

# A Case Study of Google Pay, Phonepe, Paytm: A Comparative Analysis of Features in Top Indian Online Payment Apps with the Student Community in Tirupur

S. Anithakumari<sup>1</sup>, Dr. S. Kousalya Devi<sup>2</sup>

<sup>1</sup>*Scholar, LRG arts and science college for women, Tirupur: ORCID:0009-0002-0279-7837*

<sup>2</sup>*Assistant professor and Head Commerce CA, Government arts and Science College, Thondamuthur-641109*

**Abstract-** Nothing is possible these days without the internet. Every day, everyone relies on the internet for a variety of sources. Digital payments in this situation are totally dependent on the internet. Every need and desire is entirely dependent on online payments. Numerous digital payment applications are available on the UPI (Unified Payment Interface) platform. However, we only covered Google Pay, PhonePe, and Paytm in this analysis. For the data source, both primary and secondary data were gathered. 75 individuals completed an online survey that was used to gather primary data. College students are the only participants in this study. According to the findings, students choose Google Pay over Paytm as their app of choice. Google Pay has a very high user interface score for usability and simplicity. Paytm has received little customer feedback, whereas PhonePe offers superior services. PhonePe outperforms Google Pay in terms of incentives and offers. Google Pay only offers scratch cards, whereas PhonePe members regularly earn cash back and discounts. When it comes to security and student trust, Google Pay is superior. Students don't utilize PhonePe and Paytm too often because of their transactional problems. Google Pay only offers scratch cards, whereas PhonePe members regularly earn cash back and discounts. When it comes to security and student trust, Google Pay is superior. Students don't utilize PhonePe and Paytm too often because of their transactional problems. According to suggestions from classmates or roommates, almost 60% of students only use their online payment application. Additionally, depending on the kind of transaction or the availability of an offer, almost 25% of students used multiple payment apps.

Only scratch cards are available with Google Pay, however PhonePe members frequently receive discounts and cash back. Google Pay is better in terms of security and student confidence. Due to its transactional issues, students don't use PhonePe and Paytm very frequently. Nearly 60% of students solely utilize their online

payment app, based on recommendations from peers or roommates. Additionally, nearly 25% of students utilized different payment applications, depending on the type of transaction or the availability of an offer.

**Key Words:** Google Pay, PhonePe, Paytm, UPI (Unified Payments Interface), Digital Payment App Preference, User Experience, Cash back, Peer Influence, Trust & Security

## INTRODUCTION

Everybody frequently needs a variety of necessities, including meals, veggies, groceries, and other everyday stuff. Money is always used to meet these demands. These days, most people always remember to bring their cell phones with them, but they frequently forget to bring cash. The majority of transactions have consequently inexorably moved to online or digital payments.

Banking, Credit/Debit Cards, UPI (Unified Payments Interface), Mobile Wallets, QR Code Payments, and Aadhaar Enabled Payment System (AEPS) are the main online payment methods available in India. Due to their ease of use, quickness, and convenience, UPI and QR Code payments have emerged as the most popular options among consumers. Google Pay (GPay), PhonePe, Paytm, BHIM UPI, Amazon Pay, Mobikwik, and WhatsApp Pay (restricted user access) are the most widely used mobile apps in India under UPI.

The most popular UPI payment apps in India are Google Pay, PhonePe, and Paytm; they provide safe, convenient, and immediate payment experiences. India is quickly transitioning to a cashless economy, where online payments are becoming more than just a choice—they are becoming a daily requirement,

thanks to the expansion of digital infrastructure and the use of smartphones. From street vendors to major businesses, it grows nicely. Online payments are now a necessary part of daily life in our nation due to our growing reliance on mobile devices and our demand for speedy and efficient payments. The purpose of this study is to compare the opinions and characteristics of digital payments with those of Tirupur college students.

#### TYPES OF DIGITAL PAYMENTS

##### 1. NET BANKING

It was offer by all major banks. Only the account holder in bank can use. Bill payments, transfers and online shopping and etc., can we do.

##### 2. DEBIT / CREDIT CARDS

It was distributed by the bank for their account holders. All e-commerce sites, shopping applications and in store we can use these cards easily with PIN.

##### 3. UPI (UNIFIED PAYMENTS INTERFACE)

It provide bank to bank transfer instantly. There was some limits fixed for transaction in this by the government of India. Google pay, Phonepe and Paytm was top used apps in India.

##### 4. MOBILE WALLETS

Maximum literate people can use. Because, it need to be recharged before making payments. It was growing slowly in our country.

##### 5. QR CODE PAYMENTS

It was easy to use. We do only scan and pay. It depends mostly UPI apps. Now a days everyone have curious to use this. Because it have a major role among street shops to shopping malls.

