Exploring the Impact of Customer Perception using Servqual on Digital Wallet

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Abstract: *Apps for digital wallets are a powerful instrument that, within the last couple of years, have helped transform the way that financial inclusion in poor nations could be enhanced through transactions, banking services, and money management via mobile devices to bridge the gap with mainstream financial institutions for underprivileged groups. This paper highlights the usage of exploratory factor analysis and ANOVA test in analyzing the impact of customer perception using SERVQUAL on digital wallet. Convenience sampling was used to collect primary data for the study using a standardized questionnaire. from a 400-respondent sample. The study recommended that the companies should focus on improving the reliability, accessibility and user-friendly features to enhance the overall consumer perception and long-term usage of the digital wallets.*

Keywords: *Customer Perception, Digital wallet,Gpay,PayTM SERVQUAL.*

Introduction

Digital technology is moving so fast that it is transforming the way money is handled around the world. This has led to the emergence of digital payment methods that have gained significant traction. Digital wallets, in particular, have seen a lot of interest. They make it easy and secure for customers to make payments using their mobile devices. Promoting the use of digital financial services, using renewable energy sources, and reducing paper waste among users(Ali & Tej 2025).Digital wallets apps are a powerful tool that has been used in the last couple of years to change the way financial inclusion could be improved in poor countries through transactions, banking services, and money management through mobile devices to bridge the gap with mainstream financial institutions for poor groups (Hemamalini & Nedumaran 2025). These wallets can be used for various purposes such as sending money to friends , paying bills and making in-person or online purchases . It is transforming the way we buy things and decreasing the use of cash. Digital wallets are becoming more and more popular but not everyone uses it the same way with different people or in different contexts. Some people find them so quick and easy that they are all in. Others are a bit unsure, worried about security, privacy, whether they can trust them, or if they're too complicated to use.

These differences point to the importance of understanding what drives consumers to use digital wallets. The government is encouraging people to use financial services and to move towards a less cash-based society, and is helping tech companies improve their products so that more people will use them. The article intends to improve the knowledge of public on digital financial services providing empirical insights into the factors driving adoption. It also aims to provide actionable recommendations for financial institutions, digital wallet providers, and policymakers who are working to foster the growth and sustained adoption of digital wallets.

Review of Literature

The study by Underdown and Tamara (2025) examines that digital wallet adoption is mainly explained using TAM and UTAUT2, with perceived utility, usability, and enjoyment influencing consumer attitude. Research suggests that perceived utility and enjoyment can also lead to impulsive buying, while digital wallets enhance convenience and financial inclusion. However, limited research focuses on negative outcomes like impulsive spending, highlighting a gap in understanding this relationship.

Alonzo, A. A., Macadildig, A. D., Sapio, R. C. M., Bernales, J. C., Dadole, D. M., & Abellana, J. J. G. (2025) indicates that digital wallet adoption is primarily explained through models like TAM and UTAUT, focusing on perceived value and simplicity of use as key determinants of user behaviour. Studies highlight that digital wallets offer convenience, security, and rewards, which enhance user experience and influence adoption decisions. However, recent research suggests shifting priorities, where factors such as simple to use, budgeting, and incentives play a more significant role than traditional determinants.

Ramayanti et al. analyzed 41 empirical studies to identify the elements affecting the adoption of digital payments, including digital banking, mobile wallets, and QR code payments. Customers' intention to utilize digital payments is heavily influenced by certain dimensions. UTAUT and UTAUT2 models clarify technology adoption behavior. Trust and habit were identified as major determinants in digital banking and mobile wallet usage, while compatibility and social influence significantly affected QR code payment adoption. The study concluded that improving trust, user satisfaction, compatibility, and perceived usefulness can enhance consumer acceptance of digital payment systems.

