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A CUSTOMER SATISFACTION TOWARDS THE ONLINE PAYMENT SERVICE FOR ELECTRONIC DEVICES IN COIMBATORE CITY

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ABSTRACT
Customer satisfaction is an important factor that determines the success and growth of online payment services in the modern digital economy. With the increasing use of smartphones, internet connectivity, and digital platforms, consumers are widely using online payment methods for purchasing electronic devices. This study analyzes the level of customer satisfaction towards online payment services used while purchasing electronic devices in Coimbatore city. It particularly examines how demographic factors such as age, gender, education, occupation, and income influence the usage and satisfaction level of online payment methods. The research is based on primary data collected through a structured questionnaire from customers who purchase electronic devices using online payment services. Secondary data was collected from books, journals, and websites related to digital payment systems. Statistical tools such as percentage analysis and ranking methods were used for data interpretation.

The findings indicate that convenience, speed, security, cashback offers, and ease of use are the major factors influencing customer satisfaction with online payment services. Most consumers prefer UPI and mobile wallet payments due to their quick and simple transaction process. The study concludes that improving security features, providing better customer support, and offering attractive rewards can further increase customer satisfaction and encourage the use of online payment services.

KEYWORDS: *Customer Satisfaction, Online Payment Services, Electronic Devices, Coimbatore, Digital Payment, Consumer Behaviour.*

1.1 INTRODUCTION

Customer satisfaction plays a crucial role in determining the success of online payment services. With the advancement of technology and the rapid growth of digital platforms, online payment systems have become an important part of modern shopping experiences. Consumers now prefer digital payment methods such as UPI, debit cards, credit cards, and mobile wallets due to their convenience, speed, and ease of use. These payment methods are widely used while purchasing electronic devices such as smartphones, laptops, televisions, and other digital gadgets. Coimbatore, one of the major industrial and commercial cities in Tamil Nadu, has experienced significant growth in digital transactions in recent years. Increasing smartphone usage, improved internet connectivity, and government initiatives promoting digital payments have encouraged consumers to adopt online payment services. Many electronic retail stores and online platforms in Coimbatore now provide multiple digital payment options to improve customer convenience and enhance the shopping experience. This study focuses on understanding the level of customer satisfaction towards online payment services used while purchasing electronic devices in Coimbatore city. The research examines factors such as transaction speed, security, reliability, convenience, and promotional offers that influence customer satisfaction. Understanding these factors will help retailers, payment service providers, and businesses improve their digital payment systems and provide better services to customers.

1.2 RESEARCH OBJECTIVES

- To identify factors influencing satisfaction such as security, speed, and ease of use.
- To analyze customer perception about safety and reliability of online payments.
- To provide suggestions to improve online payment services.

1.3 SCOPE OF THE STUDY

The present study focuses on analyzing customer satisfaction towards online payment services used for purchasing electronic devices in Coimbatore city. The study aims to understand the usage patterns, preferences, and satisfaction levels of customers who make digital payments while buying electronic products.

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The study covers various aspects such as preferred online payment methods, convenience of transactions, security concerns, transaction speed, and the influence of cashback offers or discounts on customer satisfaction. It also examines how demographic variables such as age, gender, education, occupation, and income influence the adoption of online payment services.

Geographically, the study is limited to customers in Coimbatore city who use online payment methods while purchasing electronic devices. The findings reflect the behaviour and satisfaction level of customers in this specific area and may not be applicable to other regions. The study is useful for retailers, digital payment service providers, and researchers to understand customer expectations and improve digital payment services.

1.4 STATEMENT OF THE PROBLEM

In the present digital era, online payment services have become an essential part of modern shopping, especially in the purchase of electronic devices. Consumers prefer digital payment methods such as UPI, debit cards, credit cards, and mobile wallets due to their convenience, speed, and ease of use. However, despite the growing adoption of online payment systems, several challenges still exist, such as concerns about transaction security, technical errors, payment failures, and lack of trust among some users.

