Research Article

Impact Of User Satisfaction On Continuous Usage Intention: A Study Among Google Pay Users In Kerala

Irene Treesa Thomas[1*], Greeshma Gopi[2] & Dr. Sujith.T. S[3]

[1*&2]4th Semester M. Com Finance and System, Department of Commerce and Management, School of Arts, Humanities and Commerce, Amrita Vishwa Vidyapeetham (Kochi Campus), Kerala, India.
[3]Assistant Professor, Department of Commerce and Management, School of Arts, Humanities and Commerce, Amrita Vishwa Vidyapeetham (Kochi Campus).

*Corresponding Author: Irene Treesa Thomas
*4th Semester M. Com Finance and System, Department of Commerce and Management, School of Arts, Humanities and Commerce, Amrita Vishwa Vidyapeetham (Kochi Campus), Kerala, India.

ARTICLE INFO	ABSTRACT
	Currently, digital payment systems are gaining popularity, largely due to the 'Digital India' strategy. Promoting digital transactions was the goal of India's Digital India initiative. Numerous digital payment platforms are available today, with Google Pay standing out as a simple and secure method for rapid money transfers. While they were developed to combat black money, digital banking systems had drawbacks. The emergence of cashless payment systems like Paytm, Google Pay, and Phone Pe in India after Demonetization in 2016 is indicative of the global move towards e-commerce. Apps that enable cash transfers under the Digital India programme, such Aadhaar Payment, UPI, and BHIM, have attracted a lot of foreign investment. In 2018, Google Wallet and Google Pay (formerly known as Android Pay) merged to form a single, secure mobile payment solution that is preferred for its user-friendly features and ability to work with a variety of banks and payment providers. The main purpose of this study is to examine the satisfaction of Google pay users towards Google pay payment system and measure the impact of their satisfaction on continuous usage intention towards Google pay payment system. The study adopted a descriptive research design with a sample size of 131 respondents. The researcher used factor analysis, regression and ANOVA for analysing the data. The study found that the four factors such as ease to use, convenience, cost and fee, and reward and incentives that influence the satisfaction of users.

Keywords: *Continuous usage intention, Digital payment, Google Pay, satisfaction.*

Introduction

The Barter system, which was first employed by farmers to exchange goods, gave rise to the idea of currency. Coins minted from precious metals, such as gold and silver, were introduced to promote trade in goods. But social differences also emerged as a result of these metals' increasing worth. Governments authorised official currency, which was frequently tethered to the US dollar, in order to address these problems. After the introduction of debit and credit cards, NEFT, RGFT, and Net banking systems were implemented to combat black money. These systems were practical, but they also limited money transfers to banking hours and forced users to memorise several accounts, PINs, and passwords. In order to launch the Digital India initiative, the Indian government demonetized a number of currency notes in 2015.

Work and lifestyle routines have undergone substantial changes as a result of the COVID-19 epidemic. Businesses have developed their digital products in response to the adoption of shelter-in-place regulations and worries about virus exposure, while people are depending more and more on mobile and online resources for their daily needs. The increased digital involvement has thus led to an apparent rise in UPI payments. If these developments continue to be the "new normal," the pandemic's effects on the economy may be long-lasting. The lockdown imposed by COVID-19 in India was a turning point in the quick adoption of digital payments by new consumers Even though more people are using digital payments now compared to what they

did in the past due to better experiences, a sizable portion of the public is still unwilling to accept digital payments, even in light of the recent boom in online and mobile-based transactions. Despite various difficulties, the epidemic has forced senior folks, especially those over 60 and 80, to embrace technology. This change could encourage more people to use digital payment methods as a result of business and government efforts to improve equitable access. Researching the manner in which senior and super elderly persons used the Unified Payment Interface (UPI) during the epidemic, this research paper sheds light on the difficulties this group had in using UPI ID

