



# A STUDY ON CUSTOMER SATISFACTION TOWARDS PAYTM SERVICES IN COIMBATORE CITY

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## ABSTRACT

*In Today's busiest world, humans don't have their time to take a seat down and loosen up then a way to do their private works like recharge their telephones, energy bills etc. So, paytm has been brought to pay through cellular. The reason in their examine is to research the delight degree of customer's the usage of paytm offerings. Data has been accrued through survey technique with 120 respondents. The tools and technique used on this examine are simple percentage, Likert scale and Ranking analysis. This examine cautioned that clients need to enhance transaction speed and steps to make price of paytm to be had in petty shops. It concluded that paytm is acting nicely in private; it has to paintings upon cut price and gives, transaction speed and innovation to enhance customer's delight.*

**KEYWORDS:** *Paytm, Transaction Speed, Innovation*

## 1. INTRODUCTION

In Today's world clever telecell smartphone has turn out to be vital a part of everyday life. Paytm is an Indian e-trade purchasing internet site, acronym for pay through cellular. Paytm is likewise a main price answers issuer to e-trade service provider and is now India's biggest cellular price provider mobile platform with over 40 million wallets. Paytm works with all cellular operations in all states in India for pay as you go cellular bills, DTH and data card recharge post paid etc. Paytm additionally works with various billers for solidarity invoice bills.

## 2. STATEMENT OF THE PROBLEM

The Customer's makes use of many cellular pockets offerings on Coimbatore District Paytm provider customers in Coimbatore district were receiving many feedbacks approximately in phrases

of payment gateway failure, hassle with attractiveness of debit and credit score card failure, Failure of paytm apps, Delay in affirmation of order, protection transactions, connectivity and provider fine. Therefore on this it's far very critical to pick out the customer's delight degree and comments at the utilization and adoption of paytm offerings customer's in Coimbatore district.

## 3. OBJECTIVES OF THE STUDY

- To pick out the offerings supplied in paytm.
- To examine the elements this encouraged to apply paytm offerings
- To examine the delight degree of consumer in paytm offerings
- To provide hints to enhance the paytm offerings.

## 4. RESEARCH METHODOLOGY

Source of Data	Primary and Secondary data
Sampling Technique	Convenient Sampling
Sample size	120 Respondents
Tools and Techniques	Simple Percentage analysis, Likert scale analysis and Ranking analysis

## 5. STATISTICAL TOOLS

- Simple Percentage analysis
- Likert scale analysis
- Ranking analysis



## 6. REVIEW OF LITERATURE

**N.Siva kumar, S.Balaji (2019):** As per analysis that paytm is maximum handy and it's far accept as true with worthy. The respondents are all impartial approximately the offerings rendered through paytm. It ought to increase fine of provider and offer cognizance approximately paytm. It helps its clients to switch their payments with utilization in their mobile phones in simplest way. Paytm is a good app for download because of its huge community of companions makes it handy and so on.

**Dr.T.Venkatesan (2018):** In their examine found that utilization of paytm is handiest at a pleasant degree. The customers face troubles in ease of use,

protection problem and sluggish paytm server within of paytm. Paytm set up a separate wing for skilled team of workers to deal with the troubles and problems associated with it. Paytm may also provoke important motion for periodic updating, up gradation and maintence of hardware and software storages.

**Shwetu Kumar, Vijay Yadav, Atiqu-ur-Rahaman, Aditi Bansal (2014):** In their study examined tested that paytm achievements, specially designing, running and trends of paytm that is taken into consideration on organizing a store, web progesion, online gadget and also depicted about electronic portion system.

## 7. TABLE FINDINGS FROM PERCENT ANALYSIS

**Table Shows Important Criteria to Choose Paytm Wallet**

S.NO	Important Criteria	Respondents	Percentage
1	Rewards	27	22
2	Discounts	24	20
3	Cashback	33	28
4	Scratch cards	14	12
5	Others	22	20
	<b>Total</b>	<b>120</b>	<b>100</b>

(Source: Primary Data)

### INTERPRETATION

The above table suggests 22% of the respondents are given for rewards, 20% of the respondents are given for discounts, 28% of the respondents are given for Cashback, 12% of the respondents are given for

scratch cards and 20% of the respondents are given for others.