##### 6. AADHAAR ENABLED PAYMENT SYSTEM (AEPS)

It was used only through aadhaar only. Our biometric must use for transaction.

#### OBJECTIVES OF THE STUDY

- To analyze and compare the features of Google Pay, PhonePe and Paytm.
- To assess user satisfaction and preferences regarding different features.
- To identify the problem faced by students with online payment.

#### SCOPE OF THE STUDY

Technology is becoming more and more important this decade. Young people use this technology however they see fit. Finding out how satisfied young people (students) are with digital payments using the most popular online payment app in India is therefore crucial to this study. This is appropriate given the circumstances at hand.

#### RESEARCH METHODOLOGY

- Data Source: Primary data collected through structured questionnaires.
- Sample Size: Scaled to 75 responses.
- Target Group: College students in Tirupur.
- Parameters Assessed:
  - App Usage Frequency
  - Preferred App
  - User Interface Experience
  - Offers & Rewards
  - Security Perception
  - Peer Influence
  - Purpose of Use

This study also contains secondary data which collected from books, research journals, reliable websites and including my scholarly works.

#### REVIEW OF LITERATURE

A. Gayathri and P. Shanmugam (2023) discussed the usage, convenience, and challenges of digital payment. Problems are mostly caused by network problems, literate people only use digital payments infrequently, and uneducated people don't know how to use them. In this study, customer happiness and opinion play a significant role. In one location, random sampling methodology was applied. The majority of respondents expressed satisfaction with digital payments, and the study's network issue was its drawback.

Ramanatha et al. (2024) discussed how sometimes the digital payments give dissatisfaction and frustration for the users. Concerns with digital transaction platforms like GPay, PhonePe, and others include users creating weak passwords, not understanding how to use them correctly, and server problems. The services also face concerns with data protection,

confusing communication, and excessive transaction fees. To satisfy users, information such as their wants, preferences, and feedback were gathered. Lastly, this survey stated that end-user satisfaction is the primary emphasis of digital payment solutions.

Kamsala Pooja and Dr. Amulya M (2025) learn about the goal, safety, perception level, and various UPI payment options. Instead of cash, everyone carries smartphones these days. Therefore, cashless payments are preferred by most people. Using the descriptive research method, this study found that more people utilize PhonePe than other payment options. The younger generation finds UPI and digital wallet transactions to be very safe and convenient. Since a bank account and credit card are not required for these kinds of transactions. Therefore, the younger generation enjoys the modern era more.

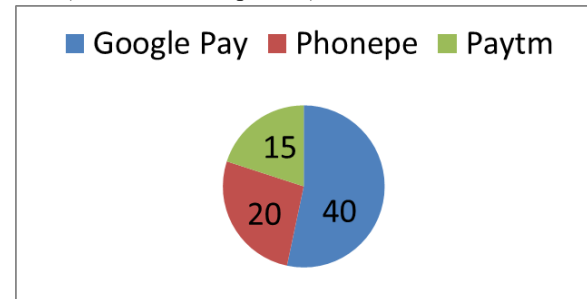
Dr. R. Senthamizh Veena and D. Epsheeba (2023) examined the number of cashless payments is steadily rising every day. In Trichy, guys are more likely than girls to use digital payments. It was more beneficial to the student body, and they are more adept at making payments online. Only 60 participants, representing various student populations, had main data gathered for this study. As a result, only 45 students were utilizing UPI, mobile banking, and internet banking. They primarily favored mobile wallets and UPI. To save time, the majority of them use digital payments using GPay when they shop online at sites like Amazon, Flipkart, Swiggy, etc. Over 25,000 students from earning families only regularly utilize digital payments, and many of them are unaware that phishing, spam, and identity and password theft are commonplace in this context. Lastly, they stated that they typically only use online transactions for the necessary amount of time. We have reached the modern era, and it is better for the future.

#### DATA ANALYSIS

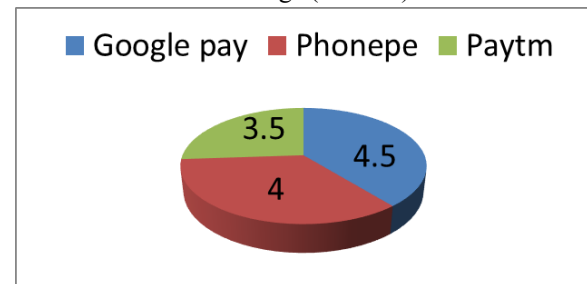
Data was collected by online questionnaire with Google Forms through WhatsApp. 75 students responses were scaled. Most of them preferred to use Google Pay for its easy-to-use, secure payment and simplicity. Minimum of students using PhonePe for better usage offers and discounts. Very few students used Paytm. Feedback about Paytm is very limited. Because it is critical to use and a security issue. Here

is some comparative analysis about Google Pay, PhonePe, and Paytm.