Sait et al. examined the factors contributing to consumers' resistance in adopting digital wallets in Brunei Darussalam. The main reasons for resistance identified in the study were access barriers, security concerns, preference for cash transactions, complexity in usage and limited vendor acceptance. Other risk factors that deterred adoption were privacy issues and fear of financial fraud. The results showed that incompatibility of habit and lifestyle leads to consumers' unwillingness to adopt digital wallets. The study suggested better accessibility, security and user awareness to encourage the use of digital wallet.

Ali and Kannaujiya (2025) studied the satisfaction level of clients of scheduled commercial banks in Eastern UP with reference to green banking activities. The research was split into three main areas, environmental and social concern, ease of use and value generation, and security and trust. Multiple regression analysis was used in the study and the findings revealed that consumer satisfaction was mainly affected by security and trust, followed by convenience of use and environmental concern. The research findings show that green banking initiatives positively influence customer satisfaction and encourage eco-friendly banking behavior.

Hemamalini and Nedumaran (2025) studied the impact of digital wallet apps on financial inclusion in Tamil Nadu. The research found that in Semi-urban and rural areas, digital wallet services

increase accessibility, convenience, and financial participation. The authors noted that customer knowledge, ease of transactions, and advances in technology positively affect the use of electronic payment methods. The survey also noted the role of digital wallets in the digital transformation and financial inclusion of the economy.

Using SEM, Bhuvaneswari and Maruthamuthu (2024) examined the impact of SERVQUAL dimensions on satisfaction concerning digital banking. Based on a survey of 232 Indians, all five dimensions positively influenced the satisfaction of respondents. Among the dimensions, responsiveness was the most influential, while the least affected was tangibility. The findings of the study indicated that the satisfaction of customers using digital banking services could be enhanced by increasing both the promptness and the reliability of services.

To evaluate user satisfaction and continued usage of e-wallet services in Indonesia, Ihsan et al. (2026) integrated the SERVQUAL model with the Expectation Confirmation Model (ECM). Using a PLS-SEM on 212 DANA e-wallet users, the study found that empathy has a major impact on customer satisfaction. The study also indicated that a variety of other factors impact the continued use of digital wallets. The study recommended that in order to enhance customer loyalty, service providers improve the communication, support service, and security.

Shetty et al. (2022) used a modified SERVQUAL model to assess service quality in Indian Public Sector Banks with respect to convenience and cost. According to the study, client loyalty with respect to service quality is highly influenced by assurance, empathy, responsiveness, and tangibility. The authors reached the conclusion that service quality and client trust are directly related to the level of satisfaction.

Pranav and Vineet (2022) evaluated the experiences of 1,000 respondents on digital wallet services in India using the SERVQUAL model. The study found that with around 40 service providers, the digital service quality in India is critical with respect to satisfaction, as there are around 500 million mobile users on the internet. The study found that older consumers (especially those above 40) faced challenges in adopting the services due to trust and technology issues. The gap in satisfaction and the perceived quality of services offered by digital payment wallets, as assessed with the Paired T test, was significant. ANOVA analysis also indicated that among digital wallet service providers in India, Paytm had the highest customer satisfaction as compared to other providers.

Research Gap

Many have studied the adoption of digital wallets, but few have studied the effect of different dimensions of service quality, such as responsiveness, communication, ease of use, efficiency, reliability, security, convenience and customer perception. The literature is mainly focused on technology acceptance models and consumer adoption. However, the studies that have focused on digital wallets have not extensively utilized advanced statistical methods, such as factor analysis and ANOVA, to understand users' satisfaction with digital wallets. Thus, the present study attempts to address this gap by analyzing the service quality dimensions, and their effect on digital wallets user satisfaction and perceptions.

Objectives of The Study

- To study the socio economic profile of the respondents using digital wallet
- To analyse the perception of customers towards digital wallet
- To give suggestions and conclusion for customers of digital wallet

Research Methodology

Statement of Problem

Digital wallets have quickly changed the way people carry out financial transactions. However, the perception of digital wallet service quality is inconsistent and not well understood. While digital wallet services are built around convenience and the latest technology, customers' perceptions of service quality, especially reliability, security, responsiveness, and the overall efficiency of their services, are at best inadequate. The increased use of digital wallets and the payment system as a whole has indirectly reduced economic corruption. Digital wallets benefit the users and banks alike. This study employs the SERVQUAL model to determine the key dimensions of service quality and user satisfaction on digital wallets. This study performs ANOVA in order to understand if there are significant differences between customers' perceptions based on demographic factors. The purpose of the study is to provide recommendations for improvement in digital wallet services for increased user satisfaction.