In Coimbatore city, the increasing number of electronic retail stores and online shopping platforms has led to greater use of online payment services. However, customer satisfaction towards these payment systems may vary depending on factors such as transaction reliability, safety, speed, user friendliness, and promotional benefits like cashback or discounts. Retailers and payment service providers must clearly understand the satisfaction level of customers to improve their services and encourage more digital transactions. Without understanding customer expectations and experiences, businesses may fail to deliver efficient and reliable online payment services.

Therefore, the present study aims to analyze customer satisfaction towards online payment services used for purchasing electronic devices in Coimbatore city and identify the key factors that influence customer satisfaction.

1.5 RESEARCH METHODOLOGY

Research methodology refers to the systematic process used to collect and analyze data for the purpose of conducting research and drawing meaningful conclusions.

1.5.1 Data Collection

The data for the study is collected from both primary and secondary sources.

1.5.1.1 Primary Data

Primary data was collected through a structured questionnaire from customers who use online payment services while purchasing electronic devices.

1.5.1.2 Secondary Data

Secondary data was collected from books, journals, research articles, websites, and other published sources related to digital payment systems.

1.5.2 Sample Design

1.5.2.1 Sample Population

The population of the study includes customers in Coimbatore city who use online payment services for purchasing electronic devices.

1.5.2.2 Sample Size

The sample size of the study is 132 respondents.

1.5.2.3 Sampling Technique

The technique used for selecting the sample is non-probability sampling. Convenience sampling method is used for collecting data in this study.

1.5.3 Tools for Analysis

- Simple Percentage Analysis
- Rank Analysis
- Correlation Analysis

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- Graphs and Charts for data presentation

2.REVIEW OF LITERATURE

- **Kumar and Priya (2025)** in the study titled "Customer Satisfaction towards Digital Payment Systems in India" found that convenience, transaction speed, and cashback offers play an important role in influencing customer satisfaction towards online payment services. The study revealed that UPI-based payments are widely preferred due to their quick and user-friendly transaction process.
- **Ramesh and Kavitha (2024)** in "Consumer Adoption of Online Payment Methods for Electronic Purchases" reported that security, reliability, and ease of use significantly influence the adoption of online payment systems. The study also found that young consumers are more comfortable using mobile wallets and UPI for purchasing electronic products.
- **Suresh and Deepa (2023)** in "Customer Perception towards Online Payment Services in Urban Areas" studied consumer perception of digital payment systems in urban cities. The findings revealed that factors such as trust, transaction safety, and service efficiency significantly affect customer satisfaction. The researchers suggested that improving security features can increase the use of online payments.
- **Karthik and Sharmila (2022)** in "Factors Influencing the Use of Online Payment Systems in Retail Purchases" concluded that promotional offers, convenience, and availability of multiple payment options encourage customers to adopt online payment methods while purchasing products from retail stores.
- **Prakash and Lavanya (2021)** in "Customer Satisfaction towards Digital Payment Services in Coimbatore City" found that reliability, transaction speed, and ease of payment significantly influence customer satisfaction. The study also highlighted that consumers prefer UPI and debit card payments due to their simplicity and faster transaction process.

