

# Impact of Online Payment Apps on Customers Behavior and Satisfaction in Erode, Tamil Nadu

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**Abstract**-Online payment apps are digital platforms that enable users to make fast, secure, and cashless transactions using smartphones or other devices. They facilitate payments for shopping, bill payments, fund transfers, and services, offering convenience, rewards, and ease of use while promoting digital and financial inclusion. The increasing use of select online payment apps has significantly influenced customers' purchasing behavior by promoting convenience, speed and cashless transactions. These apps have reshaped spending patterns and payment preferences across different customer segments whereas factors such as security, ease of use and reliability play a crucial role in determining customer satisfaction. Despite the widespread use of select online payment apps, customers experience varying levels of satisfaction due to issues such as security, usability, and transaction reliability. Accordingly, this study aimed to examine the impact of select online payment apps on customers behavior and satisfaction in Erode, Tamilnadu. A descriptive research design was adopted to systematically achieve the objectives of the study. The required data were collected from both primary and secondary sources. The study population comprised customers using online payment apps in Erode district, from whom 163 respondents were selected using a random sampling technique. The primary data were gathered through a structured questionnaire consisting of demographic details and statements relating to customers' behavior and satisfaction towards select online payment apps, measured on a five-point Likert scale. The collected data were coded, tabulated and processed using MS-Excel, and further analyzed using statistical tools such as percentage analysis, mean, standard deviation, Analysis of Variance (ANOVA) and linear regression analysis with the help of SPSS version 26.0. Appropriate null hypotheses were formulated and tested to examine significant differences in mean impact of online payment apps on customer behavior and satisfaction with respect to selected independent variables. This study noticed that high level of online payment apps on customer behavior is perceived by the respondents who belong to 21-30 years of age group and using GPay for online payment. Also, maximum level of online payment apps on customer satisfaction is perceived by

the respondents spent above Rs.30,000 per month and have been using online payment apps for above 6 years.

**Keywords:** Online Payment Apps, Customer Behavior, Customer Satisfaction, Cashless Transactions, Mobile Wallets, Security Concerns, User Convenience.

## I.INTRODUCTION

Online payment apps perform a significant role in enhancing customer satisfaction by providing fast, convenient, and secure transaction facilities. Features such as ease of use, instant payments, multiple payment options, and attractive rewards improve the overall user experience. Reduced dependence on cash, transparent transaction records, and quick resolution of payment issues further increase customer confidence. The impact of select online payment apps on customers' behavior and satisfaction has become increasingly significant with the rapid growth of digital transactions. Popular payment apps such as Google Pay, PhonePe, and Paytm have transformed the way customers conduct financial transactions by offering speed, convenience, and security. These apps have positively influenced customer behavior by encouraging cashless transactions, increasing the frequency of purchases, and promoting impulsive buying through attractive cashback offers, discounts, and reward schemes. Easy access to transaction history and seamless integration with e-commerce platforms have further strengthened customers' preference for digital payments over traditional cash-based methods. From a behavioral perspective, online payment apps have reduced the psychological barrier associated with spending cash, leading to quicker purchase decisions and greater spending flexibility. Customers are more inclined to shop online and make repeat purchases due to the simplicity of one-click payments and instant confirmations. In terms of satisfaction, factors such as user-friendly interfaces, reliability, secure

authentication methods, and prompt customer support play a crucial role whereas customers feel more satisfied when transactions are smooth, transparent, and error-free. Moreover, the ability to pay bills, transfer funds, and make purchases through a single platform enhances overall convenience.

## II. REVIEW OF LITERATURE

According to Abdul Kadir N. Arsiwala. (2025) illustrated that digital payment apps have significantly influenced consumer behaviour in the North Maharashtra region by reshaping spending habits, financial preferences, and purchasing decisions. Further, domestic apps such as Paytm, PhonePe, and Google Pay dominate usage due to convenience, ease of use, and trust. The study stated that digital payment apps tend to increase consumer spending, largely driven by instant transactions and attractive rewards and discounts. In case of Huggi et al. (2024) noticed that the adoption of digital payment systems in India has significantly transformed consumer behaviour by encouraging a shift towards cashless transactions and increased spending patterns. They determined that payment modes such as UPI, mobile wallets, cards, and BNPL services have improved transaction convenience and promoted financial inclusion across both urban and rural areas. Also, while digital payments enhance ease of transactions and financial habits, concerns related to cybersecurity, fraud, and digital literacy continue to influence consumer confidence. The study of Thomas et al. (2024) depicted that user satisfaction plays a significant role in influencing the continuous usage intention of Google Pay among users in Kerala. They revealed that factors such as ease of use, convenience, cost and fee structure, and rewards and incentives strongly contribute to user satisfaction. The study indicated that Google Pay's user-friendly interface and seamless integration with multiple banks enhance trust and regular usage among consumers.