Sampling Design

Both primary and secondary data are used in this investigation. A structured SERVQUAL-based questionnaire is used to gather primary data from a convenience sample of 400 respondents. A variety of books, journals, and websites are used to gather secondary data.

Tools

Factor analysis is used to pinpoint important aspects of service quality that affect consumers' perceptions. To determine whether there are notable variations between demographic variables, ANOVA is utilized. Data analysis is done using SPSS.

The SERVQUAL model is commonly used structuresfor evaluating the quality of services in banking, e-banking, and digital wallet services. It was originally developed by A. Parasuraman, Valarie Zeithaml, and Leonard Berry to evaluate the discrepancy between what customers expect and what they actually receive. In the framework of digital wallets, the SERVQUAL model helps researchers analyze customer perception regarding mobile payment applications such as Google Pay, Paytm, and PhonePe. The model is commonly applied in Scopus-indexed studies to examine customer satisfaction, loyalty, continuance intention, and service efficiency in fintech services (Saraswat & Chouhan, 2022).

Many studies have modified the traditional SERVQUAL model for fintech and e-wallet services by adding dimensions and so this study highlighted these dimensions for customer perception of virtual wallet of Gpay and PayTm such as:

- Reliability
- Usability
- Responsiveness
- Security
- Convenience
- Efficiency
- Communication

Researchers argue that traditional SERVQUAL dimensions remain relevant, but digital financial services require technology-oriented dimensions to better measure online service quality (Utomo & Rio, 2024). A recent study on virutal banking confirmed that reliability, assurance, and empathy on digital banking demonstrated that customer pleasure is greatly impacted by dependability in technology-mediated financial services(Isha & Anil, 2026).

Seven Dimensions Of Customer Perception Of Digital Wallet Reliability

Reliability is an important part of the SERVQUAL model when it comes to digital wallet systems. It is about how the service provider can do transactions correctly and on time. The service

provider should be able to do transactions reliably and securely without making mistakes or having delays. This means that the service provider should keep records of transactions process payments successfully and make sure the service is always available. Reliability in wallets can make a big difference, in how happy customers are and whether they want to keep using the service. (Utomo and Rio 2024).

Usability

The ease of use of a wallet refers to how easy users think it is to use, understand and navigate when making transactions. It is, about how simple it is for users to get around make payments quickly and use the wallets features. When a digital wallet is easy to use it makes users happy. Encourages them to keep using it. Key things that make a digital wallet easy to use include navigation, fast payment processing and an intuitive interface. The easier it is to use a wallet the more likely people are to start using it and keep using it. This simplicity also affects how people actually use payment systems (Fagih & Jaradat, 2021).

Responsiveness

In wallets being responsive means the service provider can help quickly fix transactions fast and solve problems right away. This helps in fixing issues getting refunds and dealing with payment failures. When these things get sorted out quickly people are happier with their wallet. It also makes them trust the wallet more. The responsiveness of a wallet is really important. It is one of the things that makes users stay with a payment platform. They look at how the platform handles issues. It shapes their idea of the service quality. Responsiveness is key in wallets. It makes users feel like their concerns are being heard and addressed. They are more likely to continue using a wallet that responds quickly to their needs. The digital wallet providers should focus on providing support. This will help in building trust and confidence, among users. (Isha & Anil, 2026).

Security

Digital wallet security is about keeping peoples information and money safe from bad guys on the internet. We need ways to make sure people are who they say they are and we need to lock up their information so others cannot get to it. This makes people feel better about using wallets. When people think about using wallets they think about digital wallet security they think about if they can trust it and they think about if they want to keep using digital wallet services. Digital wallet security is very important, to people. (Patil, Rana,Abu, Yogesh ,2020).