3.DATA ANALYSIS AND INTERPRETATION

ANALYSIS

3.1 AGE OF THE RESPONDENTS

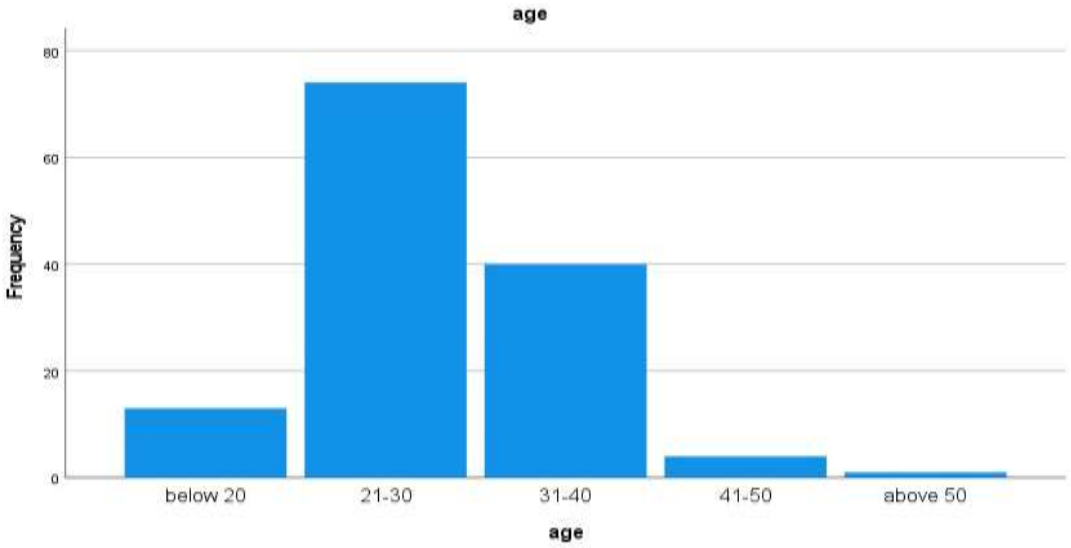
S.NO	AGE OF THE RESPONDENTS	NO.OF RESPONDENTS	PERCENTAGE
1	Below 20	13	9.8
2	21-30	74	56.1
3	31-40	40	30.3
4	41-50	4	3.0
5	Above 50	1	8
	TOTAL	132	100.0

SOURCE: PRIMARY DATA

INFERENCE

The above table shows that the majority of respondents (56.1%) belong to the age group 21–30 years, followed by 30.3% in the 31–40 years category. A smaller portion of respondents are below 20 years (9.8%), while very few fall under 41–50 years (3.0%) and above 50 years (0.8%). This indicates that the survey is mainly dominated by young adults and middle-aged individuals, especially those between 21 and 40 years.

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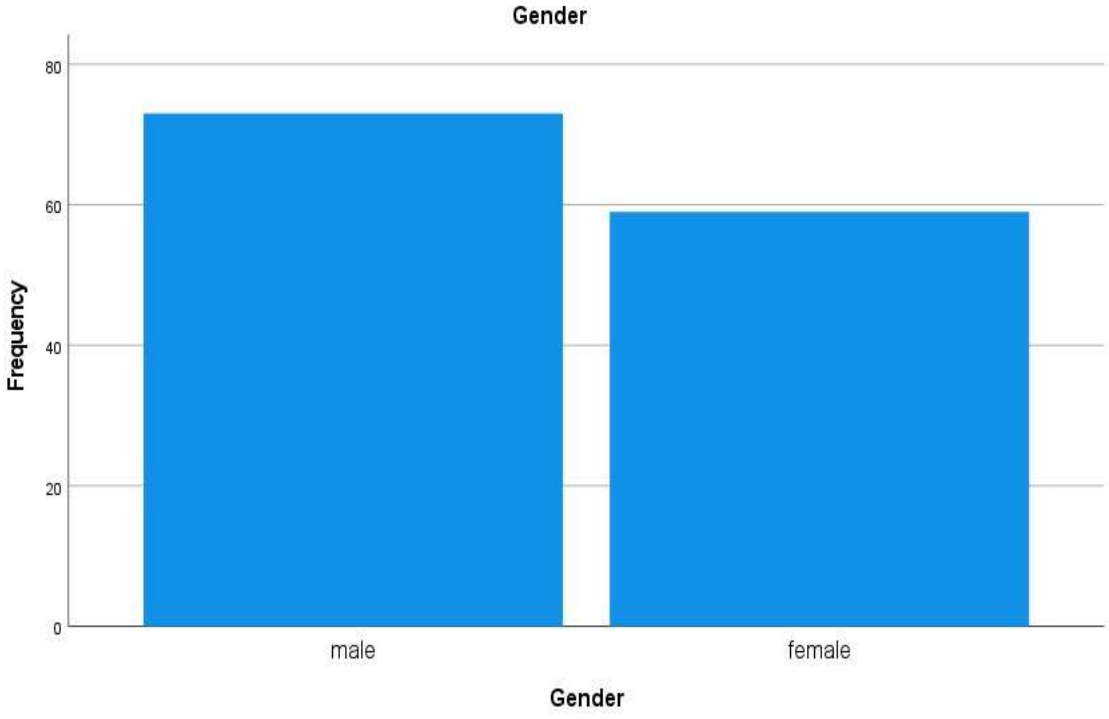
3.2 GENDER OF THE RESPONDENTS

