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Consumer Satisfaction towards UPI Applications in Virudhunagar District

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Abstract-- Consumer satisfaction is important in-service sector and in case of UPI application, it is important to check whether services are rendered and perceived by consumers satisfactorily. Present study is to address the consumer satisfaction in UPI by users. Respondents found Efficient Management of Funds, Easy to Use, Customers' Status, Quickness, and Reduction in Waiting Time for Transaction and Better Quality of Decisions for consumer satisfaction. The Unified Payments Interface (UPI) is a digital payment architecture rolled out by National Payments Corporation of India (NPCI) using advanced digital payment features with mobile phone as the main device. This study of consumer satisfaction towards UPI applications reveals that users exhibit a strong positive sentiment towards the technology used in banking, reflected in their adoption and usage of UPI. However, there are significant differences in satisfaction levels among users based on their level of satisfaction with the services rendered. The research highlights the need for UPI to create robust security protocols and provide enhanced digital literacy programs to drive more people towards its adoption.

Keywords-- UPI app, cashless transactions, Digital payments, customer satisfaction

I. INTRODUCTION

UPI means Unified Payment Interface. Unified Payment Interface is a system that powers multiple bank accounts into a single mobile application of any participating bank merging several bank features, seamless fund routing and merchant payments into one hood. It is a single window mobile payment system that was developed by the National Payments Corporation of India (NPCI). There is no need to enter bank details and other sensitive information every time a customer initiates a transaction. The Unified Payment Interface is a real time payment system designed to enable peer to peer to interbank transfers through a single two-click factor authentication process. Reserve Bank of India regulates the interface of UPI.

The Unified Payments Interface (UPI) application has been a significant player in the digital payment landscape, with a growing number of users and transactions.

The study of consumer satisfaction towards UPI applications reveals that most users are aware of the services and are highly satisfied with their performance, especially due to their simplicity and time-saving nature. The application's features such as ease of use, fast processing, low cost, and high security have increased its acceptance among consumers. Understanding consumer satisfaction towards UPI apps is essential to evaluate their effectiveness and to identify areas for improvement.

II. LITERATURE REVIEW

Sukanya, Subbulakshmi (May 2021) concluded that customers are satisfied with the service of UPI application. Improvements in service strategies has to be made by the developers to increase the customer.

Bijin Philip (2019) made a study on impact of UPI on customer satisfaction. The study focused on to identify the customer preference towards unified payment interface and analyse the impact of UPI services on satisfaction of the customers. Findings revealed that customer has a positive attitude towards unified payment interface services and functions and there is positive relationship between education of the respondents and usage of UPI services. Educated person are more inclined to use the UPI services and they encourage more peoples in the adoption and usage of UPI services.

K. Devi and Devadutta Indoria (2021) in their study brings out advent of technologies such as Electronic Data Interchange (EDI) and Electronic Funds Transfer (EFT) in promotion of ecommerce and innovation in instruments facilitating users' access to business information and business transactions.

Suma Vally and K. Hema Divya (2018) explored Customers' perception on Digital Payment in India and recommended measures to induce customers' awareness on benefits of e-banking coupled with security aspects.

Anjali, Suresh (2019) stated that BHIM application is one of the great move by the government of India for instant bank to bank transaction and it is being accepted and used extensively by a large number of people in India.

Abhijit M. Tadse and Harmeet Singh Nannade., (2017) the study tried to find out different difficulties faced by the Paytm users. The study concludes that the company needs to work upon the payment gateway in order to improve the transaction efficiency as majority of people faced the problem with payment gateway. It is found that in terms of privacy the company has done well and it has to work upon the discount, offers and update on various features.

Vidya S. (2019) concludes that BHIM app can be used without internet connection the app can be used to conduct the transaction. Additional features are being provided by PhonePe and Patym.

Sukanya (2021) conducted a study on "Customer Perception with Special Reference to UPI in Chennai City " to identify the customer preference and the level of satisfaction towards UPI. The study reveals that customer is satisfied with the services of unified payment interface and the future improvement is made in services of unified payment interface to meet the customer expectations.