It's apparent that the world is becoming more digital, especially when it comes to the trend towards cashless transactions. Digital payment systems like Paytm, Google Pay, and Phone Pe surged in popularity in India after the Demonetization in 2016. Fund transfers are made possible by a number of apps, including Aadhaar Payment, UPI, and BHIM, which are all part of the government's Digital India initiative. Significant foreign investment has been drawn in by this growth. 2018 saw the merger of Google Wallet and Google Pay, which was first released as Android Pay in 2011 and provides a single payment system. It lets customers use their mobile devices to conduct safe transactions and functions as a regulated payment service. The extensive use of Google Pay can be attributed to its features that make it easy to use and compatible with a wide range of banks and payment providers. The ease and adaptability of digital payment systems, such as mobile wallets, UPI, and banking cards, have rendered services becoming more prevalent. In the meantime, digital wallets—which are connected to individuals bank accounts—have emerged to be vital instruments for online transactions, and their usage has been steadily increasing throughout Asia. Paytm, Google Pay, Freecharge, Jio Money, and other digital wallet options are popular choices.

From its inception in 2011 as Google Wallet, which allowed users to make contactless payments, Google Pay has experienced a revolutionary transition. 2015 saw its evolution into Android Pay, which was centred on improving NFC-based in-store and in-app payment experiences. In order to simplify its services, Google renamed Google Wallet as Google Pay Send in 2018 and isolated peer-to-peer payments from the primary Google Pay network. This led to the consolidation of multiple payment systems under the "Google Pay" name in January 2018, offering users a complete payment option. Combining a vast range of functions like online payments, bill payments, transport payments, and loyalty card integration, Google Pay has been accessible worldwide since 2018.

A global trend towards e-commerce is shown by the swift development and uptake of digital payment systems, especially in light of India's Digital India initiative. Digital India and other initiatives seek to reduce socioeconomic disparities and advance financial inclusion; however, obstacles still exist, such as resistance to transact digitally and accessibility problems, especially among older adults. Even with the COVID-19 pandemic accelerated the rise in digital payments, challenges remain to be addressed before digital systems like as UPI can be widely adopted and used. Furthermore, after Demonetization in 2016, cashless payment methods like Google Pay, Paytm, and Phone Pay emerged, highlighting the significance of comprehending the factors affecting their uptake and usage. The main objective of this study is to examine the satisfaction of Google pay users towards Google pay payment system and measure the impact of their satisfaction on continuous usage intention towards Google pay payment system.

Objectives of the study

- To measure the satisfaction of google pay users towards google pay payment system.
- To examine the impact of satisfaction on continuous usage intension among google pay users towards google pay payment system.

Review of Literature

(S Gohil, 2023) examined the factors influencing their business is the utility of mobile payment platforms. The degree of comfort, ease, and accessibility as well as the financial and non-financial incentives provided by these businesses are important aspects. The impact of smart phones on mobile payments, their acceptance, and the influence of age on online payment methods are all examined in this study. Survey and questionnaire approaches are used to collect data for this study, which is based on descriptive research. The Chi-Square test, case processing, and data analysis are among the statistical tools that are employed. the decisive elements. Eighty-four is the sample size. Surveys and questionnaires are the methods utilised to gather data. **(O Usman, 2020)** examined the e-banking and M-banking effect on customers use UTAUT to measure e-banking technology in order to get a competitive edge. There are 834 samples in the sample, and SEM-PLS was used for data analysis. The findings indicate that enhancement will arise from expectancy performance enhancement, effort expectation, social influence, condition, and security facilitation. Both directly and indirectly, behaviour intention and use behaviour are correlated, hence increasing this variable is necessary to improve behaviour intention and use behaviour. This study offers significant implications for the adoption of technology by e-banking users of Jakarta's government banks, hence promoting Use Behaviour Intention Behaviour. **(CG Wu, 2022)** identified potential impacts on bank customers' intention and attitude towards using mobile chat from the standpoint of expected and functional benefits. Data from a field survey of 268