S.NO	GENDER OF THE RESPONDENTS	NO.OF RESPONDENTS	PERCENTAGE
1	Male	73	55.3
2	Female	59	44.7
	TOTAL	132	100.0

SOURCE: PRIMARY DATA

INFERENCE

The above table shows that the majority of respondents are male (55.3%), while female respondents constitute 44.7% of the total sample. This indicates that male participants slightly outnumber female participants in the survey. However, the difference is not very large, which means both genders are fairly represented in the study.



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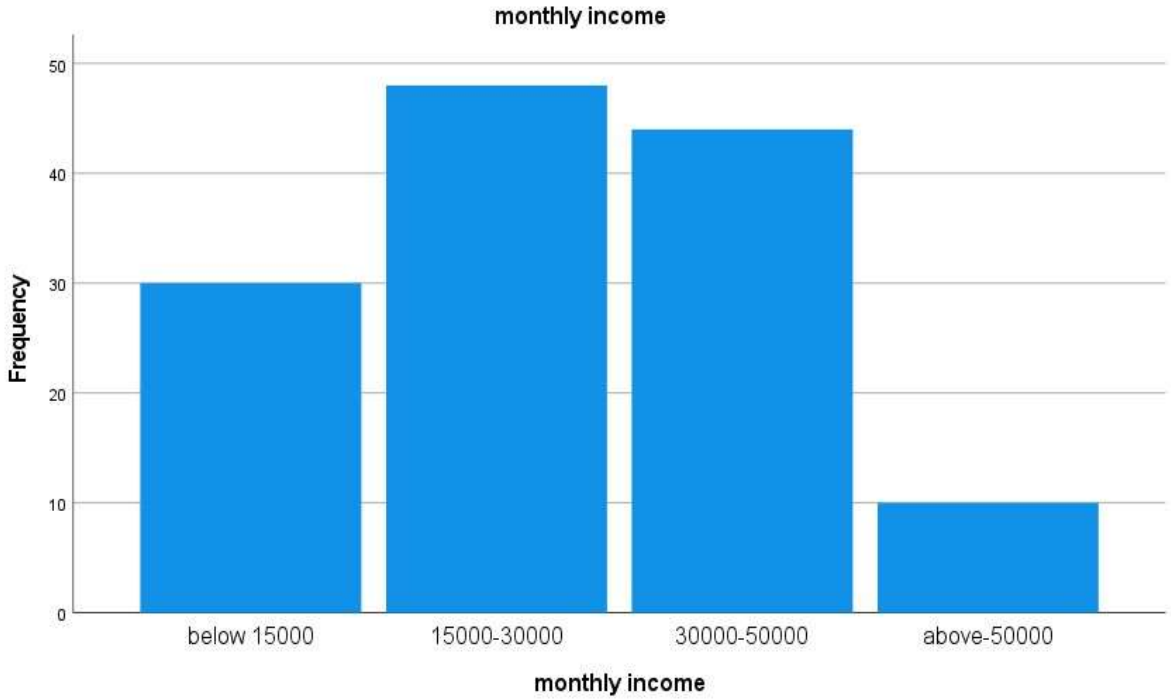
3.3 MONTHLY INCOME OF THE RESPONDENTS

