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Research Article

A STUDY ON CUSTOMER SATISFACTION TOWARDS UPI PAYMENTS IN NEYVELI TOWNSHIP

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Abstract

India's financial environment has been completely changed by the quick development of digital technology, and the Unified Payments Interface (UPI) has emerged as a ground-breaking platform for quick, safe, and easy transactions. This study looks into how satisfied customers are using UPI payments in Tamil Nadu's Neyveli Township. The study examines awareness levels, usage patterns, ease of use, security perceptions, and user problems using a descriptive research design and data gathered from 100 respondents. Results show that while problems like network outages, transaction errors, and security concerns continue to be obstacles to trust, transaction speed, convenience, and dependability are the key factors influencing satisfaction. The study comes to the conclusion that in order to increase consumer satisfaction and guarantee the long-term use of UPI services, it is imperative to upgrade infrastructure, improve security measures, and run awareness campaigns.

Keywords: UPI Payments, Customer Satisfaction, Digital Payments, Digital Banking, Neyveli Township

Introduction

The banking and financial services industry in India has seen a substantial transformation due to the swift progress of digital technologies. Digital payment methods, which provide more convenience, speed, and security, are gradually replacing traditional cash-based transactions. The National Payments Corporation of India (NPCI) created the Unified Payments Interface (UPI), one of the most extensively used digital payment breakthroughs. UPI facilitates smooth person-to-person and person-to-merchant transactions by enabling instantaneous fund transfers between bank accounts using mobile devices.

UPI usage has increased significantly throughout the nation as a result of government policies encouraging a cashless economy, increased internet connectivity, and the widespread use of cell phones. By combining several bank accounts into a single application, the platform enables users to conduct safe and effective financial transactions. UPI has revolutionised the way people and businesses conduct financial transactions because of its accessibility, real-time transaction capacity, and ease of use.

A key element in establishing the viability and profitability of digital payment systems is customer happiness. Customer satisfaction with UPI services is impacted by a number of aspects, including as transaction speed, dependability, security, convenience, and service quality. While discontent may cause consumers to move to other payment methods, a high degree of satisfaction promotes ongoing usage and client loyalty. Therefore, improving the efficacy of digital payment services and fortifying digital payment infrastructure require an awareness of user views and experiences.

The use of UPI-based transactions has significantly increased in Neyveli Township, a well-known industrial and residential area in Tamil Nadu. The township's diversified population, which includes workers, students, businesspeople, and daily wage earners, often uses digital payment services for fund transfers, bill payments, and shopping. The region's adoption of UPI services has been further aided by the availability of banking facilities and internet infrastructure. Customer satisfaction, however, may differ based on personal experiences with digital payment methods, awareness levels, and demographic traits.

Users still face obstacles such transaction failures, network problems, security concerns, and technological difficulties despite the quick growth of UPI services. User confidence and general happiness with digital payment services may be impacted by these issues. As a result, it's critical to look at the variables affecting customer satisfaction and pinpoint the issues consumers encounter when using UPI services.

In light of this, the current study, "A Study on Customer Satisfaction Towards UPI Payments in Neyveli Township," aims to examine customer awareness, usage trends, satisfaction levels, and difficulties related to UPI payments. The study's conclusions should help banks, payment service providers, and legislators improve digital payment systems and raise customer happiness in the rapidly changing digital economy.

Review of Literature

Kavita, Pooja, and Mohit Mohan (2025) found that transaction speed, ease of use, and service quality significantly influence customer satisfaction with UPI payments. Kiran Bala and Seema Sharma (2025) reported that smartphone penetration and internet availability have increased UPI adoption, although security concerns continue to affect some users.

Pranav S. Chawla (2025) observed that UPI has increased the frequency of digital transactions, especially among younger consumers. Lakshmi K. (2025) highlighted that government initiatives, fintech innovations, and digital literacy have accelerated digital payment adoption and improved customer satisfaction. Joshi, Pathak, and Kulkarni (2025) emphasized that convenience and instant payment features increase user satisfaction, while security concerns influence customer trust.

Arvind and Prakash (2025) concluded that customers prefer UPI because of its speed and convenience, although technical errors occasionally affect satisfaction. Kumar and Ramesh (2025) found that ease of payment and transaction speed positively influence customer satisfaction. Patel and Singh (2025) reported that QR code payments simplify business transactions and improve operational efficiency for merchants.

Sharma and Gupta (2025) observed that user-friendly interfaces and secure authentication systems enhance customer satisfaction. Rao and Krishnan (2025) highlighted that secure authentication methods and fraud awareness strengthen customer trust in UPI services. Devi and Arun (2025) found that convenience and accessibility are the primary reasons for UPI adoption, particularly among younger users.