clients of an international bank in Taiwan who had prior experience with Internet or mobile banking was used to assess the suggested approach. The findings indicate that while all technical features have an impact on effort expectancy, reachability and convenience have an impact on performance expectancy. Customers' purpose is also influenced by their attitude, effort expectations, and enabling circumstances, while their attitude is influenced by the three user belief structures. **(D Eleyan, 2022)** Examined the relationship between age and educational attainment and the degree of awareness of security risks associated with using online banking services. It was conducted based on two hypotheses, and the results showed that these factors had an impact on the degree of awareness of these risks. Furthermore, we concentrated on the role that the Palestinian government plays through its specialised ministries in order to play a larger part and pay closer attention to the risks associated with cyber threats related to e-banking services, as we have discovered that users of these services are not completely aware of them. There have been 204 responses to the questionnaire, which is the method utilised to collect data. **(RF Malaquias, 2020)** examined the potential factors that influence farmers' adoption of mobile banking. In Brazil, notably in the state of Minas Gerais, researchers gathered data from farmers. A questionnaire is employed to gather data, with 115 people making up the sample size. The study's conclusion examined various possible influencing elements as well as farmers' use of mobile banking. A total of 115 farmers that engage in the breeding of cattle, sheep and chickens as well as the production of milk, corn, pineapple, tomatoes, lemons, soy, coffee and vegetables completed the questionnaires that made up our database. Following the constructs' convergent and discriminant analyses, we used structural equation modelling to test our hypotheses. **(S Singh, 2018)** tested a model explaining the behavioural intention to use mobile banking in the Indian banking sector, as well as to identify factors impacting the adoption of mobile banking in India. A survey method was used to test the suggested model on a sample of 855 bank customers from Indian cooperative, public, private, and overseas banks. AMOS 16.0 was utilised for the examination of structural equation modelling.

(S Banerjee, 2022) examined to determine the roles of relationship-building tactics led by marketers, marketing focus, as well as educating consumers about the benefits of using mobile banking apps and intrinsic customer motivation. An online study was carried out in India with 342 users of mobile banking. Structural equation modelling was used to analyse the data and evaluate the assumptions. **(P Tiwari, 2021)** examined the user's behavioural intention to adopt mobile banking by utilising the Technology Acceptance Model (TAM) elements in relation to consumers' awareness, perceived risk, and perceived trust. The authors used convenience sampling to get a sample of 311 mobile banking customers and regression analysis in SPSS 23 to test the suggested framework. According to the researcher's findings, customer awareness, perceived risk, perceived utility, perceived ease of use, and perceived trust all significantly influenced the adoption of m-banking services in the Indian setting. **(A Geebren, 2021)** measured how satisfied customers are using e-banking services in mobile eco-systems, particularly in developing nations. This includes looking into how mobile banking improves consumer pleasure, with a particular emphasis on the mediating function of trust improvement in mobile banking, emphasising the importance that trust plays as a mediator. The researcher analyses the 659 replies' worth of data using structural equation modelling with partial least squares (PLS-SEM). **(S Kamboj, 2021)** accessed the relationship between customer engagement, m-banking usage, and mobile banking failures in order to ascertain the role that user happiness with m-banking plays as a mediator between the aforementioned relationships. 338 responses make up the sample size, and the data collected was analysed using structural equation modelling. **(S Sharma, 2022)** examined to identify the crucial elements in developing countries such as India, are responsible for the desire of customers to use mobile banking services (MBSs). This study examines the gaps in the adoption of mobile banking between genders. The researcher employed a self-structured questionnaire to gather data. There are 13 respondents in the sample.

Research Methodology

The research methodology employed in this study combines both quantitative and descriptive approaches to investigate user satisfaction regarding Google Pay. The study adopts a descriptive research design, aiming to provide a detailed description of user satisfaction with Google Pay. This approach allows for the exploration of various factors influencing satisfaction and continuous usage intention.Top of Form The study gathers primary data through a structured questionnaire comprising 41 questions. These questions cover demographic information as well as factors influencing user satisfaction with Google Pay. By using a structured questionnaire, the study ensures consistency in data collection and analysis. The study utilized convenience-sampling method for collecting the data and the sample size of 131 participants. The collected data were analysed using factor analysis, regression, ANOVA, and percentage analysis.Top of Form