S.NO	MONTHLY INCOME	NO.OF RESPONDENTS	PERCENTAGE
1	below 15000	30	22.7
2	15000-30000	48	36.4
3	30000-50000	44	33.3
4	above-50000	10	7.6
	TOTAL	132	100.0

SOURCE: PRIMARY DATA

INFERENCE

The above table shows that the majority of respondents (36.4%) earn between ₹15,000–₹30,000 per month, followed by 33.3% who earn ₹30,000–₹50,000. About 22.7% of respondents earn below ₹15,000, while only 7.6% earn above ₹50,000. This indicates that most of the respondents belong to the middle-income group, suggesting that the study mainly reflects the views of individuals with moderate income levels.



3.4 PREFERRED MODE OF PURCHASE FOR ELECTRONIC DEVICES?

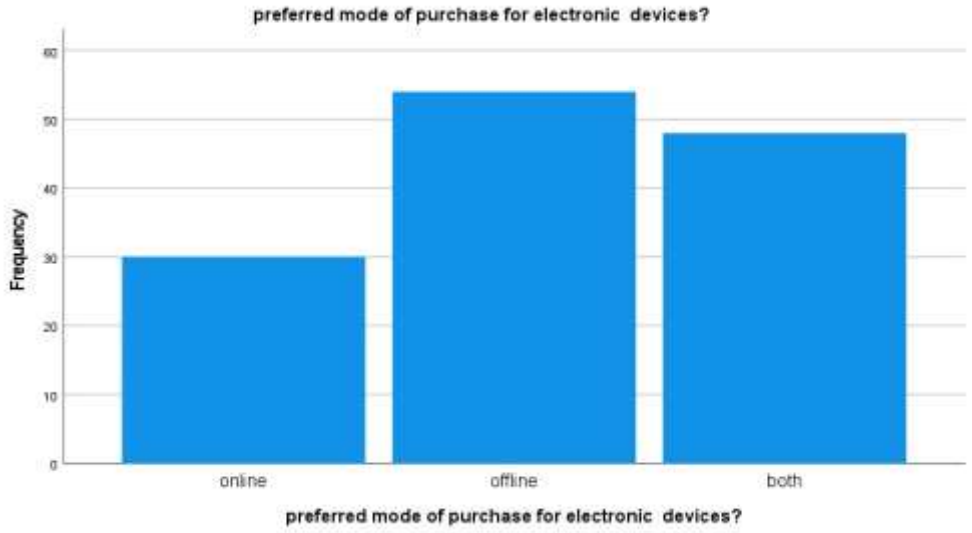
S.NO	MODE OF PURCHASE	NO.OF RESPONDENTS	PERCENTAGE
1	Online	30	22.7
2	Offline	54	40.9
3	Both	48	36.4
	TOTAL	132	100.0

SOURCE: PRIMARY DATA

INFERENCE

The table shows that the majority of respondents (40.9%) prefer purchasing electronic devices through offline mode, while 36.4% use both online and offline modes, and 22.7% prefer only online. This indicates that traditional offline shopping is still slightly more preferred, though a significant number of consumers use both modes.