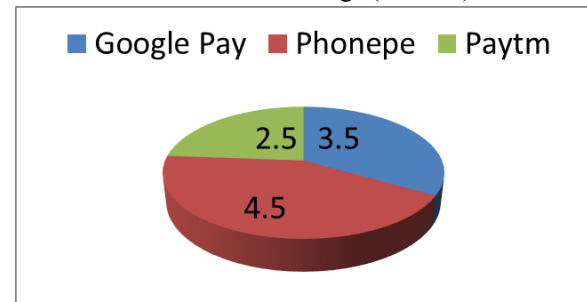
#### 1. Preferred Payment App Among Tirupur Students (scaled to 75 responses)



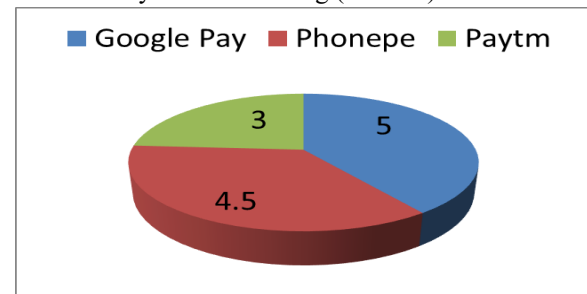
#### 2. User Interface Ratings (out of 5)



#### 3. Offers and Rewards Ratings (out of 5)



#### 4. Security and trust Rating (out of 5)



#### KEY FINDINGS

##### a) APP PREFERENCE

- Google pay – 40 users
- Phonepe – 20 users
- Paytm – 15 users

Google pay always plays a major role in our society. Here the survey result exposes more users other than other apps have for Google pay. And some others used both Google pay and Phonpe or Google pay and Paytm for their convenience.

#### b) USAGE PATTERNS

- Most students use apps for:
  - Mobile recharges - 74.7%
  - Money transfers – 78.7%
  - Utility bill payments – 6.7%
  - Online purchases – 60%

Google Pay dominated in peer-to-peer transactions, while Paytm was often used for recharges.

#### c) USER INTERFACE

- Google Pay have high rated feedback. Because of simple to use and have all type of transaction with easy way.
- Phonepe users are high than paytm.
- Paytm received moderate feedback, with some citing it as “cluttered” due to its marketplace features.

#### d) OFFERS AND REWARDS

- PhonePe was most appreciated for cash back, discounts and coupon offers.
- Paytm had loyalty point schemes but wasn't considered as rewarding.
- Google Pay provided rewards through “scratch cards,” which some users found unpredictable or underwhelming.

#### e) SECURITY AND TRUST

- Students showed high trust in Google Pay due to the Google brand.
- PhonePe was also considered safe.
- Paytm had a slightly lower trust rating, with a few users mentioning occasional app lag or payment failures.

#### f) PEER INFLUENCE

- A large number of student (more than 60%) were using digital payment application by the recommendation by friends.

#### g) MULTI-APP USAGE

- More than 25% of respondents used two online payment applications. In our survey most of Phonepe users used Goolge Pay and all Paytm users used Google Pay.

Analysis Summary Table

Criteria	Google Pay	PhonePe	Paytm
Popularity	High (40)	Moderate(20)	Low(15)
User Interface	Very Good	Good	Average
Offers & Rewards	Moderate	Excellent	Low
Trust & Security	Very High	High	Moderate
Peer Influence	High	Medium	Low
Preferred Use Case	Transfers, UPI	Recharges	Recharges, Utility

#### RECOMMENDATION

- Google Pay need to create cashbacks and rewards. Only literate people use scratch cards, and not everyone uses them before they expire. A few users reported errors during transfers and stuck transactions. Thus, Google Pay might enhance their customer service.
- The majority of Phonepe's server issues result in transaction failure and affect reward, offer management, security, and data privacy. Phonepe has therefore made significant efforts to improve

data management and user-friendliness in their app structure.

- Paytm has problems with internet connectivity, security threats, and customer support. There was negative feedback regarding this application. Paytm should therefore improve customer service and check their internet connection from a variety of angles.

#### DISCUSSION AND CONCLUSION

Because digital financial transactions have developed so quickly, people in India are becoming more and

more reliant on smartphones. We carry a smartphone around all the time these days. Contactless payments are preferred since online payment systems are become an essential part of modern life. When payments are easy to use and completed immediately, customers are happy and more inclined to utilize a range of digital payment apps to make purchases. Google Pay was the most widely used payment app in India, according to my survey of Tirupur students, and it will likely continue to draw the majority of users.

To retain its clients, Phonepe provides improved incentives and offers. Paytm supports its users by making their app easy to use. Every one of these payment apps offers something unique. Digital payments are becoming more than simply a convenience as technology advances; they are becoming a need.

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