In view of Kowsalya and Thejaswini (2023) displayed that customers show a high level of satisfaction towards the usage of online payment apps due to their convenience, speed, and ease of transactions. Moreover, digital payment apps such as Google Pay, PhonePe, Paytm, and BHIM have significantly reduced dependency on cash and promoted cashless transactions in daily purchases.

The authors also indicated that technological advancements and transparent transaction processes have enhanced customer trust, leading to habitual usage of online payment apps. The researchers Shweta and Prasad (2022) mentioned that electronic payment systems have a significant positive influence on customer buying behaviour by making the payment process faster, easier, and more flexible compared to traditional methods. Also, the adoption of e-payment methods enhances customer satisfaction by offering convenience, safety, and multiple payment options. The analysis noted that electronic payment systems reduce the dependency on cash, thereby minimizing risks associated with carrying physical money and issues such as lack of exact change. The study of Sanjai and Kalai Lakshmi (2021) observed that online payment apps such as Google Pay, PhonePe, and Paytm are widely used by customers for both online and offline transactions due to their ease of use and convenience. In addition, the customers show a high level of satisfaction with online payment apps as they save time, reduce cash handling, and offer transparent transaction processes. The analysis further highlighted that technological advancements have strengthened customer trust, leading to habitual usage of digital payment methods.

## III. STATEMENT OF THE PROBLEM

The rapid growth of digitalization and the widespread adoption of online payment apps have significantly transformed the payment habits of customers in India, including semi-urban regions like Erode district in Tamil Nadu. Popular online payment apps such as Google Pay, PhonePe, and Paytm have become integral to daily transactions, influencing customers' purchasing behavior and satisfaction levels. However, despite their growing popularity, customers often face issues related to security concerns, transaction failures, privacy risks, lack of digital literacy, and inconsistent service quality. These factors may influence customers' purchasing behavior, trust, and overall satisfaction levels. In addition, variations exist in how customers perceive convenience, security, reliability and overall satisfaction associated with these payment apps. Therefore, this study aimed to examine the impact of online payment apps on customers' behavior and satisfaction in Erode, Tamilnadu.

IV.OBJECTIVES OF THE STUDY

- To explore the demographic profile of the selected customers who using the online payment apps in Erode.
- To analyze the impact of online payment apps on customers behavior and satisfaction in the study area.

V.HYPOTHESES OF THE STUDY

- There is no significant difference in customer behavior with respect to their age.
- There is no significant difference in customer behavior with respect to their type of online payment apps using.
- There is no significant difference in customer satisfaction with respect to their amount spent monthly through online payment apps.
- There is no significant difference in customer satisfaction with respect to their period of using online payment apps.
- Impact of online payment apps does not significantly explain customer behavior.
- Impact of online payment apps does not significantly explain customer satisfaction.

VI.RESEARCH METHODS

This study adopted a descriptive research design with a quantitative approach to examine the impact of select online payment apps on customers’ behavior and satisfaction in Erode district, Tamilnadu. The required data were collected from both primary and secondary sources. The primary data were obtained through a structured questionnaire designed to gather information on the demographic profile of customers and their behavior and satisfaction toward select online payment apps while the questionnaire employed a 5-point Likert scale to measure customers’ responses. A sample of 163 customers was selected using a random sampling technique. The collected data were systematically organized in MS-Excel and subjected to statistical analysis, including percentage analysis, mean score, standard deviation, Analysis of Variance (ANOVA), and linear regression analysis, using SPSS version 26.0 software.

VII.RESULT AND DISCUSSION

7.1 Demographic Profile of the Customers  
 The demographic profile of customers provides an overview of the age, gender, type of online payment apps using, amount spent monthly through online payment apps and period of using online payment apps.