R. Kumar and S. Patel (2024) reported that customers prefer UPI for quick money transfers and reduced dependence on cash. M. Sharma (2024) found that ease of use, 24-hour availability, and secure authentication features contribute significantly to customer satisfaction. P. Reddy and K. Singh (2024) observed that increasing smartphone usage and merchant acceptance have positively influenced UPI adoption.

Riya Goswami, Shreya Goswami, and Pushpkant Shakdwipee (2023) concluded that convenience, security, and transaction speed are the major factors affecting customer satisfaction. Avnish Kumar (2023) found that users widely adopt UPI for money transfers, bill payments, and online shopping due to its convenience and efficiency. Sonia Goyat and Vipin Nandal (2023) highlighted that consumer perception towards UPI varies across demographic groups, but overall satisfaction remains positive.

A. Kumar and S. Singh (2022) reported that customers prefer UPI for quick and secure transactions. P. Sharma and R. Gupta (2022) found that speed, accessibility, and reliability significantly influence user satisfaction. S. Verma and K. Mishra (2022) emphasized the role of consumer awareness and digital literacy in promoting UPI adoption and satisfaction.

A. Sharma and P. Gupta (2021) identified convenience, speed, and accessibility as major determinants of customer satisfaction. R. Kumar and S. Singh (2021) highlighted the importance of smartphone usage, internet connectivity, and digital literacy in encouraging UPI adoption. V. Gupta and N. Jain (2021) concluded that UPI improves customer payment experiences by offering secure, fast, and convenient digital transactions

Overall, the reviewed studies indicate that convenience, transaction speed, security, reliability, digital literacy, and technological infrastructure are the key factors influencing customer satisfaction toward UPI payments. However, limited studies have specifically focused on UPI users in Neyveli Township. Therefore, the present study aims to examine the impact of UPI payments on customer satisfaction and user experiences in Neyveli Township.

Research gap:

Most previous studies have focused on the adoption, usage patterns, and benefits of UPI payments at the national or urban level. However, limited research has been conducted specifically in semi-urban areas like Neyveli Township. Very few studies have examined the combined impact of demographic factors, usage behaviour, awareness, service quality, and problems faced on customer satisfaction towards UPI payments in this region. Therefore, this study aims to fill this gap by analysing customer satisfaction towards UPI payments with special reference to Neyveli Township.

Objectives of the study

To find out how much customers know about UPI payments.
To examine how Neyveli Township clients use UPI.
To gauge how satisfied customers are with UPI payment services.
To determine the issues clients encounter when utilising UPI payments.
To investigate the connection between customer satisfaction and demographic characteristics.

Hypothesis of the study

H01: There is no significant relationship between demographic factors and customer satisfaction**.**

H02**:** There is no significant relationship between awareness of UPI payments and customer satisfaction

H03: There is no significant relationship between usage pattern of UPI and customer satisfaction**.**

H04: There is no significant relationship between UPI payment services and customer satisfaction

H05: There is no significant relationship between problems faced while using UPI and customer satisfaction

Research Methodology

Research is the systematic process of collecting, analysing, and interpreting data in order to understand a problem and make important findings. The current study examines Neyveli Township residents' satisfaction with UPI payment services using a descriptive research methodology. Descriptive research is appropriate for this study because it helps understand the level of awareness, usage patterns, usability, security perceptions, and overall satisfaction of UPI service users.

The study was based on data from both primary and secondary sources. Primary data was collected directly from UPI users in Neyveli Township using a structured questionnaire. Books, journals, research articles, Reserve Bank of India (RBI) reports, and publications from the National Payments Corporation of India (NPCI) were the sources of secondary data regarding digital payments and UPI services. The questionnaire was divided into two pieces. The first component gathered demographic information on age, gender, education, occupation, income level, and frequency of UPI usage, while the second section focused on awareness, usage pattern, ease of use, security perception, and customer satisfaction with UPI payment services.

For the study, a sample of one hundred UPI users from Neyveli Township was chosen. The study was carried out over the course of three months, from January to March of 2026, and its geographical scope was restricted to Neyveli Township. The main tool for gathering data was a structured questionnaire with a five-point Likert scale from Strongly Agree to Strongly Disagree.