Convenience

Using wallets to make payments is really easy and simple. You can do it anytime. From anywhere without needing actual money or going to the bank. This is what people mean by convenience when it comes to wallets. Digital wallets have things like transactions and you can use them all the time. They also have QR-code payments. You can use them with other services. This makes people happy. They like using digital wallets. Digital wallets are about making things easy, for the customer and giving them a good experience when they use them. Convenience is a significant factor influencing the adoption and desire to keep using digital wallet applications(Nidhi & Neena, 2020).

Efficiency

In digital wallets, efficiency is the application's capacity to finish transactions fast, precisely, and with little user effort. Effective digital wallet services improve customer happiness and operational success by offering quick payment processing, short wait times, seamless integration, and easy user interaction. Efficiency has a major impact on consumers' perceived usefulness, adoption intention, and continuation behavior toward digital payment system. (Patil, Rana,Abu, Yogesh ,2020).

Communication

In digital wallets, communication refers to how well users and service providers exchange information about transactions, security updates, deals, and customer service. Customer trust and user engagement are increased through responsive communication channels, promotional messages, fast transaction alerts, and clear notifications. Effective communication has a beneficial impact on consumer happiness, perceived service quality, and desire to continue using digital wallet services (Bhuvaneshwari & Marudhamuthu, 2024).

Hypotheses

- There is a strongcorrelation between level of agreeability and google pay app
- There is an important correlation between level of agreeability and paytm app

Data Analysis And Interpretation

Table 1: Socio Economic Profile

VARIABLES	TOTAL	PERCENTAGE
GENDER		
Male	182	45.50
Female	218	54.50
AGE		
18-30	131	32.75
30-40	121	30.25
40-50	98	24.50
50 and above	50	12.50
EDUCATIONAL STATUS		
Educated	356	89.00
Not educated	44	11.00
EDUCATIONAL QUALIFICATION		
Primary Level	20	5.00
High School Level	20	5.00
High Secondary	19	4.75
Undergraduate	133	33.25
Postgraduate	104	26.00
Diploma	64	16.00
Professionals	40	10.00
EMPLOYMENT STATUS		
Employed	241	60.25
Unemployed	159	39.75
OCCUPATION		
Businessman	33	13.69
Private Employee	40	16.60
Government Employee	46	19.09
Professionals	45	18.67
Agriculturist	45	18.67
Daily Wages	32	13.28

MARITAL STATUS		
Married	245	61.25
Unmarried	155	38.75
AREA OF RESIDENCE		
Urban	168	42.00
Rural	118	29.50
Semi-urban	114	28.50
MONTHLY INCOME		
Up to 20,000	36	13.90
20,000 - 30,000	76	29.34
30,000 - 40,000	46	17.76
40,000 - 50,000	29	11.20
Above 50,000	72	27.80

The majority of the respondents using digital wallet (54.50%) are female. Most of the respondents (32.75%) are in the age group of 31-40 years. (89%) of the respondents are educated. The results of this study indicates that (33.25%) of the respondents are graduates. (60.25%) are employed. (10.09%) are government employees. (61.25%) of the respondents are married. 42% are residing in urban area. 29.34% are earned between 20,000 and 30,000.

Factor Analysis

A multivariate statistical method is used to extract underlying dimensions or factors from a large number of observable variables. It is frequently used in social science, marketing, banking, and consumer behavior research to help researchers simplify data by classifying linked variables into significant factors. Exploratory factor analysis (EFA) and confirmatory factor analysis (CFA) are the two primary categories of factor analysis. EFA finds hidden factor structures, whereas CFA verifies the suggested measurement model. Factor analysis is frequently used in research on digital wallets and SERVQUAL to identify aspects including customer happiness, convenience, security, responsiveness, and dependability. Strong correlations between variables and their underlying components are indicated by factor loadings more than 0.70, according to Hair et al. (2019).