Result and discussion

Table 1
Demographic profile of the respondents

Variable	Description	Frequency	Percentage
Age	Below 20	10	7.5%
	21-40	96	72.2%
	41-60	24	18%
	Above 60	3	2.3%
Total		**133**	**100%**
Gender	Male	47	35.3%
	Female	86	64.7%
Total		**133**	**100%**
Location	Thiruvananthapuram	1	0.8%
	Kollam	4	3.2%
	Pathanamthitta	3	2.4%
	Alappuzha	3	2.4%
	Kottayam	13	10.4%
	Idukki	2	1.6%
	Ernakulam	5	52%
	Thrissur	13	10.4%
	Palakkad	9	7.2%
	Malappuram	7	5.6%
	Kozhikode	2	1.6%
	Wayanad	1	0.8%
	Kannur	1	0.8%
	Kasargod	1	0.8%
Total		**133**	**100%**
Occupation	Student	67	50.4%
	Government Employee	6	4.5%
	Private Employee	40	30.1%
	Business	7	5.3%
	Others	13	10.1%
Total		**133**	**100%**
MONTHLY INCOME	Below 25000	74	55.6%
	25001-50000	30	22.6%
	50001-75000	17	12.8%
	75000-100000	12	9
Total		**133**	**100%**
For which Purpose you use Google Pay	Merchant Payment	95	71.4%
	Recharge	98	73.7%
	Booking Tickets	65	48.9%
	Money Transfer	104	78.2%
	Other	6	4.7%
Total		**133**	**100%**
How many times do you use Gpay Per week?	0-25 Times	99	74.4%
	25-50 Times	23	17.3%
	50-100 Times	10	7.5%
	Above 100	1	0.8%
Total		**133**	**100%**

(Source: Computed from primary data)

The above table shows the demographic profile of the sample respondents of the study. The table reveals that the majority respondents are female (64.7%), most of the sample respondents are from Ernakulam (52%). 74.2% of the sample respondents are in the age group of 21-40 and only 18% of the sample respondent are in the age group of 41-60. The majority of the respondents are students (50.4%) and private employee (30.1%). 55.6% of the respondents have monthly income below 25000, 22.6% of the respondents have an monthly income ranging from 25001-50000 and 12.8 of the respondents fall in the monthly income 50001-75000. Majority of the respondents using google pay for money transfer (78.2%), recharge (73.7%), merchant payment (71.4%). The above table clearly states that majority of the respondents using google pay per week ranges between 0-25 times (74.4%), and 17.3% respondents are using google pay for 25-50 times per week.

Table 2
Exploratory factor analysis

SL NO	Factors	Q NO	Items
1	Ease to use (25.401%)	ETU_1	Using google pay is straightforward and user-friendly
		ETU_2	I find it easy to navigate and perform transaction on the Google pay
		ETU_3	I can quickly and easily complete transactions with Google pay
		ETU_4	The usage of Google pay is easier than traditional banking
2	Convenience (19.376%)	C_1	Google pay makes my daily transactions more convenient and efficient.
		C_2	The ability to store multiple payment methods in google pay enhances my payment convenience.
		C_3	I appreciate the convenience of using Google pay for both -in -store and online purchases.
3	Cost and fee (18.846%)	CF_1	I find the cost of using Google pay, including transaction fees, to be reasonable and transparent
		CF_2	The absence of hidden fees or unexpected charges when using Google pay is a positive aspect for me.
		CF_3	I am satisfied with the fees and costs associated with international transactions using Google pay
4	Reward and incentives (15.900%)	RI_1	The availability of rewards and incentives on Google pay motivates me to use the platform for transactions.
		RI_2	I find Google pay's loyalty programs or reward points valuable and relevant to my needs.
		RI_3	The ease of redeeming rewards and incentives on Google pay adds to my overall satisfaction with the service.

(Source: Computed from primary data)
(C- Convenience, S-security, CF- cost and fee, RI- rewards and incentives)

All 13 of the items mentioned above are grouped in this table according to their respective factors, each having a value exceeding the acceptable threshold of 0.5. Consequently, the first four items are designated for assessment under the Ease to use, the subsequent three items under convenience, the following three items under cost and fee, and the last three items under reward and incentives.

Table 3
Total Variance Explained

Total Variance Explained									
Compone nt	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Varianc e	Cumula tive %	Total	% of Varianc e	Cumula tive %	Total	% of Varianc e	Cumula tive %
1	7.533	53.805	53.805	7.533	53.805	53.805	3.556	25.401	25.401
2	1.665	11.892	65.697	1.665	11.892	65.697	2.713	19.376	44.777
3	1.168	8.341	74.039	1.168	8.341	74.039	2.639	18.846	63.624
4	0.768	5.485	79.524	0.768	5.485	79.524	2.226	15.9	79.524
5	0.484	3.459	82.983						
6	0.457	3.262	86.245						
7	0.378	2.697	88.942						
8	0.319	2.278	91.22						
9	0.296	2.114	93.334						
10	0.281	2.009	95.343						
11	0.218	1.561	96.904						
12	0.175	1.251	98.155						
13	0.147	1.052	99.207						
14	0.111	0.793	100						
Extraction Method: Principal Component Analysis.									