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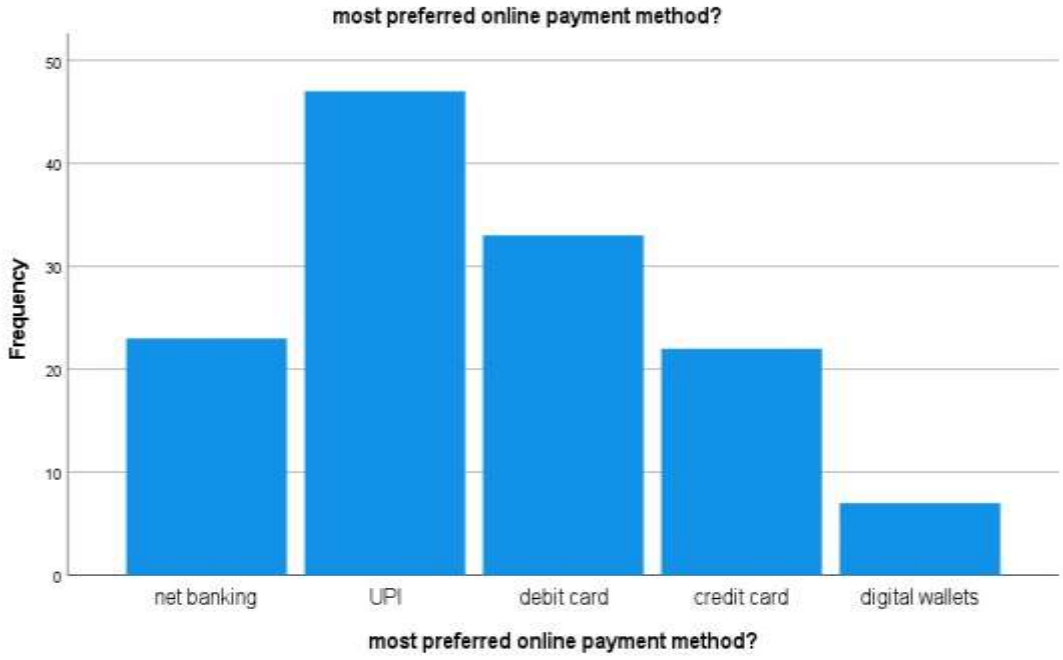
3.5 MOST PREFERRED ONLINE PAYMENT METHOD?

S.NO	ONLINE PAYMENT METHOD	NO.OF RESPONDENTS	PERCENTAGE
1	Net Banking	23	17.4
2	UPI	47	35.6
3	Debit Card	33	25.0
4	Credit Card	22	16.7
6	Digital Wallets	7	5.3
	TOTAL	132	100.0

SOURCE: PRIMARY DATA

INFERENCE

The majority of respondents (35.6%) prefer UPI as their online payment method, followed by debit cards (25.0%) and net banking (17.4%). Credit cards (16.7%) and digital wallets (5.3%) are less preferred. This shows that UPI is the most popular and convenient payment method among respondents.



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3.6 MAIN REASON FOR CHOOSING ONLINE PAYMENT?

S.NO	CHOOSING ONLINE PAYMENT	NO.OF RESPONDENTS	PERCENTAGE
1	Convenience	31	23.5
2	Speed	27	20.5
3	Offers	36	27.3
4	Safety	29	22.0
5	Habit	9	6.8
	TOTAL	132	100.0

SOURCE: PRIMARY DATA

INFERENCE

The majority of respondents (27.3%) choose online payment mainly because of offers, followed by convenience (23.5%), safety (22.0%), and speed (20.5%). Habit (6.8%) is the least common reason. This suggests that promotional benefits and convenience play a major role in encouraging online payments.