Table 1: Demographic Profile of the Customers

No.	Variable Name	Number of Respondents	Percentage
1	Age		
	• Upto 20 Years	24	14.7
	• 21-30 Years	42	25.8
	• 31-40 Years	50	30.7
	• 41-50 Years	29	17.8
	• Above 50 Years	18	11.0
	Total	163	100.0
2	Gender		
	• Male	102	62.6
	• Female	61	37.4
	Total	163	100.0
3	Type of Online Payment Apps using		
	• PayTm	33	20.2
	• PhonePe	50	30.7
	• GPay	42	25.8
	• MobiKwik	21	12.9
	• Others	17	10.4

No.	Variable Name	Number of Respondents	Percentage
	Total	163	100.0
4	Amount Spent monthly through Online Payment Apps		
	• Upto Rs.10,000	25	15.3
	• Rs.10,001-20,000	57	35.0
	• Rs.20,001-30,000	44	27.0
	• Above Rs.30,000	37	22.7
	Total	163	100.0
5	Period of Using Online Payment Apps		
	• Upto 2 years	16	9.8
	• 3-4 years	69	42.3
	• 5-6 years	52	31.9
	• Above 6 years	26	16.0
	Total	163	100

- From the above table, it is observed that 14.7% of the customers are upto 20 years of age, 25.8% of the customers are belong to the 21–30 years age group, 30.7% of the customers fall under the 31–40 years category, 17.8% of the customers are in the 41–50 years age group and 11.0% of the customers are above 50 years of age.
- From the table, it is mentioned that 62.6% of the customers are male while 37.4% of the customers are female.
- It is displayed from the analysis that 20.2% of the customers use PayTM for online payment, 30.7% of the customers utilize PhonePe, 25.8% of the customers use Google Pay, 12.9% of the customers utilize MobiKwik and 10.4% of the customers use other online payment applications for online payment.
- From the analysis, it is inferred that 15.3% of the customers spend upto Rs.10,000 per month through online payment apps, 35.0% of the customers spend Rs.10,001–20,000, 27.0% of the customers spend Rs.20,001–30,000 and 22.7% of the customers spend above Rs.30,000 monthly through online payment apps.
- It is illustrated from the analysis that 9.8% of the customers have been using online payment apps for upto 2 years, 42.3% of the customers have been using for 3–4 years, 31.9% of the customers have been using for 5–6 years and 16.0% of the customers have been using online payment apps for more than 6 years.

### 7.2 Impact of Online Payment Apps on Customers Behavior and Satisfaction

This section has explored that the impact of online payment apps on customers behavior and satisfaction. For the study purpose, each five statements have been framed for impact of online payment apps, impact of online payment apps on customer behavior and impact of online payment apps on customer satisfaction and measured by using 5 points Likert’s scaling method.

Table 2: Impact of Online Payment Apps

No.	Statements	Mean	SD
1	Online payment apps encourage me to make more frequent transactions	4.03	1.09
2	The features and user interface of online payment apps are easy to understand and use	3.55	1.15
3	Online payment apps provide a secure and reliable mode of payment for purchases and bill payments	3.96	1.11
4	The availability of online payment apps has improved my overall purchasing experience	3.84	1.13
5	Online payment apps make transactions faster and more convenient compared to traditional payment methods	4.36	0.99

It is justified from the analysis that among the five categories of impact of online payment apps, they noticed that ‘online payment apps make transactions faster and more convenient compared to traditional payment methods’ with the mean score and standard

deviation of 4.36 and 0.99 respectively followed by ‘online payment apps encourage me to make more frequent transactions’ with the mean score and standard deviation of 4.03 and 1.09 respectively.

Table 3: Impact of Online Payment Apps on Customer Behavior

No.	Statements	Mean	SD
1	Using online payment apps has increased the frequency of my purchases	4.04	1.01
2	I am more likely to buy products on impulse when I pay through online payment apps	3.80	1.10
3	I prefer to shop at stores that accept online payment apps instead of cash-only stores	3.88	1.35
4	Since I started using online payment apps, I carry less cash with me	3.91	1.13
5	Online payment apps have made me spend more money than I used to	3.58	1.23

From the above analysis, it is depicted that among the five categories of impact of online payment apps on customer behavior, they noticed that ‘using online payment apps has increased the frequency of my purchases’ with the mean score and standard

deviation of 4.04 and 1.01 respectively followed by ‘since I started using online payment apps, I carry less cash with me’ with the mean score and standard deviation of 3.91 and 1.13 respectively.