**Hence, majority (28%) of the respondents are given standards for Cashback.**

## FINDINGS FROM LIKERT SCALE ANALYSIS

**Table Showing the Satisfaction Level of the Respondents towards Charges of Using Paytm for Using Paytm Services**

S.No	Factors						Total	Likert Scale	
	Likert Scale Value (X)	5	4	3	2	1			
1	Transaction Speed	F	59	43	12	4	2	120	4.27
		FX	295	172	36	8	2	513	
2	Safety & Security	F	31	61	22	3	2	120	3.95
		FX	155	244	66	6	3	474	



3	Charges of Paytm	<b>F</b>	30	44	36	6	4	120	3.75
		<b>FX</b>	150	176	108	12	4	450	
4	Software Issue	<b>F</b>	19	59	30	6	6	120	3.65
		<b>FX</b>	95	236	90	12	6	439	
5	Convenience	<b>F</b>	36	54	22	4	4	120	3.95
		<b>FX</b>	180	216	66	8	4	474	
6	Grievance	<b>F</b>	23	57	26	9	5	120	3.7
		<b>FX</b>	115	228	78	18	5	444	

### INFERENCE

- The Likert scale value is 4.27 which is greater than the mid-value (3) which shows that the customers are satisfied with the transaction speed provided by paytm services.
- The Likert scale value is 3.95 which is greater than the mid-value (3) which shows that the customers are satisfied with the safety & security provided by paytm services.
- The Likert scale value is 3.75 which is greater than the mid-value (3) which shows that the customers are satisfied with the charges of paytm provided by paytm services.
- The Likert scale value is 3.65 which is greater than the mid-value (3) which shows that the customers are satisfied with the software issue provided by paytm services.
- The Likert scale value is 3.95 which is greater than the mid-value (3) which shows that the customers are satisfied with the convenience provided by paytm services.
- The Likert scale value is 3.7 which is greater than the mid-value (3) which shows that the customers are satisfied with the grievance provided by paytm services.

### FINDINGS FROM RANK ANALYSIS

**Table Showing the Satisfaction the Level of the Respondents towards Level of Awareness towards Paytm Facilities**

S.No	Options	1	2	3	4	5	Total	Rank
1	Parameters	56(5)	21(4)	30(3)	10(2)	3(1)	477	5
2	Mini Statement	21(5)	53(4)	29(3)	15(2)	2(1)	430	3
3	Fund Transfer	34(5)	32(4)	40(3)	12(2)	2(1)	444	4
4	Bills Payment	28(5)	33(4)	30(3)	26(2)	3(1)	417	2
5	Maximum Rs.2000 per day	26(5)	34(4)	35(3)	15(2)	10(1)	411	1

(Source: Primary Data)

### INTERPRETATION

From the above table ranks that maximum Rs.2000 per day is ranked as first rank, bills payment is ranked as second, Mini Statement is ranked as Third, Fund Transfer is ranked as fourth and parameters is ranked as fifth according to the respondents.

### INFERENCE

According to the delight of the customers having most Rs.2000 in keeping with day as ranked first within side the paytm facilities.

### 8. SUGGESTIONS

Paytm issuer wishes to tell approximately their offerings at the mass degree. The virtual wallets (paytm) in recent times in general recognition toward the customer. Paytm issuer can do important correction within the protection device that may growth the quantity of customers the usage of paytm. Paytm issuer ought to make less complicated in KYC process. Reduce the fees for pockets to financial institutions transactions. Introduce greater gives and Cashback. It ought to want to accurate the payments errors taking place which make delays in payments.



Want to enhance transaction speed and steps and make payment of paytm to be had in all petty shop or departmental stores.

## 9. CONCLUSION

From my survey, I finish that Paytm pockets had a massive quantity of glad customers till now. Paytm connected as recharge internet site in India pioneering these days in varied sectors like insurance, bill payments, ticket booking to online shopping etc. Paytm has to paintings upon the payment gateway to enhance the transaction performance as 67% of human confronted with payment gateway. Paytm is presently acting nicely in phrases of privacy however it has paintings upon discounts/offers, transaction time and brings approximately innovation to growth customer delight.

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