(Source: Computed from primary data)

The above table shows the exploratory factors which influences among the factors "Ease to use," the first component, accounts for the largest percentage of variance (25.401%). This suggests that one of the main factors influencing consumers' satisfaction with Google Pay is its simplicity of use. The fact that "Convenience," the second component, accounts for 19.376% of the variation suggests that customers place a high value on this feature of the platform.18.846% of the variance is explained by the third component, "Cost and fee," indicating that users' opinions of the platform's cost and price schedule are also significant. "Reward and incentives," the fourth element, accounts for 15.900% of the variation, suggesting that while they are still important, they have a somewhat less impact than the previous categories.

H_{01}: There is no relationship between the independent variables such as ease to use, convenience, cost and fee, and reward and incentives and Satisfaction.

Table 4
Relationship between the independent variables such as ease to use, convenience, cost and fee, and reward and incentives and Satisfaction

		Satisfaction	Ease to use	Convenience	Reward and incentives	Cost and Fee
Pearson Correlation	Satisfaction	1	0.804	0.808	0.751	0.861
	Ease to use	0.804	1	0.824	0.416	0.567
	Convenience	0.808	0.824	1	0.368	0.586
	Reward and incentives	0.751	0.416	0.368	1	0.657
	Cost and Fee	0.861	0.567	0.586	0.657	1

(Source: Computed from primary data)

The table presents the Pearson correlation coefficients between different independent variables (ease to use, convenience, cost and fee, reward and incentives) and satisfaction. The table represent there is a strong positive correlation of 0.804 between satisfaction and ease to use. This suggests that as the ease of using a product or service increases, satisfaction SATI tends to increase as well. Similarly, there is a strong positive correlation of 0.808 between satisfaction and convenience. This indicates that as the level of convenience provided by the product or service increases, satisfaction tends to increase too. There is a moderately positive correlation of 0.751 between satisfaction and reward/incentives. This implies that as the rewards and incentives offered by the product or service increase, satisfaction tends to increase, though to a slightly lesser extent compared to ease of use and convenience. There is a very strong positive correlation of 0.861 between satisfaction and cost/fee. This suggests that as the perceived value for money, represented by lower costs and fees, increases, satisfaction tends to increase significantly.

H_{02}: There is no impact of independent variables such as ease to use, convenience, cost and fee, and reward and incentives on Satisfaction.

Table 5
Regression Analysis

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.982[a]	0.963	0.962	1.3982
a. Predictors: (Constant), Satisfaction				

(Source: Computed from primary data)

The regression analysis results indicate a highly significant model ($F_{(4, 128)} = 844.400$, $p < .001$), explaining 96.3% of the variance in SATI scores ($R^2 = .963$, Adjusted $R^2 = .962$). The predictors, including Ease to use, Convenience, Reward and incentives, Cost and Fee, contribute significantly to Satisfaction scores. This suggests a strong relationship between the independent variables and Satisfaction, supporting the hypothesis that these variables are associated with Satisfaction scores.

Table 6
ANOVA Table

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	66.027	4	16.507	844.4	<.001[b]

	Residual	2.502	128	0.02		
	Total	68.529	132			
a. Dependent Variable: Satisfaction						
b. Predictors: (Constant), Ease to use, Convenience, Reward and incentives, Cost and Fee						

(Source: Computed from primary data)

Table 7
Coefficients Table

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	0.066	0.037		1.977	0.047
	Ease to use	0.213	0.029	0.228	7.474	<.001
	Convenience	0.259	0.027	0.299	9.645	<.001
	Reward and incentives	0.218	0.016	0.317	13.998	<.001
	Cost and Fee	0.283	0.021	0.349	13.523	<.001
a. Dependent Variable: Satisfaction						

(Source: Computed from primary data)

The coefficients table provided presents the results of a regression analysis, where the dependent variable is "Satisfaction," and the independent variables are "Ease to use," "Convenience," "Reward and incentives," and "Cost and Fee." The results suggest that all the four factors ("Ease to use," "Convenience," "Reward and incentives," and "Cost and Fee") are important determinants of customer satisfaction. Among these factors, "Cost and Fee" seems to have the strongest impact on satisfaction, implying that customers are particularly sensitive to the costs associated with the product or service. The result highlight the importance for businesses to focus on improving the ease of use, convenience, and providing attractive rewards and incentives to enhance customer satisfaction.

