

A Study on Customer Satisfaction about Mobile Wallet users in Erode District

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Abstract- The rapid growth of digital payment systems in India has transformed the way customers conduct financial transactions. Mobile wallets, in particular, have gained widespread acceptance due to their convenience, speed, and accessibility. This study examines the level of customer satisfaction with mobile wallet services in the Erode district. The research focuses on key factors such as ease of use, security, reliability, promotional offers, and customer support. A descriptive research design was adopted, and primary data were collected through a structured questionnaire from mobile wallet users in the region. The findings of the study reveal that convenience, transaction speed, and cashback offers play a significant role in determining satisfaction levels. However, concerns related to technical issues, transaction failures, and security risks still affect consumer trust. The study concludes with suggestions for service providers to enhance customer experience and improve user retention.

Keywords: Mobile Wallets, Customer Satisfaction, Digital Payments, User Perception.

I. INTRODUCTION

Digital India initiatives and rapid smartphone penetration have significantly increased the adoption of mobile wallet services across the country. A mobile wallet is a digital platform that allows users to store money electronically and make instant payments for various purposes, such as shopping, bill payments, ticket booking, and fund transfers. Popular mobile wallets in India include Paytm, Google Pay, PhonePe, Amazon Pay, and others.

In the Erode district, the use of mobile wallets has grown rapidly, especially among students, young professionals, and small business owners. Factors such as ease of access, attractive rewards, fast payments, and the shift towards a cashless economy have encouraged more users to adopt mobile wallet services. At the same time, challenges such as security concerns, network issues, lack of awareness, and fear of fraud remain barriers to full-scale adoption.

Understanding customer satisfaction is important because it helps service providers improve the

quality of their services and enhance user experience. This study aims to analyze the satisfaction level of mobile wallet users in Erode district and identify the factors influencing their perception and usage. The research will also provide insights into the problems faced by users and recommend strategies for improving mobile wallet services.

II. REVIEW OF LITERATURE

1. Sharma & Singh (2020) Their study highlighted that ease of use, transaction speed, and availability of cashback rewards are major factors influencing customers' satisfaction with mobile wallets in India. They found that younger users prefer mobile wallets due to convenience and technological adaptability.
2. Raghavan (2021) This study investigated the challenges faced by mobile wallet users. The findings suggested that security concerns, technical failures, and poor customer service often reduce customer satisfaction. The study emphasized the need for safer transaction systems.

3. Kannan & Devi (2022) Their research on digital payment adoption in Tamil Nadu revealed that promotional offers, user-friendly interfaces, and instant payment settlements significantly enhance usage frequency. However, network issues still remain a barrier in semi-urban areas like Erode.

III. Mobile Wallets in India-Overview

Mobile wallets gained momentum after the 2016 demonetization, which encouraged cashless payment systems. Popular wallets include Paytm, Google Pay, PhonePe, Amazon Pay, and Mobikwik. The Government of India's initiatives like UPI, BHIM App, and Digital India Mission further promoted digital payments. Today, mobile wallets are used for recharge, shopping, bill payments, money transfers, food delivery, and ticket booking.

Statement of the Problem

Despite the increasing adoption of mobile wallets in Erode district, many users still face issues such as transaction failures, security concerns, network breakdown, and reduced cashback offers. There is a need to evaluate whether customers are actually satisfied with these digital services and what factors influence their satisfaction or dissatisfaction. Hence, the study aims to identify the determinants of customer satisfaction towards mobile wallet usage in Erode district.

Objectives of the Study

- To analyze the factors influencing customer satisfaction towards mobile wallets.
- To examine users' perception regarding security, ease of use and transaction reliability.
- To offer suggestions to improve mobile wallet services.

IV. RESEARCH METHODOLOGY

The validity of any research depended on the systematic methods of collecting the data and analyzing the same in a sequential order. Questionnaire and Interview Schedule also was used for the data collection. The drafted Questionnaire and interview schedule was circulated among

various appropriate research experts for critical view with regard to its content, format and the sequence. The Questionnaire and Interview schedule was redrafted in the light of their comments and it was pre-tested with a few samples (25 respondents) among selected sample respondents in the study area.

Sampling design

Simple random sampling technique was adopted for collecting selected brands of packaged drinking water. Erode district was purposively selected and divided into 14 blocks. The entire 14 blocks were taken for the study. In each block, 10 customers who were the users of mobile wallet got selected on convenient basis and in total the sample size of the study was fixed at 140.