The Chi-Square test and percentage analysis were used for data analysis and interpretation. While the Chi-Square test was performed to investigate the link between categorical variables and see whether significant associations existed among them, percentage analysis was utilised to comprehend the distribution of responses across various categories. Customer satisfaction with UPI payments was handled as the dependent variable in this study, whereas demographic parameters, awareness of UPI payment services, usage patterns, UPI payment services, and issues encountered when using UPI were taken into consideration as independent variables.

Theoretical Framework

UPI (Unified Payments Interface) is a digital payment system in India that enables instant money transfer between bank accounts through mobile applications. It is fast, simple, and widely used for cashless transactions, making it an important part of the digital economy.

UPI is developed by NPCI and allows real-time fund transfers using mobile numbers, QR codes, or UPI IDs. It supports various transactions such as money transfer, bill payments, online shopping, and merchant payments.

User adoption refers to the extent to which users accept and regularly use UPI services. It depends on factors such as trust, awareness, ease of use, convenience, and reliability. Higher adoption indicates better acceptance of the system.

The theoretical framework of this study includes key factors influencing UPI usage such as transaction speed, security, ease of use, convenience, awareness, and reliability. These factors directly affect user adoption and satisfaction.

UPI applications such as Google Pay, PhonePe, Paytm, and BHIM are commonly used for digital transactions. These apps provide features like QR code payments, instant transfers, and transaction history.

UPI is widely used for money transfer, shopping, bill payments, mobile recharge, ticket booking, and other daily transactions. Its instant and convenient nature makes it highly popular among users.

Key features of UPI include instant transactions, secure payment systems, user-friendly interface, and 24/7 availability. These features enhance user satisfaction and encourage continuous usage.

UPI plays an important role in promoting a cashless economy and financial inclusion by providing easy access to digital financial services. The theoretical framework helps to understand the factors influencing UPI usage and customer satisfaction, providing a structured basis for the study.

Data Analysis and Interpretation

The study analysed the demographic characteristics, awareness, usage patterns, customer satisfaction, and problems related to UPI payment services among users in Neyveli Township. Among the respondents, 48 percent were male and 52 percent were female, with the majority belonging to the 21–30 years age group. Most respondents were undergraduates, employees, and belonged to low and middle-income groups.

The analysis revealed a high level of awareness regarding UPI payment services and

their security features. Friends and family were the major source of awareness, followed by social media and banks. Google Pay and PhonePe were the most commonly used UPI applications. Most respondents used UPI on a daily basis, mainly for money transfers, shopping, bill payments, and mobile recharges.

The findings showed that respondents had a positive perception of UPI payment services. A majority agreed that UPI provides instant bank-to-bank transfers and is easy to use, fast, convenient, and secure. Most users preferred UPI over cash transactions and felt that UPI services met their expectations.

The study also revealed a high level of customer satisfaction with UPI payment services. Respondents appreciated the convenience, speed, and reliability of digital transactions. Although some users experienced network issues, transaction failures, security concerns, and application errors, the majority reported smooth transaction experiences.

Overall, the findings indicate that UPI payment services are widely accepted and positively perceived by customers in Neyveli Township. High awareness, frequent usage, and strong customer satisfaction demonstrate the growing importance of UPI as a preferred digital payment method.

Important Statistical Findings

The Chi-square analysis revealed a significant relationship between age and customer satisfaction towards UPI payment services (χ^2 = 52.597, p = 0.000). Similarly, education (χ^2 = 19.813, p = 0.001), occupation (χ^2 = 29.062, p = 0.000), and monthly income (χ^2 = 52.597, p = 0.000) were found to have a significant influence on customer satisfaction. However, gender did not show a significant relationship with customer satisfaction (χ^2 = 0.004, p = 0.948).

The analysis further demonstrated that awareness of UPI payment services significantly influences customer satisfaction. The Chi-square value of 41.501 with a significance level of p = 0.000 indicates a strong association between awareness and customer satisfaction towards UPI payments.

Another Chi-square analysis revealed that usage patterns of UPI significantly affect customer satisfaction. The obtained Chi-square value was 15.869 with a significance level of p = 0.000, confirming that frequency of usage, purpose of usage, and preference for UPI over cash are significantly associated with customer satisfaction.

The analysis also revealed that UPI payment service factors significantly influence customer satisfaction. The Chi-square value of 49.247 with a significance level of p = 0.000 indicates that transaction speed, convenience, security, and customer expectations play an important role in determining satisfaction levels.

However, the analysis showed that problems faced while using UPI do not significantly affect customer satisfaction. The Chi-square value of 4.582 with a significance level of p = 0.205 indicates that transaction failures, network issues, payment confirmation delays, and security concerns are not significantly associated with overall customer satisfaction.