Table 4: Impact of Online Payment Apps on Customer Satisfaction

No.	Statements	Mean	SD
1	I am satisfied with the overall service provided by online payment apps.	3.56	1.10
2	I am satisfied with the speed of transactions when using online payment apps.	3.94	1.05
3	I am satisfied with the security features (PIN, OTP, etc.) of online payment apps.	3.88	1.26
4	I am satisfied with the ease of using online payment apps’ interface.	3.47	1.11
5	I am satisfied with the reliability of online payment apps	3.32	1.39

It is confirmed from the analysis that among the five categories of impact of online payment apps on customer satisfaction, they noticed that ‘I am satisfied with the security features (PIN, OTP, etc.) of online payment apps’ with the mean score and standard deviation of 3.94 and 1.05 respectively followed by ‘I am satisfied with the security features (PIN, OTP, etc.) of online payment apps’ with the mean score and standard deviation of 3.88 and 1.26 respectively.

### 7.3 Relationship between Demographic Profile and Impact of Online Payment Apps on Customer Behavior and Satisfaction

This section has examined the relationship between the selected demographic variables and impact of online payment apps on customer behavior and satisfaction of the customers. In order to analyse the relationship between selected independent variables of the customers and impact of online payment apps on customer behavior and satisfaction, hypotheses have been developed and examined by using ANOVA.

#### Testing of Hypothesis (ANOVA)

#### Age and Impact of Online Payment Apps on Customer Behavior

H<sub>0</sub>: There is no significant difference in customer behavior with respect to their age.

Table 5: Age and Impact of Online Payment Apps on Customer Behavior

S. No.	Age	Mean Score	SD	‘F’ Value	‘p’ Value
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1.	Upto 20 Years	3.83	0.47	4.133	0.003*
2.	21-30 Years	3.71	0.59		
3.	31-40 Years	4.03	0.43		
4.	41-50 Years	3.61	0.61		
5.	Above 50 Years	4.00	0.41		

Note: \* – Significant at 1% Level

From the above analysis, it is observed that maximum level of online payment apps on customer behavior is perceived by the respondents belong to 21-30 years of age group. It is indicated from the ‘F’ test that the ‘p’ value is lesser than 0.05 ( $p = 0.003$ ), hence the null hypothesis is rejected. Hence, there is a significant difference in customer behavior with respect to their age.

Type of Online Payment Apps using and Impact of Online Payment Apps on Customer Behavior

H<sub>0</sub>: There is no significant difference in customer behavior with respect to their type of online payment apps using.

Table 6: Type of Online Payment Apps using and Impact of Online Payment Apps on Customer Behavior

S. No.	Type of Online Payment Apps	Mean Score	SD	‘F’ Value	‘p’ Value
1.	PayTm	3.85	0.52	1.076	0.370 <sup>NS</sup>
2.	PhonePe	3.78	0.57		
3.	GPay	3.98	0.55		
4.	MobiKwik	3.89	0.43		
5.	Others	3.69	0.51		

Note: NS – Not Significant

It is pointed out from the analysis that maximum level of online payment apps on customer behavior is perceived by the respondents using GPay. Further, the ANOVA evaluated that the ‘p’ value is greater than 0.05 ( $p = 0.370$ ), hence the null hypothesis is accepted. So, there is no significant difference in customer behavior with respect to their type of online payment apps using.

Amount Spent monthly through Online Payment Apps and Impact of Online Payment Apps on Customer Satisfaction

H<sub>0</sub>: There is no significant difference in customer satisfaction with respect to their amount spent monthly through online payment apps.

Table 7: Amount Spent monthly through Online Payment Apps and Impact of Online Payment Apps on Customer Satisfaction

S. No.	Amount Spent Monthly	Mean Score	SD	‘F’ Value	‘p’ Value
1.	Upto Rs.10,000	3.69	0.54	2.725	0.046**
2.	Rs.10,001-20,000	3.69	0.51		
3.	Rs.20,001-30,000	3.86	0.43		
4.	Above Rs.30,000	3.93	0.43		

Note: \*\* – Significant at 5% level

From the above analysis, it is asserted that maximum level of online payment apps on customer satisfaction is perceived by the respondents spent above Rs.30,000 per month. The ‘F’ test displayed that the ‘p’ value is lesser than 0.05 ( $p = 0.046$ ), hence the null hypothesis is rejected. Therefore, there is a significant difference in customer

satisfaction with respect to their amount spent monthly through online payment apps.