Before applying factor examination, it is essential to check whether the data is fit for analysis or not. For that purpose, Kaiser-Meyer–Olkin (KMO) measure of analysis, it is and Bartlett's test of sphericity are used to evaluate the data's fitness. The results are given in Table2

Table 2: KMO and Bartlett's Test

KMO Measure of Sampling Adequacy.		.945
Bartlett's Test of Sphericity	Approx. Chi-Square	36928.755
	Df	2701
	Sig.	.000

Source: Computed data

The model's sampling adequacy is 94.5%, according to the KMO test, and the variables' high level significance as indicated by the significance value of.000.

Table 3: Consumer Views on the Digital Wallet Payment System

Rotated Factor Matrix

	Component						
	1	2	3	4	5	6	7
Quick assistance encountering technical issues	**.823**	.186	.117	.164	.105	.125	.098
Punctuality	**.795**	.135	.179	.174	.153	.025	.066
Responsiveness	**.788**	.123	.108	.194	.161	.212	.049
Quick response about customer feedback.	**.760**	.023	.064	.210	.091	.151	.069
Receive timely and relevant notifications or updates regarding account activity.	**.746**	.100	.245	.185	.210	.048	.026
Have a good corporate image	**.710**	.233	.240	.127	.225	.021	.038
Provide customizable features to customers according to their needs	**.707**	.164	.111	.289	.018	.191	176
Resolves transaction issues quickly	**.701**	.173	.027	.249	.070	.125	.258
Software issues resolved in time	**.694**	.097	.031	.218	.086	.293	.134
Create exciting experiences for customers	**.685**	.267	.158	.187	.154	.006	.090
Physical evidence of the service is necessary	.169	**.904**	.207	.068	.131	-.014	.120
Conscious about the deposit limit.	.058	**.880**	.238	.119	.046	.001	.243
Clarity of transaction details (including details such as dates, amount and merchant names).	.054	**.842**	.117	.335	.226	.198	.382
Timeliness of alerts from apps	.027	**.857**	.085	.346	.108	.119	.360
Terms and Policies of apps	.120	**.840**	.111	.267	.191	.169	.194
Communication of Transaction Status (pending, completed, or failed transactions).	.005	**.821**	.158	.341	.266	.128	.391
Provide comprehensive information at one place	.095	**.811**	.238	.119	.251	.002	.091
Availability	.061	**.804**	.293	.182	.240	.489	.238
Notification	.159	**.793**	.041	.399	.189	.187	.235
Communication	.140	**.766**	.349	.228	.025	.178	.075
Clarity	.020	.362	**.934**	.232	.083	.320	.126
Tractability	.004	.310	**.927**	.128	.216	.456	.049
Learnability	.103	.168	**.906**	.437	.058	.324	.243
Convenience	.484	.328	**.898**	.265	.174	.225	.103
Flexibility	.476	.292	**.875**	.234	.188	.471	.077
User-friendly.	.462	.332	**.863**	.257	.281	.107	.322
Affordability	.427	.285	**.849**	.289	.082	.422	-.079
Simplicity	.110	.170	**.835**	.135	.150	.170	.044
Find all the important information from the website.	.146	.159	**.821**	.198	.112	.162	.073
The organization and structure of online content is easy to follow	.271	.150	**.810**	.067	.075	.103	.029