Suresh kumar (2020)"Impact of Unified Payment Interface System" to analyse customer perception and satisfaction towards various aspect of UPI. From the study it is conclude that customer has a positive attitude towards unified payment interface services and there is relationship between various aspects of UPI services and customer satisfaction.

Bjin&Philip (2019) conducted a study on "Unified Payment Interface "to identify the satisfaction towards UPI services. The study concluded that customers have be positive attitude towards unified payment interface services and there is a relationship between education level and usage of UPI services

Objectives

To measure the satisfaction level of using UPI interface.

Statement of the problem

Despite the rapid growth and widespread adoption of UPI payments, there remain variations in consumer perception and attitude toward its usage. While some consumers perceive UPI as convenient, fast, and secure, others express concerns regarding data privacy, transaction failures, fraud, and technological complexity. The lack of uniform understanding of consumer perception makes it difficult for service providers and regulators to address user concerns effectively.

Therefore, it is necessary to conduct a systematic study to examine how consumers perceive UPI payments, what factors influence their attitudes, and how these perceptions affect their usage behaviour.

Hypothesis:

H0: There is no consumer satisfaction using UPI.

H1: There is consumer satisfaction using UPI.

III. RESEARCH METHODOLOGY

The present study is conducted using both analytical and descriptive type of methodology. The study primarily defence on both primary and secondary data a sample size of 50 respondents was selected on multistage random sampling method. the multistage random sampling method was applied to collect the primary data. The main objective of this paper is to study about the customer satisfaction about the UPI application. This study was conducted in and around Virudhunagar district. The study follows descriptive and Empirical research methods. Both primary and secondary data are used in the study. The primary data was collected through questionnaire as a research instrument. Secondary data was collected from academic journals and books and websites.

50 respondents with UPI accounts were surveyed to obtain the data. The information was gathered using a well-structured questionnaire. Secondary Data collected using a previous research study on a similar topic and another website yielded several beneficial findings.

Garrett ranking formula

The order of merit as given by the sample respondents were changed into percent position by using the following formula

$$\text{Percent position} = \frac{100(R_{ij}-0.5)}{N_j}$$

Where

R_{ij} = Rank given for the ith variable by jth respondents

N_j = Number of variable ranked by jth respondents

IV. RESULTS AND INTERPRETATION:

Table1
GARRETT RANKING TABLE

S.No	Factors	Total score	Garrett Mean score	Mean Rank
1	Easy of Use	2515	50.3	III
2	Transaction Speed	2555	51.1	I
3	Security and Privacy	2470	49.4	IV
4	Reliability	2535	50.7	II
5	Customers support/ Issue Resolution	2425	48.5	V



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The table presents the responses of participants regarding their Consumer satisfaction towards Unified Payment Interface Application are analysed through Garrett Ranking Techniques. It is evident from above table reveals that the Transaction Speed (51.1 score) was the main factors. followed by Reliability (50.7), Easy of Use (50.3), Security and Privacy (49.4) and Customer support/ Issue Resolution (48.5).

In conclusion, the responses from participants reveal consumers satisfaction towards UPI application. This includes a Transaction Speed, Reliability, Easy of Use, Security and Privacy, and customer support/ Issue Resolution. Hence Null hypotheses is rejected alternative hypotheses was accepted

V. LIMITATION OF THE STUDY

- The study is limited to a specific sample size and geographical area.
- The use of convenience sampling may not fully represent the entire population.
- Responses are based on personal opinions, which may be biased.
- Time and resource constraints may limit the depth of analysis.

VI. CONCLUSION

Consumer satisfaction is of the utmost importance in today's fast-paced world, and factors such as usability, transaction speed, rewards, and incentives play a crucial role in achieving it. UPI (Unified Payments Interface) has excelled in these areas, providing consumers with an effortless experience. With its user-friendly interface and intuitive layout, UPI enables even technologically naïve users to navigate without difficulty. In addition, the lightning-fast transaction speed of UPI eliminates the annoyance of waiting for payments to be processed, thereby enhancing consumer convenience.

In addition, the inclusion of rewards and incentives adds an additional layer of delight, encouraging consumers to select UPI for their payment requirements. Undoubtedly, UPI's extraordinary performance in these areas has contributed to its extraordinary consumer satisfaction.

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