Period of Using Online Payment Apps and Impact of Online Payment Apps on Customer Satisfaction

H<sub>0</sub>: There is no significant difference in customer satisfaction with respect to their period of using online payment apps.

Table 8: Period of Using Online Payment Apps and Impact of Online Payment Apps on Customer Satisfaction

S. No.	Period of Using	Mean Score	SD	'F' Value	'p' Value
1.	Upto 2 year	3.82	0.37	5.530	0.001*
2.	3-4 years	3.58	0.50		
3.	5-6 years	3.67	0.47		
4.	Above 6 years	3.95	0.47		

Note: \* – Significant at 1% level

It is illuminated from the analysis that maximum level of online payment apps on customer satisfaction is perceived by the respondents who have been using for above 6 years. From the ANOVA, it is illustrated that the 'p' value is lesser than 0.05 ( $p = 0.001$ ), hence the null hypothesis is rejected. Hence, there is a significant difference in customer satisfaction with respect to their period of using online payment apps.

Relationship between Impact of Online Payment Apps and Impact of Online Payment Apps on Customer Behavior (Linear Regression Analysis)

The relationship between impact of online payment apps and impact of online payment apps on customer behavior is explored in the following table.

H<sub>0</sub>: Impact of online payment apps does not significantly explain customer behavior.

Table 9: Relationship between Impact of Online Payment Apps and Impact of Online Payment Apps on Customer Behavior (Linear Regression Analysis)

No.	Variables	Coefficient	SE	't' value	'p' value
	(Constant)	3.950			
1	Impact of Online Payment Apps	0.057	0.012	4.750	0.000*
	R Value	0.823			
	R <sup>2</sup> Value	0.677			
	F Value	70.088			

Note: \* - Significant at 1% level

The above table mentioned that the regression coefficient for impact of online payment apps is 0.057, which shows a positive influence of online payment apps on customer behavior. This relationship is found to be statistically significant at the 1% level ( $p = 0.000$ ), leading to the rejection of the null hypothesis. The R value of 0.823 denotes a strong positive relationship between the variables, while the R<sup>2</sup> value of 0.677 reveals that 67.7% of the variation in customer behavior is explained by the impact of online payment apps. Further, the F value

of 70.088 confirms the overall significance and goodness of fit of the regression model.

Relationship between Impact of Online Payment Apps and Impact of Online Payment Apps on Customer Satisfaction (Linear Regression Analysis)

The relationship between impact of online payment apps and impact of online payment apps on customer satisfaction is explored in the following table.

H<sub>0</sub>: Impact of online payment apps does not significantly explain customer satisfaction.

Table 10: Relationship between Impact of Online Payment Apps and Impact of Online Payment Apps on Customer Satisfaction (Linear Regression Analysis)

No.	Variables	Coefficient	SE	't' value	'p' value
	(Constant)	3.839			
1	Impact of Online Payment Apps	0.073	0.013	5.615	0.000*

R Value	0.912			
R <sup>2</sup> Value	0.832			
F Value	90.023			

Note: \* - Significant at 1% level

The above table noticed that the regression coefficient for impact of online payment apps is 0.073, indicating a positive influence of online payment apps on customer satisfaction. This relationship is statistically significant at the 1% level ( $p = 0.000$ ), leading to the rejection of the null hypothesis. The R value of 0.912 indicates a very strong positive relationship between the variables, while the R<sup>2</sup> value of 0.832 shows that 83.2% of the variation in customer satisfaction is explained by the impact of online payment apps. Moreover, the F value of 90.023 confirms the overall significance and robustness of the regression model.