Accessibility	.264	.147	**.789**	.049	.258	.151	.058
Trustworthiness	.224	.119	.210	**.898**	.161	.030	.120
Provides instant payment features.	.386	.005	.309	**.845**	.175	.015	.040
Non-interest-bearing	.316	.003	.267	**.837**	.048	.065	.171
Speed of mobile app.	.321	.087	.365	**.825**	.277	.132	.067
Timely refunds	.254	.052	.190	**.805**	.257	.211	.007
Performance of mobile app.	.313	.052	.328	**.778**	.294	.173	.074
Instantaneity	.249	.116	.305	**.725**	.491	.098	.005
Improves the financial quality of my plan for the month	.126	.473	.232	**.711**	.369	.139	-.420
Contribute seamless integration with other services	.159	.220	.148	**.708**	.155	.008	.000
Faster log in facility	.229	.118	.138	**.701**	.202	.018	.012
Performance and functionality is good.	.102	.291	.130	.254	**.840**	.155	.179
Cashless transaction leads to overspending	.142	.296	.130	.110	**.807**	.133	.072
Make paperless transaction	.186	.291	.108	.184	**.783**	.129	.045
Always provides up to date content.	.205	.254	.197	.186	**.765**	.124	.056
Address and resolved disputes related to transactions	.039	.207	.186	.285	**.761**	.099	.049
Prevents unauthorized access to accounts	.015	.325	.184	.240	**.750**	.233	.173
Improves financial management	.300	.114	.180	.148	**.736**	.072	.120
Promptness	.083	.385	.173	.161	**.712**	.135	.013
Modernization	.171	.207	.170	.304	**.708**	.023	.041
Processing of transactions is accurate and efficient	.220	.029	.148	.149	**.703**	.042	.057
Global Accessibility	.177	.039	.203	.147	**.694**	.075	.068
Protects user data and maintains security of transactions	.187	.029	.199	.127	.122	**.906**	.165
Protect against phishing attempts and unauthorized access	.179	.131	.218	.123	.030	**.867**	.025
Confidentiality	.251	.224	.175	.104	.088	**.845**	-.008
Security	.257	.135	.223	.185	.013	**.827**	.023
The E-wallet application can be deactivated if the mobile phone is stolen or hacked..	.258	.100	.156	.044	.076	**.816**	.032
The mobile wallet provider assures compensation for any financial loss.	.196	.109	.161	.040	.155	**.814**	-.133
Provides advanced payment security through biometric (fingerprint) authentication for transactions.	.359	.109	.342	.096	.161	**.806**	.024
The transaction process is authenticated using a PIN or OTP.	.266	.154	.375	.052	.262	**.786**	.099

Exercise caution while collecting personal information.	.320	.331	.373	.132	.134	**.774**	.156
Offers a transaction data recovery mechanism in the event of mobile theft or loss.	.383	.318	.406	.176	.101	**.769**	.054
Users can access the service anytime and from any location	.328	.329	.421	.212	.193	.132	**.924**
Speed and efficiency of transactions.	.321	.389	.395	.191	.165	.139	**.915**
Customers are allowed to select their preferred language options.	.325	.424	.346	.217	.150	.135	**.877**
Service charge is reasonable	.158	.475	.264	.242	.135	.159	**.862**
Convenient to use digital wallet as multiple cards and accounts are linked	.278	.487	.335	.159	.017	.193	**.856**
Aid to transform from cash to cashless society.	.197	.426	.446	.214	.099	.139	**.850**
Easy to sign up for the first time	.339	.422	.324	.063	.098	.152	**.837**
Facilitates immediate payments through QR code scanning with audio-based transaction confirmation.	.379	.322	.449	.134	.194	.116	**.835**
Payments can be made even for very small amounts.	.284	.263	.113	.175	.135	.104	**.812**
Easy to navigate and find the features within application.	.415	.247	.130	.187	.267	.106	**.803**
A transaction are very comfortable.	.469	.360	.357	.223	.217	.095	**.799**
Provides attractive discounts and cashback benefits on every transaction.	.385	.407	.395	.183	.095	.012	**.788**
The factors were extracted using the Principal Component Analysis method and rotated through Varimax with Kaiser Normalization.							
The rotation process reached convergence after eight iterations.							

The rotation process reached convergence after eight iterations.

Factor I - Responsiveness

Among the 74 statements analyzed through factor analysis, the first factor identified was **Responsiveness**, comprising ten significant statements. Among the ten statements 'Quick assistance encountering technical issues' got a dominant score of 0.823.

