 responses



- 39.2% rated the user interface design and navigation as 4.
- 29.4% rated it as 3, indicating a neutral stance.
- 19.6% rated it as 5, signifying excellent design and navigation.
- The remaining small percentages (less than 12%) rated it as 1 or 2.

Overall, the user interface design and navigation are generally well-regarded by respondents.

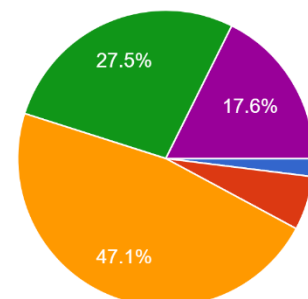
7. How reliable is the app (in terms of crashes, bugs, and login issues)?  
51 responses



- 43.1% are neutral (3) regarding app reliability.
- 39.2% rate it 4 (good reliability).
- 9.8% rate it 5 (very high reliability).
- A small percentage (7.9%) found it less reliable (ratings 1 and 2 combined).

Overall, app reliability is perceived as moderate to good by the majority of users.

8. How satisfied are you with the variety of features (e.g., bill payment, loan services, etc.)?  
51 responses



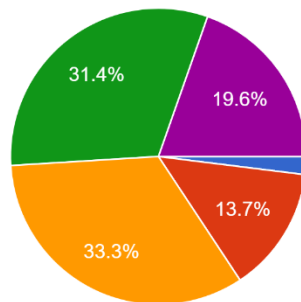
- 47.1% are neutral (rated 3).
- 27.5% are satisfied (rated 4).
- 17.6% are highly satisfied (rated 5).
- A small percentage (less than 10%) are dissatisfied (rated 1 or 2).

Satisfaction with the variety of features is mostly neutral to good.

### 4.3. Section C: Behavioral Insights

9. Does the app work well across different merchants (o

51 responses

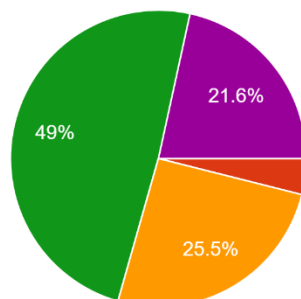


- 33.3% are neutral (rated 3).
- 31.4% rated it as 4.
- 19.6% rated it as 5.
- 13.7% rated it as 2.
- A very small percentage rated it as 1.

The app generally works well across different merchants, though a significant portion is neutral.

10. How do you rate your overall satisfaction with the pl

51 responses

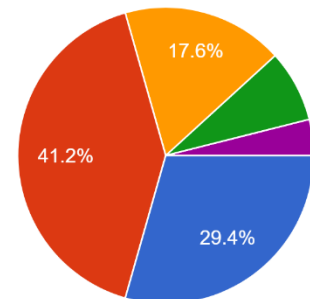


- 49% rated their overall satisfaction with the platform as 4.
- 25.5% rated it as 3, indicating a neutral stance.
- 21.6% rated it as 5, signifying high overall satisfaction.
- The remaining small percentage (less than 5%) rated it as 1 or 2.

Overall satisfaction with the platform is high, with a large majority expressing satisfaction or neutrality.

1. What is the primary reason you prefer this platform over oth

51 responses

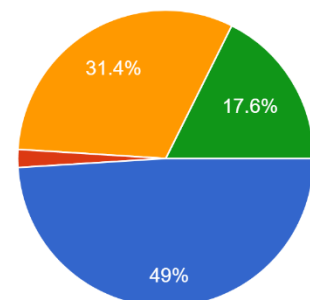


- 41.2% prefer the platform due to fast transactions.
- 29.4% prefer it for its user-friendly interface.
- 17.6% for better rewards/cashback.

A small percentage prefer it for more features or peer/family influence.

2. Would you recommend this platform to others?

51 responses



- 49% would recommend the platform.
- 31.4% might recommend it.
- 17.6% have already recommended it.
- A very small percentage would not recommend it.

A strong majority of users are willing to recommend the platform.



## 5. SURVEY & FINDINGS

### 5.1. Findings:

1. Google Pay is utilized more often (45.1%) compared to Paytm (31.4%).
2. The majority of users have been active on the applications for over two years.
3. Most users access the applications daily or several times throughout the day.
4. Users express high satisfaction levels regarding user-friendliness, transaction speed, and security.
5. Opinions on customer service and app reliability have been inconsistent.
6. Overall satisfaction with rewards and cashback is typically low, with many users feeling either neutral or dissatisfied.
7. Users value the design and variety of features, though there is still potential for enhancement.
8. A significant number of users choose the app for its quick transaction abilities and are inclined to recommend it to others.

### 5.2. Suggestions:

1. Paytm should improve its interface to enhance user-friendliness, while Google Pay might consider adding customizable shortcuts.
2. Improve customer support by resolving issues more promptly.
3. Offer more appealing and personalized rewards and cashback options.
4. Allow for customization of features to minimize unnecessary clutter.
5. Clearly inform users about security measures in place.
6. Enhance merchant acceptance and reduce technical difficulties.
7. Introduce personalized promotions and insights to boost user satisfaction.
8. Maintain clear communication during any system outages or upgrades.
9. Regularly solicit user feedback to support continuous improvement.

## 6. CONCLUSIONS

This study aimed to assess the levels of customer satisfaction between two leading digital payment platforms—Paytm and Google Pay—in urban areas. As digital transformation accelerates and mobile payment solutions gain traction in India, understanding user satisfaction has become crucial for improving services, retaining customers, and ensuring sustainable growth.

Insights drawn from responses provided by 51 urban users reveal several important findings. Although both Paytm and Google Pay are widely used and appreciated, Google Pay consistently garnered higher satisfaction ratings. Users highlighted that Google Pay offers a faster, more intuitive, and streamlined interface, with fewer advertisements and higher transaction success rates. Features such as instant UPI payments and gamified rewards (like scratch cards) have significantly contributed to the app's appeal and satisfaction scores.

In contrast, while Paytm features a variety of services like bill payments, ticket bookings, and e-commerce options, it has underperformed in terms of user satisfaction concerning usability and speed. Users often pointed out the congested layout, incessant ads, and inconsistent performance, particularly during peak periods. Nevertheless, Paytm remains preferred for its extensive financial services and utility bill payments, offering a broader array of solutions beyond peer-to-peer transactions.

The research suggests that user satisfaction in digital payment platforms is heavily influenced by factors such as ease of use, speed, reliability, and minimal disruptions. Even though Paytm shines with its diverse offerings, Google Pay excels in user-friendliness and providing smooth transaction experiences. This indicates that platforms that focus on intuitive design, reduced friction, and strong customer support are more likely to keep urban users engaged.

To summarize, Google Pay demonstrates a higher level of customer satisfaction among urban users compared to Paytm, mainly due to its user-friendly interface and improved experience. However, both platforms have their strengths, and enhancements in interface design, customer service, and promotional strategies could help Paytm elevate its satisfaction scores. The findings highlight the increasing expectations of digital consumers and provide valuable insights for fintech companies aiming to improve customer engagement and service quality in a competitive market.

## 7. ACKNOWLEDGEMENT

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