H_{o3}: There is no impact of customer satisfaction on continuous usage intension among google pay users towards google pay.

Table 8
Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.808[a]	0.653	0.65	0.49289
a. Predictors: (Constant), Satisfaction				

(Source: Computed from primary data)

The Table present the results of a regression analysis predicting "Continuous usage intention" using "Satisfaction" as the predictor variable. The correlation coefficient (R) between satisfaction and continuous usage intention is 0.808. This indicates a strong positive correlation between these two variables. The coefficient of determination (R^2) is 0.653, implying that approximately 65.3% of the variance in continuous usage intention can be explained by satisfaction.

Table 9
ANOVA Table

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	59.852	1	59.852	246.366	<.001[b]
	Residual	31.825	131	0.243		
	Total	91.677	132			
a. Dependent Variable: Continuous usage intension						
b. Predictors: (Constant), Satisfaction						

(Source: Computed from primary data)

The regression model is significant (F (1, 131) = 246.366, p < 0.001), indicating that the model as a whole significantly predicts continuous usage intention. The regression model suggests that satisfaction is a strong predictor of continuous usage intention. Approximately 65.3% of the variance in continuous usage intention can be explained by satisfaction, indicating a substantial influence. The significant F-value in the ANOVA table

further supports the conclusion that the model as a whole is significant in predicting continuous usage intention.

Table 10

Coefficients Table

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-0.18	0.132		-1.365	0.175
	Satisfaction	0.935	0.06	0.808	15.696	<.001
a. Dependent Variable: Continuous usage intension						

(Source: Computed from primary data)

The result suggest that maintaining high levels of satisfaction among users is crucial for encouraging continued usage of the product or service, which can have implications for customer retention and business success. The standardized coefficient (Beta) for satisfaction is 0.808, indicating that satisfaction has a substantial impact on continuous usage intention. This indicates that for every one-unit increase in Satisfaction, Continuous usage intension score is expected to increase by approximately .808 units.

Suggestions

Google Pay holds immense promise in revolutionizing online payments and advancing the adoption of cashless transactions. However, to fully realize its potential, it is crucial to address certain challenges. Firstly, customers need to be reassured about the safety and security of mobile wallets, dispelling any concerns they may have. Educating them about the robust security measures in place and the benefits of using mobile wallets can help build trust and confidence in the platform. Incentivizing customers to embrace mobile wallets for all their transactions is essential. Offering attractive incentives such as cashback offers, discounts, or rewards can motivate users to make the shift towards digital payments. These incentives not only provide tangible benefits to users but also serve as an effective marketing strategy to drive adoption and retention. Addressing any uncertainties or lack of knowledge surrounding mobile wallets is paramount. Providing comprehensive information, tutorials, and customer support channels can help users navigate the platform with ease and confidence. By addressing concerns and enhancing user knowledge, we can foster a more favourable environment for the widespread adoption of mobile wallets.

Conclusion

Consumer awareness of new mobile technology innovations is rapidly growing, and their perception significantly influences the adoption of mobile wallet applications in India. With the increasing demand for advanced technology, consumers' needs have escalated. Consequently, mobile wallet service providers are continually innovating new technologies with a focus on meeting consumer demands. This facilitates people to embrace and utilize their mobile wallets for various transactions such as payment transactions, fund transfers, grocery purchases, and bill payments. It is evident that Google Pay has garnered significant user satisfaction, largely attributed to its user-friendly features, convenience, cost-effectiveness, and attractive reward schemes. These factors align with the broader trends observed in India's digital payment landscape, driven by initiatives like Digital India and post-demonetization efforts to promote cashless transactions.

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