3.7 DO YOU FEEL ONLINE PAYMENT IS CONVENIENT WHILE BUYING ELECTRONIC DEVICES?

S.NO	BUYING ELECTRONIC DEVICES	NO.OF RESPONDENTS	PERCENTAGE
1	Yes	51	38.6
2	No	51	38.6
3	Maybe	30	22.7
	TOTAL	132	100.0

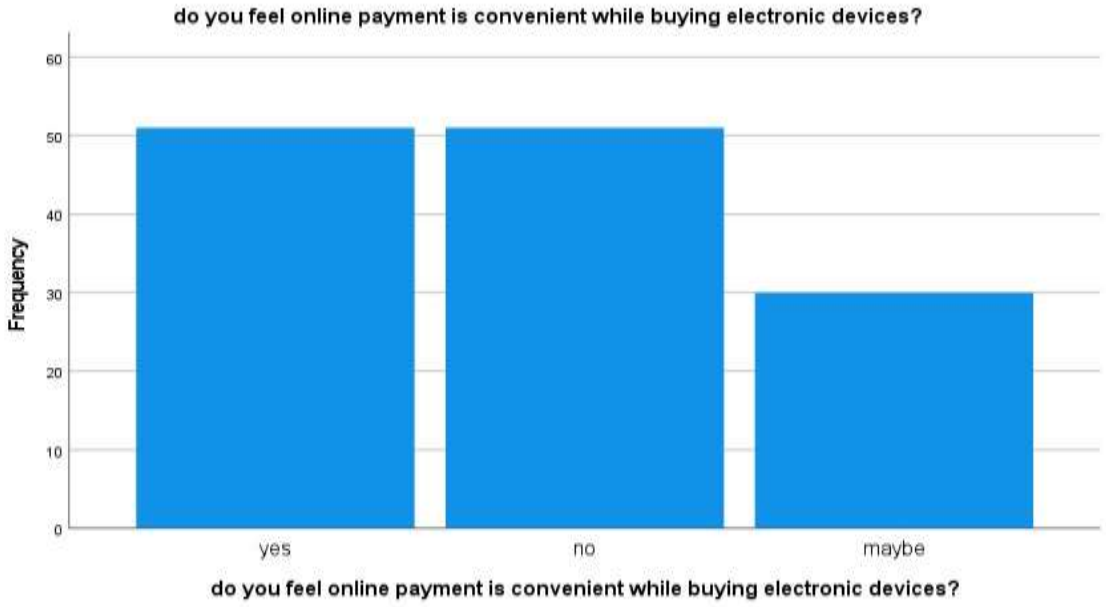
SOURCE: PRIMARY DATA

INFERENCE

An equal percentage of respondents (38.6%) answered yes and no regarding convenience, while 22.7% selected maybe. This shows mixed opinions among respondents about the convenience of online payment while buying electronic devices.

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CHART 4.14



4. FINDINGS

4.1 SIMPLE PERCENTAGE ANALYSIS

- Majority (56.1%) of the respondents belong to the age group 21–30 years.
- Majority (55.3%) of the respondents are male.
- Majority (38.6%) of the respondents are undergraduates.
- Majority (27.3%) of the respondents are students and business people.
- Majority (36.4%) of the respondents earn ₹15,000 – ₹30,000 per month.
- Majority (40.9%) of the respondents prefer offline purchase of electronic devices.
- Majority (36.4%) of the respondents prefer both online and offline purchasing methods.
- Majority of the respondents prefer UPI as the most convenient online payment method.
- Majority of the respondents feel that online payment services are fast and convenient.
- Majority of the respondents are satisfied with the security and reliability of online payment services while purchasing electronic devices.

4.2 SUGGESTIONS

- Online payment service providers should improve security measures to build greater customer trust and reduce fear of online fraud.
- Electronic device retailers should offer more cashback, discounts, and promotional offers for customers using digital payment methods.
- Payment platforms should simplify the payment process and ensure faster transaction speed to enhance customer convenience.
- Retailers should provide multiple payment options such as UPI, debit/credit cards, net banking, and mobile wallets to meet different customer preferences.
- Awareness programs should be conducted to educate customers about safe online payment practices.
- Customer support services should be improved to quickly resolve transaction failures or payment issues.
- Retailers should integrate digital payment systems with loyalty programs and reward points to encourage repeated usage.

5. CONCLUSION

The study titled “Customer Satisfaction towards Online Payment Services for Purchasing Electronic Devices in Coimbatore City” highlights the growing importance of digital payment methods in modern retail transactions. The results show that a

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large number of respondents, especially young consumers, prefer using online payment services due to their speed, convenience, and ease of use. Among the various payment options, UPI and mobile wallets are widely used because of their quick transaction process and availability of attractive offers. The findings also indicate that customer satisfaction is influenced by factors such as security, reliability, transaction speed, and promotional benefits offered by payment platforms.

Therefore, electronic retailers and payment service providers in Coimbatore should focus on enhancing security, providing attractive offers, and improving service reliability to increase customer confidence. By adopting customer-oriented strategies and promoting digital payment awareness, businesses can improve customer satisfaction and encourage greater adoption of online payment systems in the future.

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