Overall, the statistical analysis confirms that demographic factors (except gender), awareness of UPI services, usage patterns, and service quality significantly influence customer satisfaction towards UPI payment services in Neyveli Township.

Discussion

The findings of the present study reveal that customer satisfaction towards UPI payment services is generally high among users in Neyveli Township. Most respondents expressed positive opinions regarding the ease of use, speed, convenience, security, and overall effectiveness of UPI payments. The majority of users preferred UPI over cash transactions due to its quick and hassle-free payment process.

The study found that awareness of UPI payment services plays an important role in influencing customer satisfaction. Most respondents were aware of UPI features and security measures such as UPI PIN and OTP. This indicates that greater awareness and knowledge about digital payment systems contribute to higher levels of user confidence and satisfaction.

The findings also show that usage patterns significantly influence customer satisfaction. Respondents who frequently used UPI for money transfers, shopping, bill payments, and mobile recharges reported higher satisfaction levels. The popularity of applications such as Google Pay and PhonePe further reflects the growing acceptance of digital payment platforms among users.

The study identified that UPI payment service factors such as transaction speed, convenience, safety, and the ability to meet customer expectations have a significant relationship with customer satisfaction. Users generally perceived UPI as a reliable and efficient payment system, which positively affected their overall satisfaction.

Although some respondents reported issues such as network problems, transaction failures, delayed payment confirmations, and security concerns, statistical analysis revealed that these problems do not have a significant relationship with customer satisfaction. This suggests that users continue to prefer UPI services despite facing occasional technical difficulties.

The Chi-Square analysis further revealed that demographic factors such as age, education,

occupation, and monthly income have a significant relationship with customer satisfaction, whereas gender does not significantly influence satisfaction levels. These findings indicate that customer characteristics play an important role in shaping perceptions and experiences related to UPI payment services.

Overall, the study highlights the growing acceptance and satisfaction of UPI payment services among customers in Neyveli Township. Continuous improvement in service quality, security features, network reliability, and customer awareness programmes can further enhance customer satisfaction and encourage wider adoption of digital payment systems.

Findings of the Study

• Young adults aged 21–30 years constituted the majority of UPI users in the study.
• Female respondents slightly outnumbered male respondents in the use of UPI payment services.
• Most respondents were undergraduates and employees, indicating higher adoption among educated and working individuals.
• Awareness of UPI payment services was high among the respondents.
• Friends and family were the major source of awareness about UPI payments.
• Google Pay and PhonePe were the most preferred UPI applications among users.
• Most respondents used UPI on a daily basis, mainly for money transfer purposes.
• UPI was widely preferred for small-value and routine transactions.
• A majority of respondents agreed that UPI payments are easy to use, fast, and convenient.
• Most users considered UPI payments safe and secure and expressed overall satisfaction with the service.
• Network issues and transaction failures were identified as the major problems faced by users.
• Statistical analysis revealed that age, education, occupation, income, awareness, usage pattern, and UPI service factors significantly influence customer satisfaction, whereas gender and problems faced did not show a significant relationship with customer satisfaction.

Suggestions

• Improve network infrastructure and connectivity to minimize interruptions during UPI transactions and ensure smooth payment experiences.

• Strengthen awareness programmes on UPI security features and safe transaction practices to reduce users' concerns regarding fraud and security risks.

• Conduct awareness campaigns to encourage UPI adoption among older adults and individuals who are less familiar with digital payment technologies.

• Enhance the performance of UPI applications and provide efficient technical support to address transaction failures, app errors, and user complaints promptly.

• Promote digital literacy initiatives and customer assistance programmes to help rural users and less educated individuals effectively utilize UPI payment services.

Conclusion

The study concludes that UPI payment services have gained significant popularity among users in Neyveli Township. Most respondents are aware of UPI services and use them regularly for various transactions such as money transfers, shopping, bill payments, and mobile recharges. The findings indicate that users perceive UPI as an easy-to-use, fast, convenient, and secure digital payment system.

The study further reveals a high level of customer satisfaction towards UPI payment services. The majority of respondents expressed positive opinions regarding transaction speed, convenience, security, and overall service quality. Although some users reported issues such as network problems, transaction failures, and security concerns, these challenges did not significantly affect overall customer satisfaction.

Overall, UPI has transformed the digital payment ecosystem by providing an efficient and reliable cashless payment platform. Continuous improvements in network infrastructure, security measures, user awareness, and technical support can further enhance customer satisfaction and encourage wider adoption of UPI services. Therefore, UPI is expected to play an increasingly important role in advancing India's digital economy and promoting cashless transactions.

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