Sources of data

- The study was based on the data collected from primary and secondary sources. The primary data was collected from sample respondents through Questionnaire and Interview Schedule.
- Secondary data was collected from the existing literatures are available, magazines, journals, newspapers, related articles, books and websites etc.,

Period of the study:

- The research was conducted during the period 2024-2025 in Erode District of Tamilnadu.

V. DATA ANALYSIS & INTERPRETATION

Table 1: Purpose of Using Mobile Wallets

Based on their Purpose of Using Mobile Wallets, the respondents are classified as Recharge/Bill Payment category, Shopping & Online Purchase category, Money Transfer, Food Delivery/Transport category. The details are given below:

Table 1

Particulars	No.of Respondents	Percentage (%)
Recharge/Bill Payment	35	25

Shopping & Online Purchase	60	43
Money Transfer	25	18
Food Delivery/Transport	20	14
Total	140	100

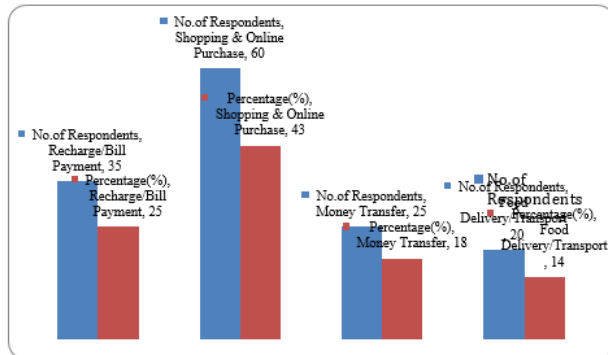


Table 1 shows that most respondents (43%) use mobile wallets for shopping and online purchases, followed by bill payments (25%). This indicates that mobile wallets are mainly used for convenience-based activities.

Table 2: Customer Satisfaction Towards Mobile Wallets

Based on their Customer Satisfaction Levels, the respondents are classified as Highly Satisfied, Satisfied, Neutral, Dissatisfied, Highly Dissatisfied category. The details are given below:

Table 2

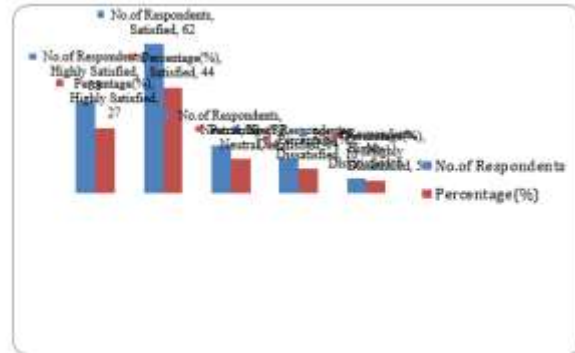
particulars	No.of Respondents	Percentage(%)
Highly Satisfied	38	27
Satisfied	62	44
Neutral	20	14
Dissatisfied	14	10
Highly Dissatisfied	6	5
Total	140	100

Source: Computed from Primary Data

Table 2 shows that 44 percent of the respondents are satisfied their mobile wallet users, 27 percent of the

respondents are Highly satisfied their mobile wallet users

Customer Satisfaction Towards Mobile Wallets



Findings of the Study

- Most respondents use mobile wallets for online shopping and bill payments.
- Ease of use, fast transactions, and cashback offers are major satisfaction factors.
- Security concerns and technical issues are the main reasons for dissatisfaction.
- Young adults between 18–35 years are the major users.
- Majority of respondents are satisfied with overall mobile wallet services.
- Network issues still affect smooth transactions in some areas of Erode.

Suggestions of the Study

- Service providers should strengthen security measures and protect users from fraud.
- More cashback rewards and promotional offers can improve user satisfaction.
- Improve network reliability and reduce transaction failures.
- Customer support services must be made faster and more responsive.
- Awareness programs on safe digital payment practices should be conducted.

VI. CONCLUSION

The study concludes that mobile wallets are widely used in Erode district due to their convenience, speed, and attractive offers. While users are generally satisfied with mobile wallet services, issues related to security, technical errors, and customer support continue to pose challenges. By addressing

these factors, service providers can further enhance the satisfaction level and encourage more customers to adopt digital payment methods.

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