### VIII.FINDINGS

- It is indicated from the analysis that the majority of customers are belong to the 31–40 years age category.
- The analysis identified that male customers constitute a higher proportion of users compared to female customers.
- It is obtained that PhonePe is the most widely used online payment app among the customers.
- The analysis noticed that majority of the customers spend between Rs.10,001 and Rs.20,000 per month through online payment apps.
- It is noted from the analysis that most of the customers have been using online payment apps for a period of 3–4 years.
- It is revealed from the mean score analysis on impact of online payment apps that the customers noticed that ‘online payment apps make transactions faster and more convenient compared to traditional payment methods’ followed by ‘online payment apps encourage me to make more frequent transactions’ with the mean score of 4.36 and 4.03 respectively.
- From the mean score test on impact of online payment apps on customer behavior, the customer confirmed that ‘using online payment apps has increased the frequency of my purchases’ followed by ‘since I started using online payment apps, I carry less cash with me’ with the mean score of 4.04 and 3.91 respectively.
- It is depicted from the mean score analysis on impact of online payment apps on customer satisfaction that the customers justified that ‘I am satisfied with the security features (PIN, OTP, etc.) of online payment apps’ followed by ‘I am satisfied with the security features (PIN, OTP, etc.) of online payment apps’ with the mean score of 3.94 and 3.88 respectively.
- From the analysis, it is indicated that maximum level of online payment apps on customer behavior is perceived by the respondents belong to 21-30 years of age group. The ‘F’ test confirmed that there is a significant difference in customer behavior with respect to their age.
- It is displayed from the analysis that high level of online payment apps on customer behavior is perceived by the respondents using GPay. The ANOVA pointed out that there is no significant difference in customer behavior with respect to their type of online payment apps using.
- From the analysis, it is showed that maximum level of online payment apps on customer satisfaction is perceived by the respondents spent above Rs.30,000 per month. The ‘F’ test assumed that there is a significant difference in customer satisfaction with respect to their amount spent monthly through online payment apps.
- It is divulged from the analysis that high level of online payment apps on customer satisfaction is perceived by the respondents who have been using for above 6 years. From the ANOVA, it is proved that there is a significant difference in customer satisfaction with respect to their period of using online payment apps.
- From the regression analysis, the coefficient for impact of online payment apps, which shows a positive influence of online payment apps on customer behavior. Moreover, the customer behavior is predicted by 5.7% increase in impact of online payment apps.
- The regression analysis observed that the coefficient for impact of online payment apps, indicating a positive influence of online payment apps on customer satisfaction. Also, the customer satisfaction is predicted by 7.3% increase in impact of online payment apps.

- This relationship is found to be statistically significant at the 1% level ( $p = 0.000$ ), leading to the rejection of the null hypothesis. The R value of 0.823 denotes a strong positive relationship between the variables, while the  $R^2$  value of 0.677 reveals that 67.7% of the variation in customer behavior is explained by the impact of online payment apps. Further, the F value of 70.088 confirms the overall significance and goodness of fit of the regression model.

#### IX.SUGGESTIONS

- The findings displayed that respondents belonging to the 21–30 years age group perceive a maximum level of impact of online payment apps on customer behavior. Hence, the study suggested that this age group can be effectively targeted to promote digital payment awareness and adoption among other age categories through peer influence and referral programs.
- From the study, it is assessed that respondents using GPay perceive a high level of impact of online payment apps on customer behavior. Therefore, it is suggested that other payment app providers may adopt similar user-friendly features and reward mechanisms to enhance customer engagement and behavioral impact.
- It could be mentioned that respondents who spend above Rs.30,000 per month through online payment apps perceive the maximum level of impact on customer satisfaction. So, it is suggested that customized offers, loyalty rewards, and premium services may be introduced to retain and further satisfy high-value customers.
- This study noticed that respondents who have been using online payment apps for above 6 years perceive a high level of impact on customer satisfaction. Thus, the study suggested that long-term users may be recognized with exclusive benefits and priority services to strengthen satisfaction and sustain long-term usage.
- Introducing user-friendly interfaces and simplified payment processes can attract new users and encourage consistent usage across different customer segments.

#### X.CONCLUSION

This study analyzed that the impact of select online payment apps on customers behavior and satisfaction in Erode, Tamilnadu. Online payment apps offer a fast, secure, and convenient way to complete transactions, enhancing both customer experience and satisfaction. This study observed that there is a significant difference in mean impact of online payment apps on customer behavior with respect to their age whereas there is a significant difference in mean impact of online payment apps on customer satisfaction with respect to selected variables namely amount spent monthly through online payment apps and period of using online payment apps. Hence, online payment app providers should enhance user engagement by introducing interactive features, seamless transactions, and attractive incentives to positively influence customer behavior. Further, considering the significant monthly spending amount through online payment apps and period of using online payment apps, service providers should introduce loyalty rewards and personalized offers to retain existing users and enhance satisfaction in Erode.

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