Factor II – Communication

Among the 74 statements analyzed, the second factor extracted was **Communication**, which consists of ten significant statements. Among ten statements 'Physical evidence of the service is necessary' got a dominant score of 0.904.

Factor III – User Friendliness

Factor III is termed as the **"User Friendliness"** factor, comprising eleven significant statements associated with the simplicity and convenience of digital wallet usage. Among these statements, 'The installation of the application is clear and understandable' obtained the highest loading score of 0.834.

Factor IV – Efficiency

Factor IV is labeled as the **"Efficiency"** factor, which comprises ten statements relating to the reliability, speed, and overall performance of digital wallet services. Among the ten statements, the item 'Trust the service provider of digital wallet' recorded the highest factor loading of 0.898.

Factor V – Reliability

Factor V is identified as the **"Reliability"** factor, consisting of eleven significant statements associated with the consistency, dependability, and effectiveness of digital wallet services. Among the eleven statements, the particular item obtained the highest loading score of 0.840.

Factor VI- Security

Factor VI is designated as the **"Security"** factor, encompassing ten statements that reflect the significance of privacy protection, transaction safety, and risk prevention in digital wallet services. Among the ten statements, the statement 'Protects user data and maintains security of transactions' got a dominant score of 0.906.

Factor VII – Convenience

Factor VII is identified as the **"Convenience"** factor, comprising twelve significant statements associated with accessibility, flexibility, and ease of conducting transactions through digital wallet services. Among the twelve statements, the statement 'Anytime and anywhere access is possible' got a dominant score of 0.924.

The factor analysis reveals that convenience is the most influential factor affecting e-wallet usage. This indicates that users primarily prefer e-wallets because of their user-friendly nature, faster transactions, and easy accessibility. The result suggests that time-saving and effort reduction are the primary motivations behind e-wallet adoption, especially among students and young users.

Level of Agreeability And Usage Pattern Of Google Pay App – Anova

Table 4: Level of Agreeability and Usage Pattern of Google Pay App - ANOVA

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	64699.195	5	12939.839	3.089	.010[b]
Residual	816893.680	195	4189.198		
Total	**881592.876**	**200**			

Source: Primary data

From ANOVA results, it is known that there is a significant association between level of agreeability and Google pay variables as its p value is less than 0.05 (0.010<0.05)

Table 5: Level Of Agreeability And Usage Pattern Of Paytm App- Anova

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	99505.271	5	19901.054	3.596	.004
Residual	1067982.065	193	5533.586		
Total	**1167487.337**	**198**			

Source: Primary data

From ANOVA results, it is known that there is a significant association between level of agreeability and PayTm variables as its p value is less than 0.05 (0.004<0.05).

Findings of the Study

- People like using wallets like Google Pay and Paytm because they are easy to use make fast payments and have helpful features.
- Things like security, trust and useful benefits of wallets make customers happy and keep them using these services.
- Young people, students use digital wallets more often, than older people.
- Customers have an opinion of digital wallets when they work well are easy to access and have simple and easy-to-use designs.

Suggestions

- Google Pay and Paytm need to make their transactions work better and be easier to use so people have a time using them.
- To make people trust them more Google Pay and Paytm should make their security better by using things like fingerprints and passwords to keep people from fraud.
- Google Pay and Paytm should make sure their service always works and is easy to use so people, like using them and keep using them for a time.

Conclusion

The study says that digital wallets have changed the way people pay for things by making it fast and easy to do. People like using Google Pay and Paytm because they are simple to use and can save them time. The study found that things like security and trust are very important when it comes to making people happy with wallets. People also like it when digital wallets are easy to use and work well. Even though some people are worried about their information and sometimes the digital wallets do not work right they are still helping to make it easier for people to pay for things without using cash. Digital wallets are helping to make a world where people do not need to use cash to pay for things. The study shows that digital wallets are very useful and are making it easier for people to pay for things. Digital wallets, like Google Pay and Paytm are making it easy for people to pay for things without using cash.

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